ANALYSIS OF THE DEVELOPMENT OF UNDERSTANDING THE PEOPLE OF BATANG TORU SUB-DISTRICT ABOUT SHARIA PAWNSHOPS

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Abstract

The purpose of this study is the first, show the understanding of the people of Batang Toru District towards PT. Sharia pawnshop, the second is what causes the people of Batang Toru District not to use PT. Sharia Pawnshop. This type of research is qualitative research, the collection of research data is carried out by conducting observations, interviews, and documentation with research objects in Batang Toru District in South Angkola District. Based on the research obtained as follows. First, the understanding of the people of Batang Toru District towards PT. Sharia pawnshops, most of the people in the Batang Toru sub-district already know Sharia pawnshops, but the community only knows not by understanding them. The people of Batang Toru District still mostly think that at PT. Sharia pawnshops are only for pawning. The second reason people do not use Sharia pawnshops is because of the lack of understanding of the people of Batang Toru District about PT. Sharia pawnshops and lack of promotion by distributing brochures and socialization from Sharia pawnshops to the people of Batang Toru District, South Tapanuli Regency.

Keywords: Understanding, Batang Toru, Sharia Pawnshop.

A. INTRODUCTION

The rapid development of the times and globalization has caused the needs of society to increase. Basically, humans are always trying to meet their needs. Generally, people will carry out various economic activities (muamalah activities) to get income in order to meet their needs. Many alternatives have sprung up for businesses carried out by the community. But often the income obtained by the community has not been able to meet their needs completely, usually, the community also needs additional funds to do business in order to increase their income (Alfadri, 2022).

Sharia pawnshops are financial institutions that offer services in the community in the form of money loans where they must provide guarantees in the form of goods first. And the technical operations are adjusted to Sharia principles and there is no interest in it (Firman Setiawan, 2017).

Sharia pawnshops operate based on the provisions of Islamic law, namely the Qur’an and Hadith, as well as the fatwas of the National Sharia Council of the Indonesian Ulema Council (Kasmir, 2009). Sharia pawning is a new economic activity since the enactment of Law Number 7 of 1992. Law Number 10 of 1998 and Law Number 21 of 2008 concerning Sharia Banking. The regulation was responded to by the National Sharia Council by issuing fatwa Number 25/DSN-MUI/III/2002 concerning Rahn (Shintya Robiatul Adawiyah, 2018).

In this day and age, of course, everything
has become very easier, this is because of the availability of institutions that are always ready to serve us easily, quickly, and reliably, namely institutions called pawnshops. In general, people have made it common to make gold as a valuable item that is stored and made for rent or pawn objects as debt collateral to get money loans (Berlin et al., 2021) This is where, the costs and costs of storing goods are carried out based on the ijarah contract borne by the mortgager whose amount is based on the actual expenses needed and cannot be determined based on the loan amount (Dursono et al., 2017).

With the existence of Sharia Pegadaian, it is expected to help the economy of the surrounding community, especially Batang Toru District, and South Angkola District. This is in accordance with the situation of the people of Batang Toru sub-district whose population is the majority of Muslims. Where Batang Toru District is a District located in South Angkola District, South Tapanuli Regency, and its population ranges ± 141 Family Cards, the population is predominantly Muslim and the people’s livelihoods are farmers, traders, civil servants, and self-employed.

During this time, many people feel embarrassed and awkward to come to the nearest pawnshop office. This is inseparable from the history of pawnshops which were originally an alternative means for economically weak people to obtain money loans safely and practically by simply pawning their valuables. It is not surprising that those who come to the pawnshop office are generally shabby-looking people with depressed faces. Batang Toru District is included in the sub-district area which is located not too far from the city, some of the people are familiar with pawnshops but they are still reluctant to use them, so they choose to sell goods, borrow money from loan sharks and mortgage vehicle BPKB to Leasing whose interest is quite high and suffocates the community. So that the community is tied to the loan shark and leasing to pay interest on the debt.

From the interviews, community researchers in Batang Toru District already know that there is a Sharia Pegadaian and its purpose is a Sharia Pegadaian but prefer to use the services of Loan sharks and Leasing, such as selling gold as a whole to gold shops, loans to loan sharks and leasing vehicles that get loans with an installment system using interest, while people do not choose vehicle BPKB ARRUM products whose installment payments are not applied interest and its flexible guarantees. Likewise, Sharia Pegadaian products such as ARRUM HAJI, there are still many people in Batang Toru District who do not use Sharia Pegadaian can do a portion of the Sharia Hajj queue whose guarantee is done with gold.

Based on the above phenomenon, it can be explained that more people use the services of conventional financial institutions that apply interest or directly sell to gold shops than use the services of Sharia Pawnshops whose financing does not use interest (Haris Nasution, 2022). We can see this from the table below.
Based on the above phenomenon, it can be explained that more people use the services of Leasing and Loan Sharks. As seen in the table above, there are 3 fewer people who use Sharia Pegadaian services than 40 families who use Leasing and Loan Sharking services. (Windari et al., 2022)

Sharia pawnshops do not emphasize giving interest from mortgaged goods. Even without interest, Sharia Pegadaian still benefits as regulated by the National Sharia Board (DSN) (Muktar Bustari, 2016). That is to impose maintenance costs from mortgaged goods. The cost is calculated from the value of the goods, not from the loan amount. While Conventional Pawnshops, the fees that must be paid are a certain amount of what is lent (Haqiqi Rafsanjani, 2021). Sharia Pegadaian customers can obtain the necessary loans in a fast time, Sharia Pegadaian can provide loans of up to 90% of the estimated goods, customers are also given a loan period of up to 4 months and Sharia Pawnshops only benefit from the maintenance costs of mortgaged goods (Andri Soemitra, 2009).

But in fact, until now the people of Batang Toru District have still not been able to switch from Leasing and Loan Shark services that apply an interest system to Sharia Pegadaian services that only apply maintenance costs.

Therefore, researchers are interested in researching the problems stated above, so that it becomes a scientific study entitled, namely: "Analysis of the Understanding of the People of Batang Toru District About PT. Sharia Pawnshop".

B. RESEARCH METHODS

The type of research is qualitative research using a descriptive approach, which is a research method used to examine the conditions of scientific objects, where researchers are key instruments (Burhan Bungin, 2022). Qualitative research is defined as a process that tries to gain a better understanding of the complexities that exist in human interaction (Sugiyono, 2012). The location chosen to conduct the research was in Batang Toru District, South Angkola District, South Tapanuli Regency, North Sumatra Province. The reason for choosing this location is to find out how the public understands Sharia Pawnshops. This research was conducted from October 2022 to January 2023.

The subjects studied in qualitative research are called informants who are used as friends and even consultants to explore the information needed by researchers (Suharsimi Arkunto, 2015). The subject of this study was the community of Batang Toru District, South Angkola District, South Tapanuli Regency, North Sumatra Province. The data collection techniques used are interviews and documentation (Lexy J. Moleong, 2012). Data analysis used is data reduction, data presentation, and conclusion drawing (A. Mury Yusuf, 2014).
C. RESULTS OF RESEARCH AND DISCUSSION

Research Results

1. Understanding of the People of Batang Toru District About PT. Sharia Pawnshop.

   A person is said to understand something if he can give a more detailed explanation of it using his own words. Understanding is the shortest level of thinking ability that is higher than memory or memorization (Muhammad Dayyan, 2017).

   Researchers conducted research in Batang Toru District, from the community who live in Batang Toru District, researchers were able to obtain information related to public understanding of Sharia pawnshops. The subject of this study was the community of Batang Toru District with 15 informants consisting of 8 men and 7 women.

   Based on the results of interviews with the people of Batang Toru District, most people are only limited to knowing the existence of Sharia pawnshops. Wrong. Another interview with Mrs. Anna Mariana who works as a housewife explained: "All I know about sharia pawnshops is that they are done with Islamic principles, that's all I know. The people of Batang Toru sub-district actually know about Sharia pawnshops but only know. There are still many who think that Sharia Pawnshops are only for pawn purposes. He knows that Sharia pawnshops are based on Sharia principles and is far from usury, but he does not know from which side they are viewed using Sharia principles (Anna Mariana, 2023)."

   Based on the interview above, I can conclude that Mrs. Anna Mariana knows Sharia pawnshops only to the extent that they know that Sharia pawnshops do it with Sharia principles, Mrs. Anna Mariana understands but does not know how to do the financing.

   Then Mrs. Elida Hasibuan who works as a housewife added to the explanation given by Mrs. Anna Mariana: "Personally, I have done financing at a sharia pawnshop, which is pawning gold. Before I went to the pawnshop, my knowledge about Sharia pawnshops was still lacking, because all this time I thought that Sharia pawnshops were just to pawn. After doing a pawn, I understand a little bit what are the products of Sharia pawnshops. Likewise, the understanding of the people of Batang Toru District about the difference between Sharia pawnshops and loan sharks or other leasing lies in interest. Actually, many people know how the interest system in Leasing or Loan sharks, and fewer people know about Sharia pawnshops that do not apply Riba. Most people in Batang Toru District consider or think that Sharia pawnshops are only for pawning. Moreover, regarding the products in Sharia pawnshops, it is likely that people still do not know and understand less about their products (Elida Hasibuan, 2023)."

   I concluded that Mrs. Elida Hasibuan actually understands Sharia pawnshops, but her understanding category is still included
in pawns only and she is one of the people who are customers of Sharia Pawnshops.

An interview with Mrs. Nur Azizah Siregar who works as a housewife explained the knowledge about the contract used by Sharia pawnshops: "I don't know at all that contract is used in sharia pawnshop products in Padangsidimpuan, it's just that what I know is limited to providing guarantees and the same as Leasing also provides guarantees" (Nur Azizah Siregar, 2023).

I can conclude that he actually understands the matter of guarantees, but he cannot distinguish interest in Leasing and in Islamic pawnshops. and Mrs. Nur Azizah Siregar still thinks Leasing and sharia pawnshops are the same, that is, they both provide guarantees.

Mr. Acong Nasution who works as a trader. Said, "I know that sharia pawnshops are already operating in the Padangsidimpuan area, it's just that the district is still lacking. Sharia pawnshops are actually very good for middle people basically I know the difference with loan sharks or other Leasing, then the researcher asked the basic difference between the two and he answered the difference between the two where interest in Leasing or Loan Sharks can be said to be quite high while in sharia pawnshops do not use interest and in sharia pawnshops, it is done with Islamic sharia (Acong Nasution, 2023)."

Sister Nur Malia Nasution who is also a student at UIN Syahada Padangsidimpuan said "What I understand in sharia pawnshops is a place to pawn an item and it is done with Islamic sharia law (Nur Malia Nasution, 2023)."

Based on the interview given by Mr. Acong Nasution with Sister Nurmalia Nasution, I can conclude that they understand sharia pawnshops only to know that sharia pawnshops are done with Islamic Sharia and it can be said that they do not know how to do financing and its products.

Then an interview with Mr. Lamhot Nasution who works as a farmer. Said: "personally, I know the products in Sharia Pawnshops such as pawnshops, vehicle BPKB, portions as the system runs in Sharia pawnshops. Then the researcher asked about the concepts in sharia pawnshops, Mr. Lamhot Nasution answered talking about the concepts in sharia pawnshops, I don't understand at all what concepts exist in sharia pawnshops (Lamhot Nasution, 2023)."

From the interview above, I can conclude that Mr. Lamhot Nasution actually understands sharia pawnshops, but he is only reluctant to do financing at sharia pawnshops. Although he is not one of the customers at sharia pawnshops, he is one of the people who understand sharia pawnshops.

Then researchers conducted an interview with sister Herlina Harahap as well as a student from the University of Muhammadiyah Tapanuli Selatan (UMTS)
who had done Mobile Pawn at Pegadaian Syariah Said: "Actually, PT. Sharia pawnshops are created for underprivileged communities, especially. I don't know much about Sharia pawnshops, I only ever pawn a cell phone for my personal needs. In my experience, it is actually not complicated, just an ID card only. It's natural that everywhere we have to queue, I think the process is quite easy. then the researcher asked about my sister's intention to make an invitation to the residents of Batang Toru District to go to a Sharia pawnshop then the sister replied that I had often told my neighbor's brother or brother, but they only responded yes, and most residents were bound by Leasing or loan sharks whose installments will be paid continuously so they are reluctant to do new things (Herlina Harahap, 2023)."

Then an interview with sister Herlina Harahap, I can conclude that sister Herlina Harahap is one of the customers at a Sharia pawnshop. And the suggestion from the sister that Sharia pawnshops include a means to improve the economy for the middle class. Sister Herlina Harahap belongs to the category of understanding, but understanding in the pawn section only, not fully understanding.

Based on interviews that have been conducted with informants, it can be concluded that they know that there are Sharia pawnshops operating in the Padangsidimpuan area and they also know that sharia pawnshops are carried out with Islamic sharia and do not apply interest, but they do not understand how the principles, contracts, concepts and products used by sharia pawnshops, and they know sharia pawnshops are only for pawn places. Moreover, residents who are already tied to loan sharks or leasing will be reluctant to try at Sharia pawnshops, because they will continue to pay their unfinished obligations.

2. The reason why the people of Batang Toru sub-district do not use sharia pawnshops.
   a. Lack of Promotion from Sharia Pawnshops.

   Interview with Mr. Batang Harahap who works as a farmer/planter. Said: "My response about sharia pawnshops is that Sharia pawnshops in the city of Padangsidimpuan are still not widely used by the community and most people still choose conventional institutions. Then the researcher asked about the lack of public understanding about sharia pawnshops, then he replied that it could be said that there was a lack of promotion carried out by sharia pawnshops to Batang Toru District. Not only in this sub-district, most in every sub-district in South Angkola there is still a lack of promotion carried out by sharia pawnshops (Batang Harahap, 2023)."

   Then continued the explanation from Ibu Emas Ritonga who works as one of the officials of Batang Toru sub-district said: "Personally my understanding of sharia pawnshops is very low and I only
know about pawn mas, the rest I don't know what contracts are, products and others. In the sub-districts Batang Toru there are still many ladies and gentlemen who have grown old. There are still many people in Batang Toru District who do not use Android. Because the promotion is now all on Android while in Batang Toru District there are still many who do not use Android. Then the pawnshop is also reluctant to do promotions such as plunging into sub-districts just to distribute Sharia pawnshop brochures. He also said that Sharia pawnshops only focus on the community around Padangsidimpuan City (Emas Ritonga, 2023).

Based on the two interviews above, I can conclude that Mr. Batang Harahap's response about Sharia pawnshops is the lack of public interest in using Sharia pawnshops so that people are more dominant in choosing conventional institutions and Ibu Emas Ritongan about Sharia pawnshops is still very low. Because the promotion from the Sharia pawnshop for Batang Toru District is still very weak.

b. Lack of Socialization from Sharia Pawnshops.

Socialization is a very good way to convey something. Mr. Kiding Nasution who works as a farmer said "I don't understand what the concept of a concept in a Sharia pawnshop is because the Sharia pawnshop has a weakness in the lack of socialization to the community, especially the sub-district community in South Angkola (Kiding Nasution, 2023)."

Mr. Ucok Harahap also said "personally, I do not think that in sharia pawnshops only to pawn, I know little about the payment of electricity, water and credit that can be done in sharia pawnshops. Then the researcher asked why not to use a sharia pawnshop, and he replied that he was still hesitant to decide to pawn at a sharia pawnshop based on the following reasons:

1. Lack of desire to try to make financing in Islamic pawnshops.
2. The lack of socialization and information so that many people do not understand about sharia pawnshops.
3. The lack of public knowledge about sharia pawnshops (Ucok Harahap, 2023)."

Based on the two interviews above, I can conclude that the sharia pawnshop is weak for the socialization part. Moreover, low public understanding will make some people feel reluctant to go to sharia pawnshops.

c. Personal Factors

Mr. Firmansyah Nasution said: "Some people know That in Sharia pawnshops do not apply interest. Personally I too knowing that in sharia pawnshops it is done with Islamic law. Then the researcher asked why the
community still finances loan sharks or leasing then he replied that as happened in Batang Toru District, people use loan shark services more probably because of transportation. To my knowledge, there are still many people in Batang Toru District who do not have vehicles, it could be the reason why people are more attached to loan sharking or leasing services. As is known if you make financing at a sharia pawnshop, it is required to pay installments, now in these installments, it is clear that every payment we are required to come to the sharia pawnshop office. It's different from Leasing or loan sharks who come directly to people's homes to collect installments even though it uses a fairly high interest rate (Firmansyah Nasution, 2023).

Then the same opinion from Mr. Firmansyah Nasution with Mrs. Fatimah, I can conclude that people are reluctant to make financing at sharia pawnshops due to transportation factors, located in the fact that there are still many people who do not have a means of transportation different from Leasing or Loan Sharks, whose installment system is carried out directly by Leasing and Loan Sharks.

Then an interview with Mr. Irsadi Nasution who works as a trader said: "Against the concepts in Islamic pawnshops, I don't know. Likewise with the contracts. But actually, in sharia pawnshops, it is not just for pawning. Personally, I have pawned electronic goods at sharia pawnshops, actually quite easy about the conditions, it can be said that only ID cards and goods that want to be pawned. Then the researcher asked about the comparison between sharia pawnshops and other loan sharks, he replied that even though they use high enough interest, residents who do not have a means of transportation will prefer loan sharks, leasing or cooperatives. Because loan sharks, leasing or cooperatives will go into the field directly to collect installments. Unlike sharia pawnshops, although they do not use interest, the installment system will harm residents who do not have transportation equipment (Fatimah, 2023)."
have experienced I have directly to the sharia pawnshop office to pay in installments. Actually, how to pay in installments can be done through the application, but to my knowledge, don’t know the application, there are still many residents of Batang Toru District who do not use Android (Irsadi Nasution, 2023).

From the interview above, I can conclude that Mr. Irsadi Nasution understands sharia pawnshops but only understands pawn products. Then there are still many people who have grown old, so things like Android are still far away in their lives, in my knowledge, Android will also help people about sharia pawnshops, especially weak promotions from sharia pawnshops. So for people who can be said to be getting older, their understanding of sharia pawnshops is very low.

D. Discussion of Research Results

1. Understanding of the People of Batang Toru District About PT. Sharia Pawnshop.

Based on the results of research on the understanding of the people of District Batang Toru Against sharia pawnshops can be said to be still very weak. Because the community knows the existence of sharia pawnshops but the community only knows that sharia pawnshops are only for pawning, done with Islamic sharia and there are still residents who think that sharia pawnshops with Leasing or other Retenir are the same, which is the same as providing guarantees. People also still do not understand products, contracts, concepts, and systems in Sharia pawnshops. And also there are still many people who have to pay obligations from the Leasing or Loan Sharks so residents are still reluctant to choose Sharia Pawnshops. And after I conducted research on the people of Batang Toru District, their understanding of the people in Batang Toru District has improved a bit even though they only know the products.

The results of the researchers are almost the same as the results of research from Sister Irma Suryani which shows that some people know about the existence of sharia pawnshops Margonda Depok branch but the community does not use it properly because they do not know the pawn procedure (Irma Suryani, 2014).

The results of this study contradict the results of Mito Harahap's brother's research which shows that the perception of the people of Sanggapati District, East Angkola District towards Sharia Pawnshops has good perception. Because some people think that the existence of sharia pawnshops can help the economy of the surrounding community, there are still many people who equate sharia pawnshops with conventional pawnshops (Mito Harahap, 2019).

2. The reason why the people of Batang Toru sub-district do not use sharia pawnshops. Based on the results of
research on the causes of people not using Sharia pawnshops are due to the lack of public knowledge and understanding of sharia pawnshops. Due to the lack of promotional factors, personal factors about transportation equipment, and lack of socialization from sharia pawnshops to Batang Toru District.

Based on the results of this study, it has similarities with the results of sister Liza Oktaviani’s research which shows the results of research that people are interested in using sharia pawnshops because sharia pawnshops can help the community to provide business capital in a fast time, but there are also people who are not interested due to lack of knowledge about sharia pawnshops, less interested in the products offered and no desire to using the services of a pawnshop (Liza Oktaviani, 2020).

Based on the results of this study, it contradicts the results of research from brothers Iskandar Budiman and Fakhrizal Munawwarah which shows the results of the research that many people have understood the process of pawning gold given by sharia pawnshops (Iskandar Budiman et al., 2017).

E. CONCLUSION

Based on the results of research and discussion, the conclusions that can be obtained are as follows:

1. The understanding of the people of Batang Toru District, South Angkola District has a weak understanding. Because some people still think that sharia pawnshops are only for pawning. The public also does not know and fully understand about sharia pawnshops, such as procedures, contracts, principles and products in sharia pawnshops. Some people also still think that sharia pawnshops are the same as vehicle leasing, which is the same as using collateral. People are also reluctant to use sharia pawnshops because their obligations to the Leasing or Loan Sharks have not been completed.

2. Because there are still many people who do not know and understand about the sharia pawnshop, the community suggests that the pawnshop conduct socialization or use other promotions so that the public knows more about what a pawnshop is and its products so that the public can take advantage of sharia pawnshops so that the goals of sharia pawnshops can be achieved to overcome the economic problems of the middle to lower class.

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