

Response of Small Traders in Traditional Markets to the Iman Portal Innovation in Avoiding Usury

Diwi Acita Irawati^{1*}, Puji Astuti¹, Wakhid Kurniawan², Shabrina Herawati³, Romi Iriandi Putra⁴, Muhammad Yusuf Ariyadi⁵

¹D3 Animal Production Study Program, Faculty of Science and Technology, Universitas Muhammadiyah Karanganyar, Solo, Indonesia.

²Undergraduate Study Program in Informatics Engineering, Faculty of Science and Technology, Universitas Muhammadiyah Karanganyar, Solo, Indonesia.

³Undergraduate Accounting Study Program, Faculty of Communication and Business, Universitas Muhammadiyah Karanganyar, Solo, Indonesia.

⁴Undergraduate Communication Science Study Program, Faculty of Communication and Business, Universitas Muhammadiyah Karanganyar, Solo, Indonesia.

⁵Digital Business Undergraduate Study Program, Faculty of Communication and Business, Universitas Muhammadiyah Karanganyar, Solo, Indonesia.

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Corresponding Author:

Diwi Acita Irawati

diwiatjitta@gmail.com

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Abstract: Research on the Response of Small Traders in Traditional Markets to the Empowerment Innovation Portal Iman was carried out in Karanganyar from August to September 2023. This research aims to determine the response of small traders in traditional markets who were given socialization about Portal Iman, an empowerment innovation to avoid danger. usury. Qualitative and quantitative research was carried out in an integrated manner with surveys using questionnaires, interviews and field observations. All 92 recitation participants from 5 markets, namely Bejen, Jungke, Nglano, Jaten and Palur markets, were used as respondents for the socialization. The research results showed that the socialization participants were dominated by women (72.83%) compared to men (27.17%), with the majority aged 45 - 59 years or pre-elderly (60.87%); aged over 60 years or elderly (21.74%) and only 17.39% were aged 19 - 44 years or adults. The majority of participants' education was high school (SMA/MA/SMK) at 38.04%; Elementary school as much as 29.35% and junior high school as much as 20.65%. There were 5.44% of socialization participants who had not completed elementary school or even attended school and 6.52% who had attained higher education, either a diploma or bachelor's degree. The average length of business is 14.21 years, the longest is 44 years and the shortest is 1 year, with 66.57% own capital and 44.43% with borrowed capital, 36.67% have had contact with loan sharks, 61.11% have no contact and 2.2% did not provide information. Of the 36.6% who had contact with the loan shark, 12.22% were still in contact today, 64.44% were no longer in contact and 33.3% of respondents did not answer.

Keywords: Empowerment of Small Traders; Portal of Faith; Response

Introduction

Small traders in traditional markets are part of the community's economic drivers whose role cannot be

ignored. Their large numbers, work ethic and independence in building businesses have been widely studied (Islam, 2022; Mikalef et al., 2019). According to Ministerial Regulation number 53/M-

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DAG/PER/12/2008 concerning the Arrangement and Development of Traditional Markets, Shopping Centers and Modern Markets, it is explained that traditional markets are markets built and managed by the government, regional government, private sector, state-owned enterprises and regionally owned business entities including collaboration with the private sector with business premises in the form of shops, kiosks, stalls and tents owned by small, medium, non-governmental traders or cooperatives with small scale businesses, small capital and with the process of buying and selling merchandise through bargaining (Röell et al., 2022; Azhari, 2024).

The presence of modern markets has also had an impact on small traders in traditional markets in the form of a decrease in small traders' turnover, especially for basic necessities products and the threat of losing buyers which will cause them to lose their livelihoods (Stringer et al., 2020; Tao et al., 2022; Shayan et al., 2022). Apart from the threat of the presence of modern markets, they also face the threat of loan sharks due to limited access to capital for small traders in traditional markets (Kamal et al., 2022; Pratiwi et al., 2023). According to Suryono et al. (2021), Banerjee & Jackson (2017), and Block et al. (2018), the high public need for funds or financing, especially for business capital, means that loan sharks are still growing rapidly. Even though it offers convenience in obtaining funds and instalment services, the high interest rate is quite burdensome for small traders in this traditional market. Cardoso et al. (2022), Pakurár et al. (2019), and Ali & Ali (2020), emphasized that the convenience factor and incessant promotion had a positive effect on the high interest of traders in taking loan from moneylenders but the high level of religious understanding had a negative effect on this interest (Villani et al., 2019; Zhang et al., 2019; Shen & Kogan, 2020; Noh & Shahdan, 2020).

Based on this, efforts to empower small traders to avoid the pressure of usury must be accompanied by efforts to increase religious understanding. Muhammadiyah Karanganyar University, through the 2023 Kedaireka Matching Program Implementation Team, is developing a community empowerment innovation for small traders in terms of providing ease of obtaining capital and ease of returning it through the formation of study groups to increase understanding of religion. This innovation is called the Multi Benefit Infaq Bailout Program and is abbreviated as Faith Portal. This innovation began to be introduced through program outreach to representatives of market managers and small traders' associations from 5 traditional markets around the UMUKA Solo campus, namely Bejen, Jungke, Nglano, Jaten and Palur markets. Socialization was carried out with lectures and questions and answers and showing videos about the profile and how the Iman

Portal works. This research was conducted to see how far the traders who participated in the socialization responded and what form of commitment they had as a follow-up to the socialization they had received.

Method

Quantitative and qualitative approaches were used in this research to answer questions such as the profile and response of traditional traders (Bercht, 2021) who were willing to take part in the socialization of the Iman Portal empowerment innovation carried out by the 2023 Matching Fund Implementation Team at Muhammadiyah University Karanganyar in collaboration with Bank Infaq Islamic Karanganyar. The Faith Portal empowerment innovation was socialized through presentations, lectures and showing moving images in 2 meetings, where at the second meeting interviews were conducted by volunteers based on the questionnaire that had been prepared.

The questionnaire contains the identity and profile of the business as well as questions and statements regarding how they respond to the existence of the Faith Portal. A total of 92 socialization participants from 5 traditional markets, namely Bejen, Jungke, Jaten, Nglano and Palur markets, were used as respondents in this research. The data observed in this research are the profiles of socialization participants and their responses which include: responses and views on the Iman Portal in an effort to combat usury practices in traditional markets; willingness to be involved in the Faith Portal; his wishes for managing the Faith Portal in the future and the desired form of follow-up after socialization. The data obtained was analyzed descriptively qualitatively.

Result and Discussion

Socialization of Faith Portal Empowerment Innovation Socialization activities are an important strategy in efforts to introduce or disseminate information to the public (Rehman et al., 2022; Małecka et al., 2022; Prihadyanti et al., 2024). The success of a program is influenced by outreach activities related to the program. Vennix et al. (2018), Burgess et al. (2021), and Wolf et al. (2020), state that appropriate socialization can increase audience participation in the program being socialized. Portal Iman as a program aims to solve the problems faced by the community, especially traders in traditional markets, namely the problem of loan sharks, has fulfilled the elements as a public policy by private higher education institutions (PTS), in the opinion of Prof. Dr. Muh Irvan Islamy (Pustaka.ut.ac.id) that every public policy must contain the elements: a series of

actions; carried out by an actor (government) or a number of actors (government and non-government); the existence of certain problematic situations; has a specific goal or is always oriented towards the public interest (Bullock et al., 2022). Portal Iman is an abbreviation for the Multi Benefit Infaq Bail Program, an empowerment innovation for small traders in traditional markets.

The Iman Portal was initiated by the 2023 Mathematics Fund Program Implementation Team, Ministry of Education, Culture, Research and Technology, Muhammadiyah Karanganyar University in collaboration with Bank Infaq Islamic Karanganyar, World Infaq Movement Foundation, Jakarta. This community empowerment innovation for small traders has the vision of "Realizing the Empowerment of Small Traders in Traditional Markets to be Free from the Snares of Usury" and the Mission: providing sustainable assistance through recitation of the Koran; help improve the welfare of small traders; synergize the dharma chess of the Muhammadiyah University of Karanganyar Solo to build the empowerment of small traders in particular and society in general.

The objectives are to provide convenience and independence for the community in managing bailout funds to avoid loan sharks; build public understanding of the dangers of usury; provide work experience for students and lecturers in assisting study groups of traditional market traders as an implementation of Merdeka Belajar Kampus Merdeka; make efforts to create and expand access to scholarships for students and form anti-usury caring communities in society (Apoko et al., 2022). The expected benefits include: the availability of alternative capital bailouts that provide relief for the community; creating prosperity and spiritual improvement of society; growing motivation, empathy, innovation, knowledge and skills for students and lecturers in implementing MBKM; opening up opportunities for funding sources for volunteer internship scholarships for community service; and a forum for distributing Diploma and Bachelor of Animal Husbandry graduates for work internships as volunteer facilitators for the Iman Portal.

According to Law Number 16 of 2006 concerning Agricultural, Fisheries and Forestry Extension Systems, agricultural extension materials are defined as extension materials that will be delivered by extension workers to main actors and business actors in various forms including information, technology, social engineering, management, economics, law, and environmental sustainability. The Faith Portal as an innovation is included in social engineering which has 4 elements according to its role and function in the management mechanism system, namely Manager, Activator, Supporter and Beneficiary. In line with the research

results of Arnon et al. (2023), Ilyas et al. (2020), and Hustinx et al. (2022), who researched a similar social movement in Samarinda stated that the key elements for the success of a movement program are the management institution, volunteers, donors and targets (Hatami et al., 2024).

Respondent Profile

Participants in the socialization of the Iman Portal innovation were 92 people, coming from 5 traditional markets located around the Muhammadiyah Karanganyar University campus, namely Bejen Market, Jungke, Nglano, Jaten and Palur. The target number of invitations distributed was 125 people with the hope that 25 traders would attend each market. However, only 92 people (73.60%) responded to the invitation by attending the socialization event. The research results showed that the socialization participants were dominated by women (72.83%) compared to men (27.17%), with the majority aged 45 - 59 years or pre-elderly (60.87%); aged over 60 years or elderly (21.74%) and only 17.39% were aged 19 - 44 years or adults.

The majority of participants' education was high school (SMA/MA/SMK) at 38.04%; Elementary school as much as 29.35% and junior high school as much as 20.65%. There were 5.44% of socialization participants who had not finished elementary school or even attended school and 6.52% who had attained higher education, either a diploma or bachelor's degree. According to Subanti et al. (2021), Zhu et al. (2022), and Kang et al. (2024), the proportion of elderly workers who work as informal self-employed workers is more than 60% and their participation actually has a significant positive effect on economic growth. Provinces with better economic conditions/GRDP tend to have a lower percentage of elderly informal self-employed workers compared to provinces with a worse economy.

Experience in Dealing with Loan Sharks

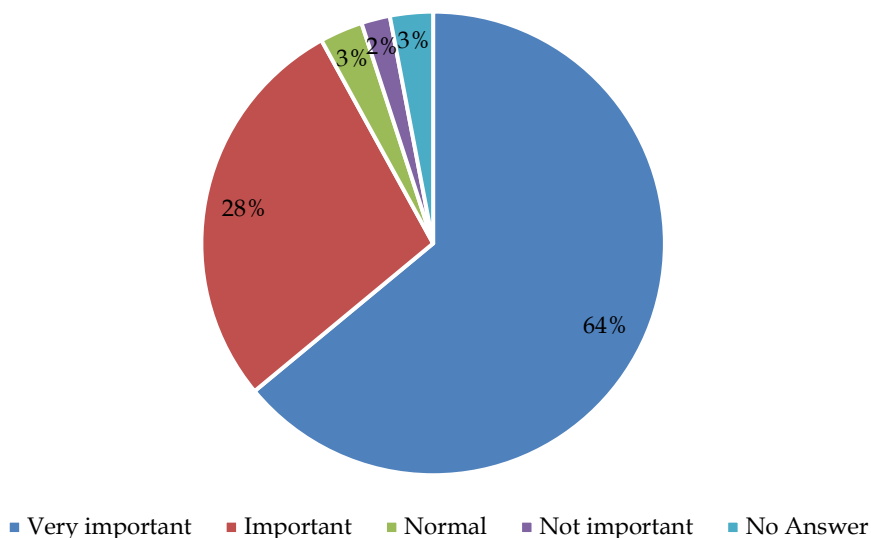
33% of respondents stated that they had experience making loans to moneylenders in traditional markets, and 11% of them were still in contact and had not been able to avoid it due to difficulties in getting easy alternative loans such as loan sharks. Ozili (2018) explained that the reasons for traders are because the process of borrowing money is fast, easy, they don't have to have valuables as collateral, the loan amount is not too large, they only have trust, they can immediately receive a loan and because they are forced to do so. Convenience factors and small loan amounts were the biggest reasons for 11% of respondents who were still in contact with loan sharks. Apart from that, the results of the interview also showed that they were forced to borrow from loan sharks because everywhere, including relatives and friends, no one was willing to lend capital. If it is related

to the level of understanding of the prohibition of usury, respondents who are still in contact with loan sharks on average have not joined study groups. It can be assumed that the level of understanding of religion is still relatively low, so the power to stop the practice of usury is still lacking. This reality is confirmed by the findings of Rahayu (2020) and Fauzi et al. (2023) that religious understanding is able to control the desire to continue dealing with usurious loans.

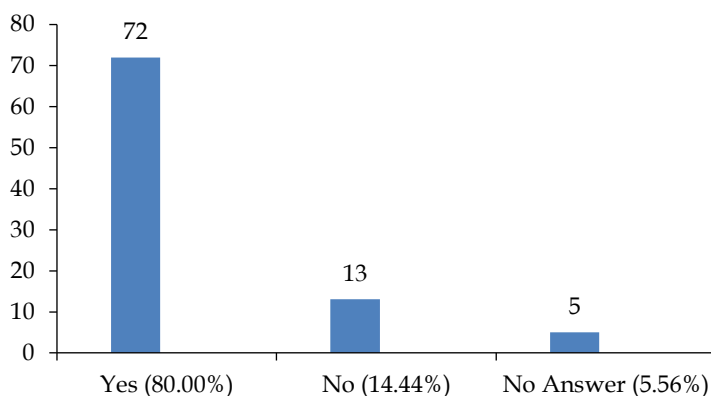
Commitment in Efforts to Avoid Usury Practices

As many as 64% of respondents or 59 people out of 92 respondents said it was very important to fight usury, 26 people said it was important (28%) and the rest thought it was normal and not important (8%). This means that most of the socialization participants quite understand the socialization material and awareness is starting to emerge of the importance of fighting usury.

The main aim of this socialization program is to build awareness and understanding of the urgency of fighting usury through the Iman Portal. A person's awareness and understanding of information is determined by internal factors of the socialization participant and external factors, namely the facilitator and the Faith Portal program itself (Šostar & Ristanović, 2023; Yener et al., 2023). Linear with a statement of commitment to avoid usury is important and very important (85 people), 72 people (80%) said they were ready to participate and 14.44% or 13 people were not willing to participate and the rest did not answer the question. This means that, even though they have an understanding that avoiding usury is important, even very important, not everyone is necessarily willing to participate in the program, either as managers, movers, sponsors or beneficiaries.



(a)



(b)

Figure 1. (a) Percentage of commitment to avoid usury, (b) Commitment to participate in avoid usury

Conclusion

The Faith Portal as a public policy that will be implemented must be truly understood by its potential beneficiaries, therefore, ensuring the effectiveness of its implementation is very important, namely understanding properly and correctly the entire process, and the factors that influence its implementation. Several influencing factors are: size and objectives of the policy, resources, characteristics of the implementing agent, attitude (disposition) of the implementer, communication, economic, social and political environment, whether or not the problem will be handled easily, the ability of the policy to structure proper implementation. There are still differences between traders participating in the socialization who already have an understanding that fighting usury is important and stating their willingness to participate in the program to fight usury, there are several reasons, namely: they don't have enough time because they live far from the market: they don't dare to take risks; and feeling inadequate.

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Author Contributions

Conceptualization; D. A. I.; methodology.; P. A.; validation; W. K., formal analysis; S. H.; investigation.; R. I. P.; resources; M. Y. A.; data curation: D. A. I.; writing—original draft preparation. P. A.; writing—review and editing: W. K.; visualization: S. H. All authors have read and agreed to the published version of the manuscript.

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Conflicts of Interest

The authors declare no conflict of interest.

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