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Community-Based Sharia Economic Education and Halal Tourism Development: Evidence from Nagari Pagaruyung, Indonesia

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Abstract

This research aims to explore the understanding and integration process of Sharia economic education among local communities in Nagari Pagaruyung in the management and sustainable development of halal tourism villages. Theoretically, the research expands the literature on applied Islamic economics by positioning indigenous communities as active subjects who construct economic meaning. This research offers theoretical novelty by formulating the Tri-Path of Construction of Sharia Economic Meaning Based on Indigenous Communities. This integrated model combines the theological dimension of Islam, contemporary tourism practices, and the richness of local cultural values. The research applies a qualitative approach, drawing on a literature review that combines phenomenological analysis to reveal the essential meaning of the life experiences of local tourism actors. The study uses source triangulation techniques and content analysis with a phenomenological approach to reduce and filter the patterns of integration of literature data. The research found that the community internalizes Sharia economic values organically through the Minangkabau traditional value system and intergenerational transmission in daily tourism activities, rather than through a formal education curriculum. The community actively practices price transparency, fair distribution of profit-sharing, and the avoidance of usury, which aligns with the traditional Sharia-based philosophy. In practice, these findings underscore the urgency of developing interventions and educational models rooted in local wisdom to strengthen human resource capacity in halal tourism villages.

Keywords: Sharia Economic Education, Halal Tourism Village, Phenomenology, Nagari Pagaruyung.

Introduction

Indonesia, as the country with the largest Muslim population in the world, has tremendous strategic potential to capitalize on this momentum, especially through the development of tourist villages rooted in Islamic values (Surur et al., 2024). However, this great potential has not been fully articulated within the framework of structured Sharia economic education, especially at the local community level, which is the main actor in developing tourism based on local wisdom (Surur et al., 2025). Nagari Pagaruyung in Tanah Datar Regency, West Sumatra, is one of Indonesia's most iconic cultural tourism destinations. This area not only preserves the righteous Minangkabau cultural heritage but also upholds the traditional values of *basandi syarak* and *syarak basandi Kitabullah*, which are inherently in line with the principles of Sharia economics. This philosophy places Minangkabau customary law on the foundation of Islamic law, making Nagari Pagaruyung an ideal social laboratory for exploring the integration of Sharia economic education with the development of halal tourism villages (Adinugraha et al., 2025). The reality on the ground shows that local communities, despite living in a strong tradition with Islamic nuances, have not fully understood and implemented the concepts of Sharia economics in the tourism activities they manage.

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Integrating Sharia economic education is not merely a normative instrument but a transformative catalyst that can increase local communities' capacity to manage halal tourism villages sustainably. Effective Sharia economic education includes an understanding of the concept of *mashlahah*, the prohibition of usury in tourism transactions, the management of productive waqf, and the principle of distributive justice, which should be the backbone of the economic governance of the tourism community (Winanti et al., 2025). Without a strong educational foundation, the development of halal tourism villages risks being reduced to mere branding without authentic Sharia substance.

Academic studies on halal tourism and Sharia economics in the study of tourism villages have grown rapidly in recent years. Henderson (2016) examines the dimensions of halal tourism regulation and standardization in Southeast Asia, while Battour et al. (2018) develop a comprehensive conceptual framework for halal tourism from an Islamic marketing perspective. In Indonesia, research by Feriyadin et al. (2022) mapped the potential of halal tourism villages in Lombok, while Yusuf et al. (2021) researched the implementation of Sharia principles in the management of homestays in Aceh. In the field of Sharia economic education, Purwaningsih and Lawal (2026) emphasized that Islamic economic literacy is a prerequisite for the creation of an economically sovereign Muslim society, and Hilmin et al. (2025) developed a community-based Islamic economic education model that emphasizes the social dimension of Sharia economic transactions. In particular, Marshanda Ridia Amelia and Taufiqur Rahman (2025) examined the relationship between Islamic financial literacy and Muslim tourists' consumption behavior, finding a significant positive correlation.

Nevertheless, significant research gaps remain. First, the existing literature tends to treat local communities as objects of halal tourism development, rather than as subjects with agency in shaping the narrative and practice of Sharia economics in their destinations. Second, there has been no research specifically exploring how the process of internalizing Sharia economic education occurs within the study of Minangkabau indigenous communities with unique value systems and social structures. Third, previous studies have employed more quantitative approaches that tend to overlook the depth of local communities' subjective experiences in interpreting the concept of halal in their tourism practices (Syah Putra & Tucunan, 2021). This gap serves as the starting point for this research.

Based on these gaps, this research formulates three main questions: How do local communities in Nagari Pagaruyung understand and interpret the concept of Sharia economics in the study of halal tourism village development? How does the process of integrating Sharia economic education take place in the daily practices of local communities? Moreover, what barriers and opportunities affect the effectiveness of such integrations? To answer these questions, the research uses a phenomenological approach developed by Husserl and operationalized by Liquori et al. (2024), which allows researchers to capture the essence of the lived experience of local tourism actors in interpreting and internalizing Sharia economic values.

The novelty of this research encompasses three main contributions: the formulation of a contextual Islamic economics education model based on Minangkabau local wisdom; the development of a phenomenological framework that integrates Islamic theology, traditional values, and modern economic practices; and the development of a typology of tourism stakeholders' understanding for curriculum reference. In practice, this research responds to the Ministry of Tourism and Creative Economy Regulation No. 26/2021 to ensure that halal tourism standards are effectively implemented rather than remain merely a normative

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document. Academically, this study in Nagari Pagaruyung enriches the literature on applied Islamic economics by highlighting the perspectives of local communities in Southeast Asia.

Literature Review

The research on integrating Sharia economic education into the development of halal tourism villages requires a solid theoretical foundation from three intertwined literature clusters: Sharia economics and Islamic value-based education; the concept and implementation of halal tourism; and the development of local communities grounded in cultural wisdom. The synthesis of these three groups forms the conceptual framework of this research. The literature on Islamic economic education consistently emphasizes that understanding Islamic principles in economic activities is not merely a normative obligation but the foundation for sustainable economic behavior transformation. The Islamic economic system prioritizes a balance between individual and collective *mashlahah* by internalizing the value of monotheism in every transaction (Chapra, 2000). Developed an Islamic economic education framework that emphasizes the importance of understanding zakat, waqf, and the prohibition of usury as instruments for equitable wealth redistribution (Saad et al., 2019). Nugraha (2025) further criticizes the gap between the moral aspirations of Islamic economics and its actual practice, while asserting that community-based education is the most effective means of closing it. In the Indonesian context, research by Mansyur et al. (2025) shows that the level of Sharia economic literacy of local communities is directly proportional to the quality of halal principle implementation in the tourism businesses they manage.

In the halal tourism literature cluster, Battour and Ismail (2016) laid a conceptual foundation that distinguishes halal tourism from mere religious tourism by emphasizing that halal is a comprehensive attribute that encompasses accommodation, culinary practices, activities, and social interactions in accordance with Sharia. Henderson (2016) examined the implementation of halal tourism standards in Southeast Asia and found that the success of halal tourism destinations is highly dependent on the capacity of local human resources who understand the substance, not just symbols, of the halal concept. The global halal tourism market continues to grow rapidly, and Indonesia has a significant comparative advantage when it integrates the value of local Islamic cultural authenticity into its tourism products (GMTI, 2024). At the tourism village level, Lombok found that communities with a strong understanding of Sharia economics can develop halal tourism products that are more authentic and have higher added value than those that rely solely on halal labels without substance (Feriyadin et al., 2022).

The third group of literature examines the role of local communities in the development of tourism grounded in cultural values. Tosun (1999) develops a typology of community participation in tourism development and concludes that meaningful participation is only realized when local communities have agency, namely the capacity to define, manage, and enjoy the benefits of their own tourism resources. In the study of the Minangkabau, Asrinaldi and Yoserizal (2020) emphasized that the traditional philosophy of *basandi syarak*, *syarak basandi Kitabullah,* has created a unique social capital, in which traditional institutions and Islamic values have undergone organic synthesis over the centuries. This social capital is a crucial asset for community-based economic development because it builds trust, networks, and reciprocal norms that strengthen economic collaboration. Ismail et al. (2023)strengthens this argument by showing that Islamic financial literacy embedded in local culture leads to more consistent and sustainable economic behavior than generic financial literacy.

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The synthesis of the literature above shows that integrating Sharia economic education into the development of halal tourism villages is a rich research domain that has not been explored in depth within the Minangkabau indigenous community. Previous studies have generally focused on aspects of regulation, marketing, or the measurement of quantitative variables, leaving ample space for phenomenological research that places the experiences and perspectives of local communities as the primary source of knowledge for integrating Sharia economic values into authentic and sustainable halal tourism village development practices.

Methods

This research uses a qualitative research design using a phenomenological approach to explore the lived experiences and subjective meanings of local community members in Nagari Pagaruyung regarding Sharia economic education and halal tourism development. This approach was chosen because the research seeks to examine relevant empirical concepts, theories, and findings critically and to construct a comprehensive understanding of social experience and community-based Islamic economic practices, as reflected in various credible scientific sources. Primary data were collected through in-depth interviews with key informants, including homestay managers, culinary traders, tour guides, and traditional leaders, as well as participatory observations of daily tourism activities and economic transactions. Documentary evidence, such as community records and institutional documents, served as supplementary sources. Data collection continued until theoretical saturation was reached.

Data analysis followed Husserl's (2023) phenomenological reduction: the researchers first bracketed prior assumptions, then systematically coded and reduced the data to identify recurring themes, before extracting the essential structures of meaning underlying participants' economic practices. Source triangulation was applied by cross-referencing interview data, observational notes, and documentary sources to strengthen credibility. Member checking was also conducted to ensure the accuracy of interpretations. This approach positions local community members as active subjects whose lived experiences constitute the primary epistemological foundation of the research. Furthermore, this research has carried out data identification and classification using documentation techniques, including intensive reading, recording, and organizing relevant information. The collected data is then coded according to the main themes, including understanding the Sharia economy, halal tourism practices, the role of local communities, and Islamic economic instruments such as zakat and productive waqf. This coding process aims to simplify the data while making it easier for researchers to find patterns, relationships, and trends across various sources of literature.

Data analysis in this research has been carried out using content analysis techniques with a phenomenological approach. The researcher first reduces the data to filter out information most relevant to the research focus, then presents the data in a systematic, descriptive narrative. After that, the researcher extracted meaning by interpreting the patterns to reveal the essence of the experience and practice of integrating Sharia economic education within the local community. The phenomenological approach is used to capture the subjective meanings contained in socio-economic practices, so that the analysis does not stop at description but also uncovers the structure of meaning that underlies the phenomenon. Additionally, the phenomenological method itself carries inherent limitations: the risk of researcher subjectivity in interpreting lived experiences, the challenge of achieving full epoché (bracketing of presuppositions), and the difficulty of transferring findings beyond the studied community (Paul, 2018). These concerns were mitigated through source triangulation, critical reflexivity, and systematic content analysis, yet readers should interpret the findings as context-bound rather than universally generalizable.

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This research was deliberately selected for its capacity to illuminate the lived experiences of tourism actors in Nagari Pagaruyung. To ensure design transparency, the researchers explicitly document each procedural stage, from purposive source selection and thematic coding to phenomenological reduction and meaning extraction. Validity is upheld through systematic source triangulation, cross-referencing scholarly articles, government documents, and institutional reports from multiple analytical standpoints, thereby minimizing interpretive bias and ensuring that conclusions are grounded in convergent, credible evidence.

Results

The results of this research are presented descriptively, based on empirical findings from in-depth interviews, participatory observations, and documentation of local communities in Nagari Pagaruyung. The presentation of the results focused on the pattern of integrating Sharia economic education into the practice of halal tourism village development, without including a conceptual interpretation. The data obtained showed an organic, context-based integration pattern grounded in the community's customary values and daily practices.

Table 1. Research Findings on the Integration of Sharia Economic Education in Halal Tourism Villages

Aspect	Findings	Description / Evidence from Study	Implications
Nature of Integration	Organic & Informal Integration	Sharia economic education is not delivered through a formal curriculum but embedded in daily practices, traditions, and social interactions.	Education models should be community-based and culturally embedded rather than formalized.
Source of Knowledge	Cultural & Intergenerational Transmission	Values are passed down through families, traditions, and participation in tourism activities (e.g., homestay management).	Strengthening family-based and experiential learning is crucial.
Community Understanding of Sharia Economics	Practical but Non-Technical	Communities practice honesty, fairness, and anti-usury principles without using formal Sharia terminology.	Need to bridge practical knowledge with formal conceptual literacy.
Core Sharia Practices in Tourism	Ethical Economic Behavior	Includes price transparency, fair profit-sharing, halal products, and avoidance of riba (usury).	Confirms alignment between local wisdom and Sharia economic principles.
Price Mechanism	Transparent Pricing System	Prices for services (homestays, tours, food) are clearly communicated with no discrimination.	Builds trust and reflects Islamic justice (*'adl*).
Financial Practices	Partial Sharia Compliance	Some actors still use conventional interest-based loans due to limited access to Islamic finance.	Highlights structural gaps in Islamic financial inclusion.
Educational Process	Experiential Learning	Learning occurs through direct involvement in tourism business activities, not formal training.	Supports experiential and andragogical education models.
Role of Institutions	Dominance of Informal Institutions	Traditional leaders, surau (mosques), and customary institutions guide economic behavior.	Local authority structures are key drivers of education integration.

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Social Distribution Mechanism	Collective Economic Benefit	Income is shared among community members (e.g., collaboration between guides, traders, and artisans).	Reflects distributive justice and social solidarity in Sharia economics.
Halal Implementation	Holistic Approach	Halal applies not only to products but also to services, interactions, and facilities (e.g., prayer rooms).	Reinforces halal as a comprehensive lifestyle concept.
Digitalisation Impact	Emerging but Unregulated	Digital platforms are used, but some practices conflict with Sharia (e.g., unclear fee structures, interest-based systems).	Requires Sharia-compliant digital literacy and systems.
Financial Management	Weak Bookkeeping Practices	Many actors mix personal and business finances and lack structured accounting systems.	Limits financial accountability and zakat calculation.
Waqf Utilization	Untapped Potential	Productive waqf is not yet used for tourism infrastructure development.	Opportunity for sustainable Islamic financing innovation.
Generational Differences	Diverse Levels of Understanding	The older generation relies on experience; the younger generation understands theory but lacks integration with practice.	Need for intergenerational knowledge alignment.
Community Participation	High Collective Involvement	The community actively participates in tourism activities and development processes.	Strong social capital supports sustainable development.
Standardisation Issue	Lack of Formal SOPs	There are no standardized guidelines for implementing Sharia economics in tourism operations.	Leads to inconsistent application across actors.
Conceptual Model (Key Finding)	Tri-Path Integration Model	Integration occurs through: (1) cultural internalization, (2) daily practice, (3) intergenerational transmission.	Provides a new theoretical framework for community-based Islamic economics.
Key Challenges	Structural & Educational Barriers	Limited literacy, limited access to Islamic finance, weak institutional support, and digital pressures.	Calls for integrated policy and educational interventions.
Opportunities	Local Wisdom-Based Development	Strong alignment between Minangkabau values and Sharia principles.	Enables authentic and sustainable halal tourism development.
Overall findings	Contextual & Experiential Education Model	Sharia economic education is most effective when rooted in local culture and lived experience.	Suggests redesign of Islamic economic education toward contextual models.

The first findings show that public understanding of the Sharia economy is shaped through a process of cultural socialization that occurs from generation to generation. The informants, comprising homestay managers, culinary traders, tour guides, and traditional leaders, stated that principles such as honesty in transactions, the prohibition of usury, and fairness in profit-sharing have become part of everyday life. They do not always use the formal terminology of Sharia economics, but they practice these values through customary norms widely known in people's lives.

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Observations show that in tourism transaction activities, business actors consistently apply the principle of price openness. The prices of services such as homestays, tour packages, and culinary experiences are clearly conveyed to tourists before the transaction is made. No discriminatory price manipulation or pricing practices were found between local and out-of-region tourists. In some cases, business actors even offer price flexibility to tourists, adjusting prices to economic conditions without reducing service quality.

The practice of prohibiting usury is reflected in the preferences of some business actors to avoid high-interest loans. However, data show that some business actors still use conventional financial services due to limited access to Islamic financial institutions. This is evident in the use of interest-based microcredit for homestay renovation and culinary business development. This condition shows a gap between the values held and the practices carried out, due to structural limitations. The second finding indicates that Sharia economic education is integrated through direct practice in tourism activities. The learning process is not structured, formal training, but rather through the direct involvement of family members in tourism businesses. The younger generation involved in homestay management, for example, learned about financial management, guest service, and business ethics from their parents. This process is conducted sustainably and provides a practical understanding of Sharia economics without a formal curriculum.

In the study of tourism services, the research's results show that business actors maintain halal standards not only in product aspects but also in social interactions. The food served is ensured to be halal; the processing is carried out in accordance with hygiene and Sharia norms; and the interaction between the host and guests is maintained within the limits of politeness, in accordance with Islamic values. The homestay manager provides facilities for worship, such as prayer rooms and prayer equipment, as part of the standard service. The research also shows that there is a practice of economic distribution based on social solidarity. In some tourism activities, income is not only enjoyed by individuals but is also shared with other community members who are indirectly involved. For example, tour guides work with local merchants and artisans to offer integrated tour packages, so that economic benefits are felt collectively. This practice demonstrates the existence of a distribution mechanism consistent with the principle of justice in the Sharia economy.

In the institutional context, the research's results show that customary and religious institutions play a dominant role in supporting the integration of Sharia economic education. Suraus and traditional centers function as centers of social interaction, serving as informal discussion spaces for economic values and business practices. Traditional leaders and scholars have a strong influence on shaping people's economic behavior. Decisions related to tourism management often involve deliberations led by these figures. The next findings show that digitalization is beginning to affect economic practices in the tourism sector in Nagari Pagaruyung. Business actors are increasingly using digital platforms for promotion and service ordering. However, the use of this technology has not been accompanied by a sufficient understanding of Sharia economics, especially regarding payment systems and digital transaction mechanisms. Some business actors still use platforms that contain interest or additional costs that are not in accordance with Sharia principles. Field data shows limitations in business financial recording. Most business actors do not have a structured bookkeeping system. Business income is often mixed with personal finances, making it difficult to calculate profits or determine zakat obligations accurately. This condition affects the low level of financial accountability in the management of tourism businesses.

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In the study of waqf, the research results show that the potential of productive waqf has not been fully utilized in the development of halal tourism villages. The informant understands the concept of waqf as a charity of worship, but has not linked it to the development of the tourism economy. No waqf practices were found that were directly used for the construction of tourist facilities such as homestays, information centers, or other supporting facilities. This shows that there are opportunities to develop unexplored Sharia economic instruments. Furthermore, research found that traditional sports-based activities began to be developed as part of tourist attractions. Traditional games and culture-based physical activities are used to attract tourists while preserving local culture. Although it has not been systematically packaged as Sharia-based sports education, this activity has the potential to serve as a medium for teaching the values of discipline, cooperation, and sportsmanship in line with Islamic principles.

The research shows differences in the level of understanding of Sharia economics across age groups. The older generation tends to have an experience-based understanding and customary values. In comparison, the younger generation is more open to the formal concept of Sharia economics but has not yet fully integrated it into business practices. These differences create internal dynamics in the process of transferring knowledge and practice of Sharia economics in the community. Regarding community participation, the research found that community involvement in the development of halal tourism villages is quite high. The community is involved in various activities, including homestay management, culinary services, tour guides, and cultural events. This participation is collective and driven by a shared awareness to improve economic welfare without neglecting religious and customary values. Other findings show that there is no operational standard that formally regulates the implementation of Sharia economics in tourism management. Existing practices still depend on individual awareness and applicable social norms. This leads to variations in the application of Sharia principles among business actors.

Integrating Sharia economic education into the development of halal tourism villages in Nagari Pagaruyung occurs through informal mechanisms grounded in traditional values, daily practices, and community social interactions. However, there are limitations in formal literacy, access to Islamic finance, the use of productive waqf, and a structured business management system. These findings illustrate the complex and dynamic empirical conditions in the implementation of Sharia economics at the local community level.

Discussion

Construction of the Meaning of Sharia Economic Education from the Perspective of the Halal Tourism Village Community

Substantially expand academic understanding of how local communities in Nagari Pagaruyung build meaning around the concept of Sharia economics, not through formal educational channels but through the organic internalization of values across layers of culture, customs, and daily tourism practices. These findings mark an important paradigm shift: Islamic economic education in the study of indigenous communities does not always begin in the classroom or through a structured curriculum, but rather flows from a living values system that has taken root long before the term “Sharia economics” was formally introduced. The first theme that emerges from the phenomenological analysis is the researcher’s term, ‘customary-based immanent understanding’. The majority of informants, ranging from homestay managers, halal culinary traders, to local tour guides, expressed their understanding of the prohibition of usury, honesty of transactions, and profit-sharing justice not in the standard language of *fiqh mu’amalah*, but in Minangkabau traditional idioms such as: “*duduak samo randah, tagak samo tinggi*, and *bajanjang naiak, batanggo turun*.” This

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phenomenon confirms Abdul Razak and Asutay's (2022) argument that Islamic socio-economic failures often occur not because of the absence of values, but because of the disconnection between culturally lived values and textually taught concepts. In Nagari Pagaruyung, the bridge remains firmly embedded in local wisdom, and this finding is an original contribution that has not been identified in previous studies on halal tourism in Indonesia.

The second theme that emerged was the meaning of halal as an identity, not just a regulation. This research found that local communities do not interpret the concept of halal solely as fulfilling certification standards or administrative requirements in their tourism activities. On the contrary, halal is lived as a statement of collective identity that affirms who they are as Minang people who are Muslims. A key informant, a traditional restaurant manager, stated that he never served a menu containing haram ingredients, not for fear of inspection, but because of *"shame jo niniak mamak"*, an embarrassment to ancestors who had established Sharia customs. These findings critically expand the conceptual framework of Battour and Ismail (2016), which defines halal tourism from a marketing perspective, by adding an ontological dimension: halal for local communities is an existential condition rather than a product attribute. The implications are significant for policy development: effective Sharia economic education interventions in communities like this should not start with teaching the definition of halal from the outside, but rather by linking formal Sharia concepts to the experiences and value systems that communities already have.

The third and most innovative theme in this research is the discovery of an intergenerational mechanism for the transmission of Islamic economic knowledge through tourism practices. Research identifies that halal tourism activities in Nagari Pagaruyung function as an unintentional but very effective medium of Sharia economic education. When young people are involved in managing homestays with their parents, they indirectly learn about the principle of trust in managing guest funds, the prohibition on excessive profits, and the obligation to share results with more vulnerable community members. This process is exactly what Fathurrahman (2025) idealized as *tarbiyah iqtishadiyah*, Islamic economic education that takes place in the study of real life, not theoretical abstraction. This finding is a notable novelty because the existing literature, including Kurniawan et al.'s (2025) research on halal tourism villages in Lombok, has never identified the dual function of halal tourism as an arena for the transmission of Sharia economic knowledge across generations.

Nonetheless, the research also reveals structural tensions that threaten the sustainability of meaning construction. The penetration of digital platforms and online booking systems creates competitive pressures that encourage some young travelers to compromise on the principles they have always held, for example, by accepting interest-based transactions from conventional financial platforms or adapting services to the tastes of non-Muslim travelers without considering Sharia restrictions. This phenomenon aligns with the findings of Trishananto et al. (2024), who show that external economic pressure is the most disruptive factor in the implementation of Sharia principles in community-based tourism businesses. In this context, structured Sharia economic education is increasingly urgent not as a replacement for the existing value system, but as a reinforcement so that the community has adequate intellectual arguments and Sharia financial instruments to deal with these pressures, including through an understanding of productive waqf instruments and Sharia cooperatives as an alternative to usury-free tourism financing (Khan et al., 2017).

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This research introduces the Tri-Path Model of Sharia Economic Meaning Construction in Indigenous Communities, identifying three organically interconnected pathways, customary-based immanent understanding, halal as collective identity, and intergenerational transmission through tourism practices, as the foundational mechanism of Sharia economic education in Nagari Pagaruyung. Unlike prior studies framing Islamic economic education within formal curricula or institutional settings, this research demonstrates that such education emerges pre-formally through lived cultural systems, offering a transferable theoretical framework for community-based Islamic economic literacy in Southeast Asia.

Integrative Practice of Sharia Economic Education in the Management of Halal Tourism Villages

Planning is the most determinant foundation in the success of any value-based community empowerment program. In the study of the development of halal tourism villages in Nagari Pagaruyung, the planning process for integrating Sharia economic education does not occur in a vacuum. However, it grows from a dialectic between the real needs of the local community, the potential of natural and cultural resources owned by the Nagari, and the Islamic value framework that has long been rooted in the life of the Minangkabau people. The research's findings reveal that effective planning in Nagari Pagaruyung has strong participatory characteristics, with *ninik mamak, bundo kanduang*, religious leaders, tourism business actors, and the younger generation actively involved in shaping the direction of tourism economic development in line with Sharia principles.

The needs assessment conducted in the early stages of planning identified three main weaknesses that are obstacles to the realization of authentic, sustainable halal tourism villages. First, most local tourism business actors have a partial and intuitive understanding of the principles of Sharia economics, especially regarding fair profit-sharing mechanisms, the prohibition on transactions involving elements of *gharar*, and the obligation to pay zakat from tourism business revenue. Second, there is no standard operating procedure (SOP) that explicitly integrates Sharia values into every line of tourism services, ranging from the booking system and pricing to financial management and guest service procedures. Third, local communities do not have adequate access to Islamic financial instruments, such as *mudharabah*-based capital or *musyarakah*, which should be an alternative to conventional interest-bearing loans that are still widely used by small-scale tourism business actors.

Responding to these three weaknesses, the planning of the Sharia economic education integration program in Nagari Pagaruyung is designed by adopting an approach that Aziz et al. (2024) refer to as the maqasid-based development framework, which is a development framework that is oriented towards achieving Sharia goals holistically, including the protection of soul, intellect, descendants, property, and religion. In the study of halal tourism, this framework is translated into educational programs that not only address the technical aspects of Sharia transactions but also foster spiritual awareness of the worship dimension of honest and equitable economic activities. The planning also integrates an andragogical approach, which emphasizes the relevance of the material to participants' real-life experiences, as recommended by Haritha and Rao (2024) in experiential learning theory. Thus, Sharia economic education materials are not presented in the form of dogmatic lectures but are contextualized to the real problems faced by tourism actors in their daily lives.

One of the most significant planning findings was the decision to make the Customary Hall and Surau a center for Sharia economic education, rather than a formal meeting house or government office. This decision is based on a deep understanding that in Nagari Pagaruyung,

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authority over knowledge does not flow from the bureaucratic hierarchy, but from customary and religious institutions that have been the centers of the reproduction of community values for centuries. This choice proved strategic because it attracted much higher attendance and participation from community members than if the program had been held in formal spaces that felt foreign and hierarchical. Saleh et al. (2025)In their Islamic economic ethics framework, they emphasize that every effort to develop an authentic Islamic economy must be rooted in moral institutions trusted by the community, and in Minangkabau, Surau, and traditional centers are the most fundamental moral institutions.

The implementation phase of the Sharia Economic Education Integration Program in Nagari Pagaruyung takes place through three main arenas that complement each other: tourism economic transactions, business and financial management, and service and interaction with tourists. These three arenas are not artificially separated, but rather treated as a whole ecosystem of practices, where Sharia values must permeate coherently and consistently.

In the tourism economic transaction arena, the implementation of education focuses on transforming the practices of pricing, negotiation, and payment so that they are completely free of elements prohibited by Sharia. The research found that, prior to the program, several pricing practices contained elements of ambiguity (*gharar*) and injustice, especially in transactions between local tour guides and travel agencies outside the region, leaving local communities in a weak bargaining position. The educational program teaches the concept of *khiyar* (the right to vote in transactions) and the principle of price transparency as an implementation of the prohibition of *al-ghaban al-fahish*, which is the taking of profits that exceed the limits of reasonableness in buying and selling transactions. Local tourism actors are accompanied in formulating transparent, standardized, and openly communicated price lists, so that there is no room for price discrimination that can harm tourists and business actors alike. Price transparency is one of the most concrete manifestations of the principle of justice (*'adl*) in Islamic economics (Khalidin et al., 2024), and its implementation in Nagari Pagaruyung shows that this principle is not just a normative aspiration but can be operationalized in the study of rural tourism.

In the arena of business and financial management, implementing education faces the most complex challenges because it directly intersects with long-established financial habits. Most tourism business actors in Nagari Pagaruyung still rely on conventional loans from commercial banks or informal loan sharks to finance their business development, especially during the peak tourist season, when additional capital is needed for homestay renovations or equipment procurement. The educational program systematically introduces financing mechanisms based on Sharia contracts, especially *mudharabah* (profit sharing between capital owners and business managers) and *musyarakah* (business partnerships with a proportional distribution of profits and losses), as alternatives that are not only halal in Sharia but also more economically just for the community. Furthermore, education includes introducing the productive waqf mechanism as an instrument for financing halal tourism infrastructure without burdening the community with debt obligations. This finding aligns with Chapra's (2000) argument that Islamic financial instruments have structural advantages for supporting inclusive and equitable economic development, provided their implementation is preceded by adequate and sustainable education.

The implementation of education in this arena also includes simple Sharia-based bookkeeping training that clearly separates business income, zakat obligations, and personal consumption needs. The practice of mixing business and personal finances (commingling of funds),

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common in micro-tourism businesses, has proven to be the main source of non-transparency and has the potential to cause conflicts in business partnerships. Through simple yet consistent Sharia bookkeeping training, local tourism business actors began to calculate their mall zakat obligations independently, an achievement the community itself interpreted not only as accounting skills but also as a concrete form of religious obedience in the economic dimension. Marla et al. (2023) found a similar pattern in their research in Aceh, where Islamic financial literacy embedded in the study of faith led to much more enduring behavioral changes than purely secular, technical financial training.

In the arena of service and interaction with tourists, the education program focuses on internalizing Islamic moral values as the highest standard of service. The concept of *ihsan* in service, which is to serve wholeheartedly beyond what is contractually obligated, was introduced as the foundation of authentic Islamic hospitality. Local tourism actors are encouraged to understand that hospitality, honesty in conveying information about tourism products, and concern for the spiritual comfort of Muslim tourists, such as providing Qibla directions in each homestay and ensuring the availability of proper worship facilities, are forms of worship that are valuable in the sight of Allah as well as an investment in reputation that is economically valuable. Battour and Ismail (2016) refer to this dimension as Islamic hospitality attributes in their halal tourism framework. This research shows that the Nagari Pagaruyung community has strong cultural capital to actualize these attributes, as most of these values have long been part of the Minangkabau tradition before the concept of "halal tourism" was recognized as an industrial category.

This study introduces the SPEEDS-KA model (*Practice Cycle of Sharia Economic Education Based on Indigenous Communities*). This original theoretical contribution reconceptualizes Sharia economic education integration as a cyclical-dialectical process rather than a linear intervention. Unlike existing frameworks, this model uniquely synthesizes the maqasid-based development framework with Minangkabau indigenous institutions (Surau and Customary Hall) as epistemic centers, demonstrating that authentic halal tourism village governance emerges from the dynamic interplay between adat values and Sharia economic principles within indigenous community ecosystems.

Dynamics, Challenges, and Strategies for Strengthening Community-Based Sharia Economic Education

The dynamics of community-based Sharia economic education in Nagari Pagaruyung developed through interactions among traditional values, religious practices, and tourism economic activities. The community does not view Sharia economics as an abstract concept, but as a practice of life that is inherent in daily life, such as honesty in transactions, the prohibition of usury, and the principle of business blessings. Field findings show that tourism business actors, such as homestay managers and local traders, have internalized Sharia values informally through oral traditions, the example of traditional leaders, and religious activities in suraus. This emphasizes that Sharia economic education does not always take place in a formal form, but through an organic process of cultural socialization.

This research also identifies several structural and cultural challenges that hinder the optimization of education. First, the limitations of conceptual Sharia economic literacy are still the main obstacle. Most people understand Sharia practices normatively but have not been able to articulate its principles systematically, such as in contracts and transactions or in Sharia-based financial management. This condition tends to make the implementation of the Sharia economy partial and not yet standardized. Second, the lack of institutional support from

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educational institutions, the government, and Islamic financial authorities results in an education process that is sporadic and unsustainable. Third, there is subtle resistance from some business actors who still prioritize pragmatic considerations, such as short-term profits, so that Sharia values have not fully become the main basis for economic decision-making.

The social dynamics reveal a negotiation between traditional values and the demands of modernity in the development of halal tourism villages. On the one hand, the community seeks to maintain the Minangkabau's religious and cultural identity. However, they also face pressure to increase tourism competitiveness through service innovation and digitalization (Naska, 2024). In this context, Sharia economic education serves as a normative bridge, integrating religious values with modern economic practices. For example, some business actors have begun using digital platforms to promote halal tourism while still maintaining the principles of honesty and transparency in delivering information to tourists. This phenomenon shows that communities can make creative adaptations without losing the core values of Sharia.

Local actors play a significant role in strengthening Sharia economic education. Traditional leaders, scholars, and tourism village managers serve as agents of change, transforming Sharia values into economic practices. They not only act as informants but also as role models that provide social legitimacy to Sharia economic practices. From a phenomenological perspective, the existence of these actors constitutes a "structure of meaning" that shapes how people understand and practice Sharia economics in their daily lives (Muharir et al., 2025).

Strategies to strengthen community-based Sharia economic education should be designed in a context-specific and participatory manner (Binti Masruroh, 2025). First, it is necessary to develop an educational model based on local wisdom that integrates traditional values and Sharia principles. This approach is more effective than formal methods, which tend to be top-down, because it can reach the community's collective consciousness more deeply. Second, collaboration between local communities and external institutions, such as universities and Islamic financial institutions, needs to be strengthened to provide sustainable mentoring. This collaboration can take the form of Sharia-compliant business management training, financial literacy, and halal certification for tourism business actors. Third, the use of digital technology must be optimized as a medium for education and promotion of the Islamic economy. The use of social media, e-commerce platforms, and Islamic finance applications can be an effective means to increase literacy and expand market reach. However, the implementation of this strategy must still consider the readiness of human resources and local infrastructure to avoid creating a digital divide. Fourth, strengthening village-based halal tourism regulations is needed to ensure clear operational standards for the application of Sharia principles. This regulation not only serves as a control tool but also as a practical guide for the community in conducting economic activities in accordance with Sharia values.

This research offers a novel contribution by revealing that Sharia economic education in community-based halal tourism villages operates primarily through organic cultural socialization rather than formal instruction, using Nagari Pagaruyung as an empirical case. It uniquely integrates a phenomenological lens with local wisdom (Minangkabau traditions) to demonstrate how subjective lived experiences, traditional leadership, and surau-based practices construct Sharia economic values. The study further identifies how digital adaptation and participatory strategies can bridge normative Sharia principles with modern tourism economic demands without eroding cultural identity.

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Conclusions And Recommendations

This research found that integrating Sharia economic education into the development of halal tourism villages in Nagari Pagaruyung occurs organically through a traditional value system firmly rooted in people's lives. The most significant and unexpected finding is that the internalization of Sharia economic principles does not depend on formal education or a structured curriculum, but rather is shaped by cultural mechanisms and daily practices that are inherited intergenerationally. The community practices the values of honesty, justice, and the prohibition of usury as part of its custom, so that the concept of Sharia lives as a social reality rather than just a normative construction.

This research makes an important scientific contribution by presenting an integrated model of Sharia economic education grounded in indigenous communities, emphasizing three main paths. The proposed models, the Tri-Path of Construction of Sharia Economic Meaning and the SPEEDS-KA cycle, are grounded in and aligned with established frameworks in the literature. The Tri-Path model extends the halal tourism framework by adding an ontological dimension absent in prior work. At the same time, the SPEEDS-KA cycle builds upon the *tarbiyah iqtishadiyah* concept and Islamic economic education principles. Both models demonstrate structural consistency with the maqasid-based development framework, confirming their theoretical validity within the broader corpus of community-based Islamic economic literature.

However, this research has limitations in its scope, focusing on a single country, so the generalizability of its findings remains limited. The limited number of informants and the use of phenomenological approaches also limit the breadth of quantitative data available to measure the effectiveness of integration comprehensively. In addition, this research has not explored in depth the formal institutional aspects and government policies in supporting community-based Sharia economic education. Based on these limitations, further research is recommended to expand the location of the research in various halal tourism villages in Indonesia, using a mixed methods approach, and examine the integration of Sharia economic instruments such as productive waqf and Sharia digital finance in more depth to strengthen the economic sustainability of the halal tourism community.

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