

# Empowerment strategy analysis deep sharia cooperative liberate public from trap loan shark

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## Abstrak

Sharia cooperative play role important in clean public from practice dangerous Sharia. Moneylender often utilise public with ethnic group flower height and condition no credit profitable. The purpose of this paper is analize empowerment strategies sharia cooperative for liberate public from slavery to moneylender. Is known that calculated F value of 166.698 with level significance of  $0.00 < 0.05$ . Then the regression model can used for predict variable impact and perception (X) of empowerment (Y). In other word variable impact and perception (X) of influential in a manner together to variable empowerment (Y) or H1 is accepted. mark significant is  $0.00 < 0.05$  means impact and perception influential in a manner positive and significant to empowerment. Means reject Ho and accept Hi. Equality the regression is  $Y = 4.693 + 0.287 X$ , that is If improved impact and perception as big One unit will increase of 0.287.

Keywords: sharia cooperatives; loan sharks; empowerment

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## 1. Introduction

Poverty in Indonesia is problem great that moment This currently faced and still is Not yet resolved. As a developing country, numbers Indonesian poverty still Enough high. Poverty is problem global and influential society many people around the world. Poverty No only is in the region, place or specific countries, but worldwide and in every country, especially in developing countries. Due to the situation this, which is called giver loan or services that offer credit has be. ( Alvi Nuur Rashidah 2022) Moneylenders around the world don't will Once dead Because law trading valid, law supply and demand. Practice moneylenders in our country Not yet affected by the rules law and supervision authority tax. Practice borrower though suffocating neck debtor, difficult restricted If only criticized without found the solution. Limit practice loan shark or liberate public from slavery loan sharks are possible, for example with optimizing role service Islamic finance in particular sharia cooperative. (Drasmawita and Herianingrum 2020)

Moneylender is a person who informally or official lend money with flower high. Moneylender serve owner business small and medium sized difficulties get capital from banks, as well House households that need fast funds. (Samsono and Al Kurni 2021)

growing consciousness and consciousness will religius orders among part big Indonesian Muslims cause appearance various companies and institutions implementing finance internal sharia principles management. In 1983, Bank Indonesia first gave freedom to Indonesian banking for set ethnic group flower. Moment that's the goal government is create condition

more banking efficient and powerful for support economy. Even the government planned introduce system for results in borrowing, a draft sharia banking. (Samsono and Al Kurni 2021)

Sharia Cooperative itself appear after founding several Baitul Maal Wat Tamwiil (BMT), first established by BMT Bina Insan Kamil in 1992. BMT is based on activities economy citizenship with same philosophy, above Name member. (Syamsiyah, Syahrir, and Susanto 2019) From members to member There is right For using a legal entity cooperative based on Law No. 25 of 1992, the difference from cooperative conventional (nonsharia) only in procedure technically, sharia cooperatives refuse Inner Bei interest and transfers operate their business notice moral ethics and follow Halal and Haram regulations. (Semarang 2020)

According to Constitution Number 25 of 1992, cooperatives is individual transactions or legal entity cooperative activities his efforts based on principle cooperatives and activities economy national based on principle family. Then management cooperative different with banks. Owner cooperative is member while the bank only holder stock. Because That management cooperative is very simple, so service finance for its members usually easy and fast. (Sofian 2018)

According to Article 1 Ministry of Cooperatives and SMEs of the Republic of Indonesia in 2009, cooperatives service Islamic finance is cooperative business must finance, invest, and save with a model for results (sharia). (Srimulyani et al. 2022)

According to Dusuk and Abdullah, goals sharia cooperative must in line with Maqashid Sharia, that is do two things important, namely Tahsil or protection interests (Manfaah) and Ibqa or prevention damage or loss (Madarrah). giver loan Maslahah, on the other hand, is tool law used in theory Islamic law for promote interest public and prevent crime or corruption social. (Drasmawita and Herianingrum 2020)

A number of studies has done in case moneylenders, such as How free from loan shark? (Hasan 2022), Impact practice loan shark to well-being trader retail in perspective economy islam (Khasanah 2019), Effectiveness of the Role of Baitul Maal Wat Tamwil in Overcome Practice Moneylenders (Srimulyani et al. 2022), Liberation customers from loan sharks (Drasmawita and Herianingrum 2020), Return BMT function through a settlement strategy problem loan sharks (Nasrulloh 2020). Based on from That studies focus fixed to liberate society from trap loan shark with an empowerment strategy sharia cooperative with formula Problem: (Abubakar and Basri 2022)

1. Why people more choose service borrowing money?
2. How view or opinion public about sharia cooperative?
3. What solution or strategy for overcome practice charging loan?

## 2. Literature review

Problem poverty always become no problem Once There is it's over. In helplessness this, people often fall to in trap moneylender. Leasing is something form activity where people are in need accept credit with level interest set by the giver loan. giver money loans are people looking for living with lend money. crown donors; leech land; borrower. (Fathurrahman and Amirah 2020).

According to the Big Indonesian Dictionary (KBBI), loan sharks is the one looking for living with borrow money, loan sharks, giver loan money literally originate from the word "rent" which means giver loans, interest on money. rent or operate here means something form

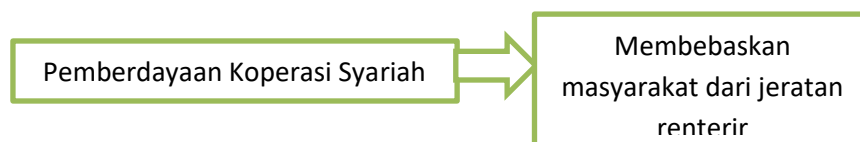
operation Where somebody borrow money with pay flower or flower compound. In matter this, if payment pending, interest will exceed tree loan. (Flowers 2021)

Communities also benefit from loan sharks Because can help raise capital in relative time short without cumbersome and consuming time. Profit borrow from giver loan is favorable conditions, fast disbursement of funds and no exists guarantee. Although loan shark offer level enough interest tall, they rather repair situation finance owner business . (Aquino, Waldelmi, and Listihana 2019)

A number of characteristics loan shark according to (Abubakar and Basri 2022)

- a. No there is a minimum and maximum credit limit ;
- b. Withdrawal of funds is said morefast because the funds can accesse anywhere and without complicated procedure.
- c. No need through complex application levels, so very efficient borrowing.
- d. mutual feeling Believe so No There is collateral used
- e. Cost transaction low and even deletion cost the
- f. Financing loan can used for things rush outside company's capital requirements.
- g. Anyone can with easy access it.

Sharia Cooperative is cooperative activities his efforts follow sharia principles. so if sharia cooperatives have profitable business, eg savings or Sharia cooperatives do not allowed do business in a given industry credit This contain element Riba, Maysir and Gharar. Besides That Sharia cooperatives can do transaction inheritance ( derivative ) and other Islamic fund institutions. (Nur Asnawi and Nina Dwi Setyaningsih 2021)



### 3. Methodology study

Study This use type study quantitative, that is approach scientific in taking decision finance . On research This focused on testing theory with measure variable study with figure and do data analysis with use method statistics. (Flowers 2021)

Population is the domain of generalization that it comprises from object or subject that has amount and nature specified by the researcher, from which conclusions pulled. In study This population consists from member sharia cooperatives incorporated in the city of Medan and yet join. (Latifah 2020)

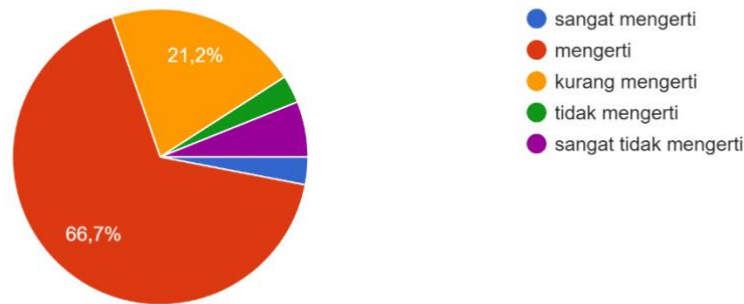
Study This focuses on primary and secondary data sources. Information base study This collected from responses/answers survey based on conditions/situations/ emotions experienced directly by the respondent. ( Musahwi and Pitriyani 2021)

### 4. Results and Discussion

In study this, researcher do survey with use distributed questionnaires to Medanese people. About results transmission, there were 33 respondents. And 33 respondents get answer double about commitment respondent to principle Islamic finance on cooperatives and differences between practice sharia cooperatives and loan sharks.

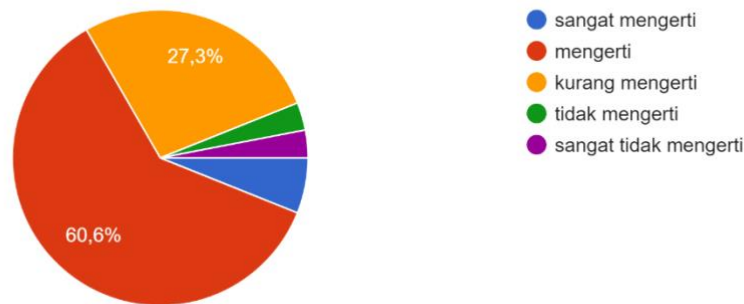
Apakah Anda mengerti prinsip-prinsip keuangan syariah yang diterapkan dalam koperasi syariah?

33 jawaban



Apakah Anda mengerti tentang perbedaan antara pembiayaan koperasi syariah dan praktik rentenir?

33 jawaban



### Regression test results

Test it aim For prove There is or nope significant linear effect between the impact and perception variables (X1) on empowerment (Y).

#### Summary Model <sup>b</sup>

Model	R	R Square	Adjusted R Square	std. Error of the Estimate
1	.918 <sup>a</sup>	.843	.838	.420

a. Predictors: (Constant), impact and perception

b. Dependent Variable: empowerment

table above explain magnitude mark correlation/relationship R between variable impact and perception (X) empowerment (Y) of 0.918 or 91.8%. It means that between variable the own enough relationship tightly.

From the output obtained coefficient R Square determination of 0.843 or 84.3% which means that influence variable Purchase decision (Y) can explained by variables impact and perception (X). Whereas the remaining 15.7% is explained by other factors that are not investigated in research this.

### F Test (Simultaneous)

#### ANOVA <sup>a</sup>

Model		Sum of Squares	df	MeanSquare	F	Sig.
1	Regression	29,435	1	29,435	166,698	.000 <sup>b</sup>
	Residual	5,474	31	.177		
	Total	34,909	32			

a. Dependent Variable: empowerment

b. Predictors: (Constant), impact and perception

From the output is known that calculated F value of 166.698 with level significance of  $0.00 < 0.05$ . Then the regression model can used For predict variable impact and perception (X) of empowerment (Y). In other words variable impact and perception (X) of influential in a manner together to variable empowerment (Y) or H1 is accepted .

### T Test ( Partial )

Coefficients <sup>a</sup>						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	std. Error	Betas	t	Sig.
1	(Constant)	4,693	.893		5,256	.000
	impact and perception	.287	.022	.918	12,911	.000

a. Dependent Variable: empowerment

on the table on seen mark significant is  $0.00 < 0.05$  means impact and perception influential in a manner positive and significant to empowerment. Means reject  $H_0$  and accept  $H_1$ . Equality the regression is  $Y = 4.693 + 0.287 X$ , that is If improved impact and perception as big One unit will increase of 0.287.

With thus, results survey and results a number of SPSS testing explained that Lots from respondents who understand principle finance sharia cooperatives and understanding difference between sharia cooperatives and gives loan. Some of them, according to respondent , generate impact and perception sharia cooperatives and loan sharks, and strengthening Islamic cooperatives, which are discussed until appear impact or reflecting context impact and perception respondent to cooperative sharia declaration. Develop recommendations For possible sharia cooperative cleaning public from loan shark

## 5. Conclusion

In study this, researcher do survey with use distributed questionnaires to Medanese people. About results transmission, there were 33 respondents. And 33 respondents get answer double about commitment respondent to principle Islamic finance on cooperatives and differences between practice sharia cooperatives and loan sharks. Some of them, according to respondents, has implications for impact and perception sharia cooperatives and loan sharks, as well empowerment Islamic cooperatives, which are discussed with way of showing influence or linkages the. Result thus explain that influence and perception respondent to Islamic cooperatives gave rise recommendation empowerment sharia cooperative for liberate public from slavery moneylender.

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