

Participation and Role Ulama in Eradication of Moneylender in Aceh

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Abstract

This study aims to find answers regarding the role and participation of Islamic religious scholars in eradicating loan sharks in Aceh. The actions of moneylenders in providing loans with high returns make it difficult for people to repay loans. In this case the researcher assumes that the participation of the ulema as a social elite as a pesantren leader is only to provide religious understanding to the community and provide legal fatwas. Questions from researchers how are the participation of ulama in eradicating loan sharks in Aceh and what are the patterns of Islamic scholars in providing understanding related to eradicating moneylenders in Aceh. Respondents in this study were 12 people including Islamic scholars and the community. with in-depth interview method. research analysis using descriptive method by describing the phenomena that occur in the field. The research results obtained show that the participation of the Ulama is very high in eradicating moneylenders in Aceh, such as the strategic steps that have been taken to provide understanding to the community to avoid rent-seeking practices. then issued a fatwa regarding the prohibition of loan sharks and built a joint movement with the government to issue regulations against moneylender eradication in Aceh.

Keywords: Participation, Islamic Scholars, moneylender

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1. INTRODUCTION

The clergy, also known as "warasatul anbiya," or those who have the responsibility to invoke Allah's ways, are the inheritors of the prophets in Islam. Worship Allah and uphold the Hadith and the Qur'an. In Aceh, ulama are referred to as Teungku, or by the names Kyai in Java and Tuan Guru in Sulawesi. Thus, it has been found in numerous earlier investigations that scholars have incredibly wide-ranging and limitless functions. The clerics have a very important role as a social elite in everyday life. They are not only respected in Islam as jurists, but also in other contexts. (Ahmad 2018).

The Islamic Scholar (ulama) are significant in Islamic culture because the Qur'an and the Hadith, which are the two primary sources of Islamic doctrine, are accepted as authoritative interpreters by the community. The clergy move among different social classes because of their in-depth religious knowledge and strong morality. In society, they have a lot of authority and influence. Since knowledge and power

are intimately intertwined, their combination can have a powerful influence over society. This is especially true of religious knowledge held by the clergy. (Akramunisa 2017).

In some earlier studies, academics were viewed as the primary motivators of the struggle against colonialists. (Nurlaila and Zulihaftani 2019). However, the clergy have also been at the forefront of finding solutions to the ummah's concerns, especially societal socioeconomic issues (Ahmad 2018; Akramunisa 2017). It is appropriate for Islamic scholars to give back more to society in order to achieve Maqashid sharia in asset protection. They can do this by fostering individual awareness of the community and by cooperating with the government to support the government's efforts to eradicate loan sharks in Aceh.

In fact, renting is currently commonplace in many Aceh districts, cities, and even villages. Previous studies' findings indicate that payday lenders' loans are ensnaring fishermen in Aceh's coastal

regions. Additionally, loan sharks provide loans to tiny market vendors. They are pushed to seek loans from loan sharks despite knowing that doing so is wrong since they have an immediate need and the loan application process is simple (Ramly et al. 2020). Then it was claimed that moneylenders who arrived and left the community pretending to be a savings and loan cooperative did not originate there but rather from outside Aceh. In addition, there were lone loan sharks working in villages along the shores of West Aceh and Pidie Jaya districts in North Aceh Nagan Raya, and the community even questioned the legitimacy of the institution they shielded in order to carry out their operation. (Ramly et al. 2018)

Moneylenders take advantage of the general population by offering easy loans at exorbitant interest rates. Short-term loans are made by loan sharks. If the client is unable to pay back the loan within the specified time frame, the interest on the loan will continue to accrue, making it harder for the borrower to repay the debt (Cahyani 2016). Previous studies have shown that consumers have deep ties to moneylenders and are bound to them as well. As a result, people continue to take advantage of moneylenders' loans because of this interdependent relationship (Yessi 2020). However, it has been determined in accordance with MPU Fatwa Number 6 of 2021 on the use of moneylenders from the perspectives of Islamic and customary law that such practices by individuals or institutions are part of ribawi, the law is void, and they go against Acehnese customs.

The significance of this research lies in the participation of Islamic religious scholars in eradicating moneylenders in Aceh. Ulama in Aceh are considered charismatic and admired figures, especially as leaders of Islamic boarding schools. Their voices are highly heard. Besides that, the Ulama have a great influence in society as religious leaders because, religiously, they are the heirs of the prophets and become role models for the Ummah. But in the midst of our society, there are still many practices of lending to moneylenders who ensnare small traders in markets and fishermen. What therefore should be done about Islamic academics helping to eradicate loan sharks, given that moneylending is prohibited and that many scholars believe that rent-seeking is also prohibited? Has the Islamic Scholar (Ulama) employed a pattern or strategy to drive out loan sharks in Aceh?

The role of the clergy in driving away moneylenders from society has also received very little attention to date. There are studies that speak of eliminating moneylenders by using Islamic financial institutions as LKMS, BMT, Baitul Qiradh, and Micro Waqf Banks in a systematic manner. There are numerous investigations carried out by (Awal 2020; Nadir 2017; Naqqiyya 2019; Yessi 2020) and (Nisa 2020; Nurlaila and Zulihafrani 2019). Their research is limited to looking at the effects and patterns of dependence on loan sharks. By exploring the positions taken by Islamic religious scholars in the fight against moneylenders, this study focuses on other facets of developing a more moderate perspective of economics, the degree of religiosity that affects the community, and the interest of the ulama in observing the mu'amalah practices of the surrounding community, as well as applying indications of leadership style from Islamic religious experts to further examine the problem.

Islam is a religion that is practiced by all people, not just those who follow the muamalah doctrine. Islamic law seeks to promote benefit, prosperity, and peace in a normative sense. The first theory is the maqashid Sharia theory, which views Islamic law as a method of profit and welfare in judicial institutions. Researchers feel that this theory is well-suited for usage in this study. Therefore, mujtahid places a lot of emphasis on kulliyatul khams, one of which is in terms of hifz maal, when developing Islamic law in ushul fiqh (preservation of assets). This level is known in maqasid as al-kulliyat al-khams, also known as al-daruriyat al-khams, and it includes safeguarding the religion (*hifz uddin*), the soul (*hifz nafs*), the mind (*hifz 'aql*), safeguarding the progeny (*hifz nasab*), and safeguarding the treasure (*hifzul-maal*). So, based on the maslahah in asset protection and the maqashid Sharia theory, we shall investigate how the law of usury, or the activities of moneylenders, affect asset protection. Secondly, the wasathiyyah theory, created by Yusuf Qardhawi, is the second hypothesis employed in the formation of wasathiyyah jurisprudence. Regarding social peace and economic considerations, Washatiyyah religious thought is ideally suited to be practiced by contemporary society. Muslims are referred to in the Qur'an as *ummatah wasata and khaira ummah*, which are Arabic terms that imply "mediating ummah," "balancing," "harmony," and "the best ummah from the preceding ummah". Being moderate in this situation is not

Wasathiyyah's main quality. Finding a middle ground or a win-win solution is the only definition of moderation. Washatiyyah, however, refers to more than just being moderate; in addition, washatiyyah, which is the study of Islam, keeps us from turning into zealots and causing splits within the Ummah (Dakhoir and Tarantang 2020).

Because maqashid instructs mujtahid to comprehend the pronunciation correctly, the muamalah component is strongly tied to Islamic law and is related to moderate attitudes and views (wassthiyyah/al-ijtiyyah al-maqashid) in examining the legal information contained in the texts. For instance, it is sunnah to maintain and lengthen the beard, which is acceptable in maqashid. So that the mujtahid can recognize the maqashid in the ban of usury, it is also important to comprehend the text in light of its nuzul and wurud, such as the progressive occurrence of the prohibition of usury in the verses. (Karim 2015).

Usury is forbidden for a number of reasons in maqashid. First, it is forbidden to use money as a trading commodity, as is done by moneylenders who breed money by charging interest. Second, riba is prohibited in Jahiliyah because it violates the tenet "*kullu qardhin jarra manfa'atan fahuwa riba*," which states that any loan that favors the lender is usury. (Adiwarman A. Karim dan Oni Syahroni 2015), because granting debt is in the essence of mutual support (*ta'awun*), not a corporate attitude. Thirdly, banning lenders from abusing borrowers by charging interest on loans, which is considered usurious conduct. (Adiwarman A. Karim dan Oni Syahroni 2015).

Therefore, since the maqashid forbids usury, it also forbids borrowers from approaching moneylenders for loans. Even moneylenders are aware of the legal norm of extending credit to clients while requesting additional payments. Riba refers to "*extra*" ziyadah that occurs in buying and selling transactions as well as on loans that borrowers of funds receive. (Yessi 2020). Individuals who offer loans to clients while demanding exorbitant interest rates are known as moneylenders. unrestricted loans that come with an interest charge that the borrower is still responsible for. As a result, interest-based profit is obtained by loan sharks. (Yessi 2020). Therefore, those who benefit from removing interest are known as "*loan sharks*." A rent-seeking entity, like a conventional bank or conventional cooperative, is one

that continues to collect interest on loans. (Yessi 2020).

But in Islamic economics, loans are referred to as qardhul hasan, which implies loans given out of charity or to others without expecting anything in return. These loans are repaid with the same replacement and are available whenever they are needed. (Noor 2012). The goal of this Qardh contract is to relieve each other's burdens and support those around us (*taa'wun*). Then, in law, the terms of loan approval (Qardh) can change based on the circumstances. If the debtor's life is in danger, payment of the legal debt is necessary. Giving debt, however, may also be unlawful if he thinks the recipient would use it to commit an act of tyranny or disobey him. If the borrower has no immediate need for the money, but nevertheless feels unable to repay the obligation, it may be illegal. (Noor 2012). Interest is regarded by washatiyah fiqh as a community destroyer in addition to being forbidden and having a significant effect on both people and the state. The state will have systemic effects on finance and the economy as a result of taking interest. (Dakhoir and Tarantang 2020).

The term "participation" is often used to refer to social participation theory. The word "participation" can mean caring about someone voluntarily and without outside pressure from the government or other parties. Regarding the participation hypothesis, the authors additionally make reference to the studies made public by (Andriany 2015), This creates a participation approach for the poor's empowerment. Additionally, the community has a fantastic opportunity to assist and get involved in various elements of development and empowerment from the bottom up, in addition to receiving help from the top down, during the process of development and empowerment (Andriany 2015).

ISLAMIC SCHOLAR (ULAMA) INVOLVEMENT IN ACEH'S MONEYLENDER ELIMINATION

This study's focus was conducted throughout several locations in Aceh Province. Only a few samples from each district were taken to determine the research area. Banda Aceh, Aceh Besar, and Nagan Raya are the districts that the researchers are concentrating on.

Then, in Aceh Province, there are several types of regions, including the north-east coast area, which

includes East Aceh, Bireuen, Pidie, Pidie Jaya, and North Aceh Regencies. Next comes the South West Coast Region, which includes South Aceh, West Aceh, Aceh Jaya, Nagan Raya, Abdya, and Subulussalam. Additionally, Central Aceh, Bener Meriah, and Gayo Lues are located in the Aceh Highlands. The border region, specifically Southeast Aceh, Simeulue, Aceh Singkil, and Aceh Tamiang, is the next. Last but not least is the central region, which includes Banda Aceh, Aceh Besar, and Sabang.

A few pieces of information that were thought to be crucial for the eradication of loan sharks were discovered when researchers made observations in the research object region. In Aceh, the Ulama also support the kaffah enforcement of Islamic law and play a significant part in it, stressing the need for the neighborhood to be free from the influence of banks or other organizations that charge interest on loans.

Additionally, there are sharia-compliant microfinance organizations that are fighting moneylenders in Aceh. By empowering and offering sharia loans to traders in the Aceh Besar lambaro market, for instance, the Baitul Misykat Lambaro market has long been formed to combat loan sharks. The Baitul Misykat institution was created as a consequence of concern over moneylenders' usurious tactics in the lambaro market, according to the results of interviews with respondents. The stability of the business that many dealers are operating in is affected by their involvement with loan sharks. Because of some of the issues encountered, a number of businesspeople are entirely devoted to helping Baitul Misykat get off the ground by working at this institution as donuts. The main reason for founding the Baitul Misykat Institute was to set traders free from the shackles of moneylenders and to make them profitable so that the institution's presence could terminate the cycle of business players working with loan sharks.

Additionally, in his interview, the deputy chairman of the Aceh MPU recommended that we imitate the Joint Movement, which was carried out by the Baitul Misykat Institute in an effort to eradicate loan sharks in Aceh. Therefore, we must work collectively to abolish moneylenders' operations in society. We can be certain that if this takes place, moneylenders will no longer exist in our society. However, academics also play a significant role in this situation by offering a comprehensive explanation and interpretation of the ban on borrowing money from

moneylenders, particularly in relation to the risks and effects. Many persons in his present interview believe that moneylenders are assisting traders and local companies by offering soft loans. They are unaware that the loan will trap them in the future with hefty payments and frequently multiples of the interest on the loan.

Sadder still, there is a brand-new phenomenon involving loan shark consequences. On October 15, 2021, an interesting article regarding the existence of loan sharks in the Shari'a-compliant world detailed the serious risks associated with borrowing money from moneylenders and said that it was no longer considered taboo for people to commit suicide because they owed moneylenders. Additionally, there are numerous incidents that arise as a result of the influence of moneylenders who readily take lives, making this phenomena in Aceh a highly startling one. Then, in an intriguing finding from the interview, the authors learn the following in response to their query on whether the eradication involves organizations that have already provided money to moneylenders:

"As far as I'm aware, Aceh is home to a number of loan sharks who have substantial wealth and lend to the local population. He is an alien from Aceh rather than being an Acehnese. The solution is to ask financial institutions to determine whether to finance moneylenders."

This demonstrates that outsiders have a big influence and are actively seeking to use Aceh as a source of income. Small traders are the typical victims of moneylenders, who frequently target busy areas like markets, then coastal areas, including people who work as fisherman or in fish ponds. Even the government, through the MPU (Ulama Consultative Assembly) in Aceh, appealed to Islamic financial institutions, including Islamic banking and cooperative institutions, to assist local communities in being free from loan sharks. Maximizing the role of Islamic financial institutions in Aceh is one strategy for combating the overuse of moneylenders, as doing so will reduce reliance on them. Financial institutions may play a significant part in this strategy because they have access to capital and a large role to play. Alternatively, Islamic financial organizations must likewise sever their partnerships with loan sharks. These loans are scheduled to be issued or owed to small traders in the market with high interest since

dishonest people like loan sharks also use financial institutions to take loans.

However, as per regulation, the government also published Fatwa No. 6 of 2021 on loan sharks from the standpoint of Islamic and customary law through the Aceh MPU. This fatwa addresses the socioeconomic issues that the Acehnese people are currently facing by exposing the widespread occurrences and loan sharking practices. A fatwa on loan sharks was published by the Aceh MPU as a result of this anxiety, emphasizing that the practice of renting money with interest is the same as usury, which is forbidden in Islam and carries a harsh punishment for those who indulge in it. The following are the outcomes of the interview with Tgk Faisal Ali:

"Regarding loan sharks under Islamic and common law, there is MPU Aceh Fatwa No. 6 of 2021".

Additionally, the Aceh government has granted the MPU the power to address local issues and advance the ummah's beliefs. Issuing fatwas on halal-haram law, usury, worship, creeds, and sharia financial institutions falls under the purview of MPU in this case. This also applied to the fatwa conference committee, when academics and representatives of Aceh's Islamic religious scholars gathered to debate the emergence of a thorough fatwa. According to the findings of interviews with the MPU chairman;

There is." The MPU has the power to issue fatwas, such as those on what is halal, haram, usury, and loan sharks. regarding sharia financial institutions, muamalah, and places of worship.

The researcher then performed the following interviews with the MPU's deputy chairman, who is a representative of academia:

"In regards to loan sharks and Islamic and customary law, there is already MPU Aceh Fatwa No. 6 of 2021. Two reasons were clear during the MPU sessions as to why Zulm's first loan shark needed to be regulated. Zulm (unjust or unjusted) and gharar (lack of clarity in Islamic economics' guiding principles) are two terms used to describe injustice. then it is determined that in reality it is classified as haram. because it contains zulm and gharar components. "We have decided that moneylenders will be eliminated by the district or municipal administration."

According to him, there are two crucial points that all parties must comprehend in light of the fatwa issued by MPU number 6 of 2021 about loan sharks from the perspectives of Islamic and customary law. First, the interest-bearing debt contains a component of tyranny. In Arabic, the word for tyranny is zulm. Because it goes against Islamic ideals and humanity, this kind of tyranny is strictly forbidden in Islam. Islam's presence on this planet is intended to combat all types of tyranny that are in place. Therefore, the community is subject to socio-economic tyranny as a result of the loans granted by loan sharks.

The clergy has a highly important function in society, not only as a source of knowledge about religion but also as a resource who can be contacted and who helps to settle religious disputes in contemporary society. Islamic scholars simply offer advice on the risks of dealing with loan sharks, as is the case with them.

The community then supported the dayah ulema's attempts to eradicate moneylenders by adhering to their teachings and requests, as evidenced by the following statement from the interview's findings;

"The community's answer to clerics' calls to banish moneylenders is that the locals are "extremely strong and faithful to the teachings and requests given by teungku or Islamic boarding school clerics."

Concerning the initiatives taken by Muslim clerics in Aceh to remove loan sharks, the informants also answered questions. The locals fear that a borrower's family will suffer grave consequences if they take out loans from moneylenders. Still, some people rely on lenders. Dayah scholars have underlined that borrowing money from moneylenders is usury, which is forbidden. The author then queries the manner in which the government of Aceh and the local Islamic clerics are working together to eradicate moneylenders. This is the solution.

"in my opinion. Even if there is currently no coordination between the government and Islamic religious experts in eliminating loan sharks, such as issuing stringent fines against loan sharks, it has been noted that ulama engagement in eradicating loan sharks is beneficial and good. However, the ulama and umara have continued to play separate (partially) roles in the fight against moneylenders to this day."

The above response demonstrates that the Islamic religious experts' contribution to the elimination of moneylenders in Aceh has been observed. and ulemas are key players in solving Aceh's socioreligious problems. notably in relation to many people's livelihoods. Loan sharks are a problem that has existed for a while. But in this instance, both the government and the clergy must come to an understanding and work together to eliminate loan sharks. Because it was believed that there were no stringent government punishments against moneylenders, the informant claimed that there was no coordination in the effort to eradicate loan sharks. Aside from that, though, the government and Islamic religious authorities have always played a part in getting rid of loan sharks.

SCHOLARS OF DAYAH APPROACH TO GETTING RID OF MONEYLENDERS

According to earlier study, traders continue to rely heavily on moneylenders. They also describe moneylenders as stepping into their households' requirements since they have assisted them in meeting those needs; however, they are unaware that this assistance is only of a temporary nature. Those who took out loans had to labor extremely hard to pay back their substantial debt obligations. (Awal 2020).

Islamic religious scholars must therefore devise a strategy for getting rid of loan sharks in Aceh. Dayah scholars, those who are highly regarded and supported by the community as religious leaders, must at the very least carry out a plan. Da'wah scholars must first provide our society a deep and comprehensive grasp of the risks associated with borrowing money from moneylenders and must constantly remind people of these risks, especially in times of urgency. Our society has not perceived this as being as significant. The risks of moneylenders were not extensively covered in many of the materials or lectures offered by Dayah scholars, according to the aforementioned informants.

Second, the majority of our society is bound by Islamic principles on a religious level. It is against Islamic law for us to take loans with returns and interest; this is known as *riba nasiah*, or ignorance. The religious nature of the Muslim population in Aceh makes it simpler for the Ulama to impart knowledge and a spiritual touch to the community. particularly for those who are impacted by moneylenders. People would become trapped and shackled by their habit of borrowing money from loan sharks once they have been pampered by them. even if he is aware that the loan he accepted resulted in a serious transgression

because it constituted usury. *Thirdly*, when people become spoilt by rent loans, they may even start to generate new rents in their lives. similar to how he will promise to add interest to any loans he obtains from others while requesting money for immediate necessities. This is due to the fact that he has frequently been pampered by loan sharks' behavior.

Fourth, Islamic scholars use the economic impact of moneylenders on the community's ability to survive as a means of educating the tiny community, particularly its traders and households. The consequence of inflation brought on by the cost of money—interest—being usurped is one of usury's negative economic effects. This is because interest rates are one of the factors that go into pricing. The price of an item will be set higher the greater the interest rate.. (Aquino, Waldelmi, and Listihana 2019).

Fifth, Islamic religious scholars can establish a pattern by getting rid of moneylenders with the government, which indicates that there is harmony in the relationship between Islamic scholars and the government in getting rid of moneylenders. By educating the community and preventing moneylenders from entering the village, for instance, one can limit the opportunity for loan sharks to offer interest-bearing loans. The village administration can create an Islamic market by sharia-compliantly managing the market mechanism. Wilayatul Hisbah will serve as an officer to guard the market from tenants..

Sixth, Dayah clerics have the authority to enjoin moneylenders from engaging in rent-seeking by issuing fatwas or edicts. Additionally, it outlaws borrowing money from moneylenders. Although this decree is not legally enforceable, it can serve as a solid foundation for stakeholders to create qanuns or laws at both the village and regional levels with the help of an appeal from the ulema in the form of their fatwa.

EFFORT OF SCHOLAR IN ERADICATING MONEYLENDERS

As a result of the study's findings and the actions, plans, and results that this Islamic religious movement produced, the authors may highlight a number of aspects of the role played by Islamic religious scholars in the fight against loan sharks. Participation of the ulama is not limited to educating the populace through taklim meetings, lectures, and sermons. but there are some that the author can formulate in the following table;

Tabel 1.1. The Efforts of Dayah Scholars in Eradicating Moneylenders

No	Step	Strategy	Target	Ouput
1	giving the community understanding	delivering lectures on Khatib Friday activities, Taklim Assembly, and specialized coaching	Village and Neighborhood Communities	People are aware of the dangers of usury.
2	Providing loan services through LKMS	Established a sharia microfinance institution. Activate the LKMS and Sharia-compliant lending and borrowing practices.	Market vendors and coastal neighborhoods	Access to loans for LKMS can be replaced by communities.
3	Turn on Ziswaf	Promoting paying ziswaf for the community while engaging in social activities. Revive Zakat Institutions.	the vast majority of the populace	Ziswaf's presence enables it to offer sharia finance to small traders.
4	Formulate fatwas that address the restrictions on engaging in rent-seeking behavior, paying usury, and borrowing from moneylenders.	Issued a fatwa regarding the prohibition of loan sharks. making fatwas the legal basis for other regional governments Making fatwas serves as the foundation for giving rent-seekers permanent legal authority.	Local government, villages, and the wider community	A fatwa that forbids rent-seeking can be used as a legal justification by regional and village administrations to enact laws and norms.
5	Organizing a Joint Movement (harakah) for the Elimination of Loan Sharks	Conduct Ulama meetings and muzakah and produce recommendations to the government. declaring that it is against religion to borrow money from moneylenders, as done by the local administration and Islamic religious experts	locals and small business owners	Local people and small traders
6	Ulama, the government, and LKMS all support one of the "Clean Market" initiatives.	Participating in the clean market initiative "means that recitation activities and taklim assemblies can be conducted in the market."	Merchant in the market	Traders do not approach moneylenders for business capital and daily needs.

Source: Processed Data

According to the findings of informant interviews, dayah scholars can employ a number of different tactics and initiatives. In this instance, the government and the clergy can collaborate to drive out loan sharks from Aceh. In order to eliminate loan sharks, there are six strategic actions and ulama dayah initiatives. The ulama participate in this case through the MPU Institution as both government representatives and as people with the authority to issue fatwas to the community. Da'wah scholars are also capable of establishing Islamic financial organizations and eradicating loan sharks.

In addition, there is a solution that has been described in the Koran. as Surah Al-Baqarah verse 276 which means "Allah shatters interest and feeds alms," *Nobody who continues to reject his or her Creator and indulges in sin is liked by Allah.* Meaning

that God expands and increases the wealth donated as well as provides the blessings of wealth, peace of mind, and peace of life for the giver and recipient, until it is finally exhausted or removes its blessings so that it is not useful and enriches charity. This wealth is obtained through the practice of riba. Because they associate usury with buying and selling along with a rejection of Allah's provisions, are unappreciative of the benefits of the blessings they receive, and even use them to oppress and take advantage of other people's weaknesses, Allah does not like and does not pour out His mercy on everyone who continues to reject Him. Allah does not like anyone who is wallowing in sin since the practice of usury not only harms one person but also has the potential to destroy the economy, which in turn harms the entire community.

2. CONCLUSION

The involvement of Muslim clerics in Aceh in the fight against loan sharks has made a meaningful difference. Dayah scholars are revered and praised members of the community who serve as religious role models. Dayah scholars have tremendous sway and can offer personal viewpoints or fatwas addressing the denial of rent-seeking behavior in society. North Aceh, East Aceh, Langsa, as well as the Islamic clerics in Aceh Besar, had the clerics who were most passionate about getting rid of moneylenders.

The form or pattern of Islamic religious scholars in eradicating loan sharks in Aceh can be done in several ways. the majority of the pattern that is carried out is to provide enlightenment to the community that this rent-seeking practice is unjust and unlawful, and the impact it has is bringing harm to the community. In this case, Islamic religious scholars can conduct lectures, sermons, or taklim assemblies in conveying the danger of approaching moneylenders. then scholars can also issue opinions or fatwas individually. However, institutionally a ban on rent-seeking practices has been issued by the MPU Aceh in fatwa number 6 of 2021 concerning loan sharking practices from the perspective of Islamic and customary law.

In addition, the ulama advised village authorities to constantly be on the lookout for the actions of organized loan sharks. The community is duped by a group of persons that offer these services under the pretense of a quick loan application process that requires no collateral. The study's drawback is that ulama's involvement in the fight against loan sharks is limited to giving the community legal advice, fatwas, and recommendations.

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