



# MODEL OF PREVENTION OF LOAN SHARKING PRACTISES THROUGH PENTAHHELIX-BASED SHARIA FINANCING REGULATION LITERACY IN TANAH DATAR REGENCY COMMUNITY



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## Abstract

This study seeks to explore the role of the political system in supporting the influence of macro variables on economic growth in the world's Islamic countries. Data obtained from the world bank during 2010–2021. The econometric model used in the research is the Generalized Method of Moments (GMM). The main finding is that the political system has a significant negative effect on growth. This negative effect is caused by the low value of the political index determined by world governance indicators. In addition, foreign direct investment and remittances are still the main variables in supporting economic growth in the Islamic countries of the world. In contrast, interest rates show negative effects on economic growth. Further results show that an ineffective political system is unable to strengthen the relationship between foreign direct investment, remittances, and interest rates on economic growth. These findings serve as an evaluation for the 2025 OIC internal implementation action program.

## Abstrak

Praktik Rentenir masih banyak ditemukan di Kabupaten Tanah Datar, dengan berbagai alasan masyarakat masih banyak melakukan pembiayaan pada rentenir, perilaku ini menimbulkan banyak masalah dalam tatanan kehidupan sosial. Penelitian ini bertujuan untuk, pertama: melihat setting sosial maraknya praktik rentenir, kedua: menemukan program/langkah-langkah strategis yang dapat digunakan untuk mencegah maraknya praktik rentenir. Metode penelitian yang dipakai dalam penelitian ini adalah penelitian kualitatif, yaitu proses mencari data dan menyusun secara sistematis, data tersebut diperoleh dari hasil wawancara, catatan lapangan, maupun dokumentasi, dengan cara mengorganisasikan data ke dalam kategori, menjabarkan ke dalam unit-unit, melakukan sintesis, menyusun ke dalam pola, yang diakhiri dengan membuat kesimpulan, sehingga mudah dipahami oleh diri sendiri maupun orang lain. Penelitian yang menyimpulkan bahwa: pertama, Faktor-faktor yang mempengaruhi masyarakat melakkan pembiayaan kepada rentenir adalah karena adanya kebutuhan yang mendesak dan kebutuhan akan modal usaha. Kedua, Faktor-faktor yang melatarbelakangi masih maraknya praktik rentenir di Kabupaten Tanah Datar, yaitu: faktor ekonomi, faktor sosial, faktor informasi dan faktor kemudahan proses. Selanjutnya penelitian ini juga merekomendasikan langkah-langkah strategis pencegahan rentenir yaitu: memaksimalkan pelaksanaan program unggulan Makan Randang di Kabupaten Tanah Datar, mendirikan koperasi berbasis Nagari/Jorong/Komunitas di Kabupaten Tanah Datar dan melakukan pendampingan ekonomi kreatif untuk masyarakat di Kabupaten Tanah Datar.

## INTRODUCTION

This research will examine two things: first, the phenomenon of moneylenders that develop and become a "win-win solution" for the community and small businesses when they need financing. Second, to find some ways that prevent the development of loan sharking practices in the community. Moneylenders have become a source of



financing for the poor.(Pratiwi et al., 2021) The activity of loan sharking is the granting of loans to people in need in exchange for interest determined by the lender. (Ilham, 2019) Loan sharks are the ones who make decisions in organizing and running the financing process, financing flaphones start from IDR. 50,000 – DR. 1,000,000 or even more with interest of 10% – 30% every month than funding flaphones, even though the average financing at the Bank only ranges from 1% – 3% every month.(Ilham, 2019)

There are various studies that have been done that discuss loan sharks in some articles, however, the discussion about loan sharks is still interesting. Based on many studies that have been carried out, they can be divided into several forms of research focus: first, research that focuses on discussing people's reasons for using loan sharking services(Ilham, 2019). Second, research that discusses the practise of loan sharking in traditional markets and among fishermen(Fauziah, 2017)Third; the efforts of Financial and Financing Institutions in Anticipating Loan Sharking Practices (Fauziah, 2017). Based on available data, no specific research has been discovered that discusses the development of loan sharking activities that continue to flourish and survive the programs of financial institutions and governments that seek to eradicate them

In scientific and academic discourse, this research strengthens research and discussion about loan sharks that already exist. At the same time, this research fills a gap in the discussion about the persistence of loan sharking practices in society. To answer these questions, research questions are derived: First, what motivates people to continue to use loan sharks to solve financial problems? Second, what is the role of society, government, and financial institutions in eliminating the practice of loan sharking? Third: How the group and loan sharks are still able to survive Fourth: How government programs or financial institutions can eliminate the practice of loan sharking.

Based on the financial statements of PT. BPRS Haji Miskin Pandai Sikek from 2016 – 2020, which has a focus on helping the community be free from loan sharking activities, it was reported that in 2016 it provided financing for 270 customers with a total financing of IDR. 629,162,800; in 2017 it provided financing for 312 people with a total financing of IDR. 712,370,666; in 2018 it provided financing for 303 people with a total financing of IDR. 695,566,250; in 2019 it provided financing for 348 people with a total financing of IDR. 835, 779, 3000; and in 2020 it provided financing services for 268 people with a total financing of IDR 621.424.000. These are preliminary data that can be used as a reference to track communities that are entangled in and affected by centennial activities. Thus, this research becomes very strategic and important because it wants to see the phenomenon of loan sharks, who are still able to survive and become the main choice of the community in financing. In addition, this study also wants to know the extent to which government programmes and financial institutions are able to change people's mindsets and facilitate financing at official financial institutions. Finally, this study also wants to show the role of the government and the community in coordinating and synergizing to eliminate the practise of loan sharking.

### **Previous Research Studies**

Some researches on loan sharks have been widely conducted, but this research will remain an interesting theme because Loan sharking is a practice that still survives and develops in society because it is born systematically and organized.(Faizun et al., n.d.) Studies on loan sharks can be categorised into three categories:

First, Yeyen Parlina's research in 2017 with the title "The Loan Practise of Loan Sharks and the Development of Traders' Businesses in the Prapatan Panjalin Majalengka

Market, which focuses on discussing the reasons for the community to use loan sharking services.(Parlina, 2017) This study concluded that people are interested in financing loan sharks because of the easy administrative process, do not have to have collateral, are not bound by installment time, and can apply for large amounts of financing even with a small income.

Second, Jajang Nurjaman's research in 2010 entitled "The Role of Baitul Mal Wattamwil in Overcoming the Negative Impact of Loan Sharking Practise (Study on BMT Al – Fath IKMI Ciputat) which discusses the practise of loan sharking in traditional markets and among fishermen. This study found that the practise of loan sharking occurs a lot in traditional markets and fishing villages. Financing with loan sharks is carried out to increase business capital with a fast process and without collateral.

Third, research by Afvan Aquino, Idel Waldelmi, and Wita Dwika Listihana in 2019 with the title "Strategy to Overcome the Practise of Loan Sharking by financial institutions and Financing in anticipating loan sharking practises.(Aquino et al., 2019) This study concludes that financial institutions have carried out various ways and methods aimed at eliminating loan sharking practises in the community by socialising and providing easy, cheap, and affordable financing. However, the efforts made are still insufficient to reduce the number of loan sharks significantly. So it requires a strategy and joint efforts to eliminate the practise of loan sharking in the community.

Fourth, Utia Khasanah's research in 2019 with the title "The Impact of Loan Sharking Practises on the Welfare of Retail Traders: An Islamic Economic Perspective. This study concludes that the practise of loan sharking is not able to prosper retail traders. This is because capital loans from loan sharks are only able to help retail traders meet their material needs but not their spiritual needs. In addition, the practise of riba carried out by loan sharks is not in accordance with Islamic economic principles, namely the principle of justice, the principle of ta'awun and the principle of maslahat.(Khasanah, 2019)

Fifth; Ayif Fathurahman and Amirah's research in 2021 entitled: "Determinants of Traditional Market Muslim Traders' Dependence on Loan Sharks". The study concluded that convenience has a positive and significant effect on market traders' interest in loan sharks. Knowledge of religion had a significant negative effect on market traders' interest in loan sharks and promotion had a significant positive effect on market traders' interest in loan sharks(Fathurrahman & Amirah, 2021).

Many existing studies discuss the impact and dependence of society on loan sharks. Furthermore, these studies also discuss the role of existing financial institutions in fortifying the community from the trap of loan sharks. Based on this research, the research has different characteristics from previous studies. The specificity of the theme of this research is: how the social setting of the people of Tanah Datar Regency who are entangled by loan sharks and at the same time find strategic steps in breaking the loan shark network with a pentahelix approach.

## METHOD

This research method is qualitative; the available data will be analysed by descriptive analysis so that the life experiences of individuals who use financing through loan sharks can be constructed. Other supporting data will be sourced from books, articles, and journals. The existing data is related to how the community can be entangled by loan sharks, what the social condition of the community is, how the impact of loan sharking is caused, and how the government programmes to eliminate the practise of loan sharking in the community. These data will be reviewed so that they can answer the research

questions that have been determined and contribute ideas and thoughts to all parties involved in unravelling loan sharking entities in Tanah Datar Regency.

The techniques used in collecting data in this study are Observation, namely: This technique is the first step used to map the current condition of the problem to be studied by communicating directly with loan shark service users or by studying literature on documents that have been discussed or reviewed related to the research theme. So that with this observation, the subjects of study are obtained, which will be used as a guideline for research discussion. Interview, namely: The next stage that will be carried out is interviews with parties who are still in the process of financing and have completed in–depth loan sharking so that systematic and detailed data are obtained on the personal experience of each party. The data obtained will be used as the main material for discussion to find models or solutions to prevent loan sharking.

Documentation studies are the final component of the previous stage by reviewing existing documents and regulations. Furthermore, through this documentation study, the model or solution that will be recommended from the research results will guarantee new solutions to the conditions that occur so that they become effective and useful for all parties.

The data collected in this study were analysed with an interactive analysis model (Interactice Analysis) as developed by Miles and Huberman, namely the process of searching for data and compiling it systematically from the results of interviews, field notes, and documentation, by organising the data into categories, describing them into units, synthesising them, and arranging them into patterns, which ends with making conclusions so that they are easily understood by oneself and others.

## RESULTS AND DISCUSSION

### *Pentahelix Concept framework*

The pentahelix is an innovative idea with synergy; this idea is a development of the Triple–helix concept adopted by Etzkowitz and Leydesdorff theory in 2000. This triple–helix concept emphasises the relationship between universities and academics, industry, and government. In 2014, Lindberg developed a new concept called the quadruple helix by adding elements of local society to complement the existing triple helix concept. While the pentahelix concept was proposed by Riyanto in 2018 by including the media, which currently plays a very significant role in developing social capital, (Novida & Dahlan, 2020).

This pentahelix concept requires Collaborative Governance in conducting governance by involving various parties. Basically, the collaborative governance process does not arise out of thin air, because it exists due to initiatives from various parties that encourage coordination or cooperation in solving a problem faced by the public. Of course, in the collaborative governance process, it is not suddenly applied just like that, this must have a background in it which eventually gives initiation to the government and related actors so as to create cooperation that has the same goal as well.

Collaborative governance aims to solve and find solutions to problems faced by the community so that by involving all parties, including academics, business actors, communities, government and media, loan sharking practices that have a negative impact on society can gradually be eliminated and replaced with programs that facilitate and benefit the community and all parties.

To encourage national economic development, one way that can be taken is by implementing Presidential Regulation Number 82 of 2016 concerning the National Financial Inclusion Strategy (SNKI), which provides access for the public to access formal financial services that are quality, on time, smooth, and at affordable costs

according to their individual needs and abilities. The groups prioritised to get access to finance are low-income people (MBR) or underprivileged communities, MSME actors, migrant workers, women, people with disabilities, abandoned children, and the elderly, residents of disadvantaged areas, as well as students and youth. (Fachrurrazy & Siliwadi, 2020)

The reality that has occurred has not been as expected, so there are still many people who are entangled with illegal financing, and legal financing with the slogan of fast, easy human funds is still not felt by the public. Therefore, a joint movement is needed that can create social change in society.

Creating social change is collective work that cannot be carried out by an individual. Changing social conditions must be implemented with togetherness, and synergy, and by involving all parties. Togetherness is key which is known as collaboration and with community collaboration, it will continue to progress and develop. Of course, we know many collaboration models; one of them is the Pentahelix. This collaboration concept is a combination of Academic, Business, Community, government, and media, known by the abbreviation ABCGM. The purpose of this collaboration is to encourage the role of academics, businesses, communities, government, and the media as drivers of social change that will provide benefits to society and the surrounding environment. (Ayogi & Kurnia, 2015)

ABCGM collaboration has been widely applied in various sectors, such as trade, tourism, health and various other sectors. In this study, ABCGM collaboration will be applied in unraveling loan sharking entities in Tanah Datar Regency.

Academics are a group of drafters who will conduct studies and research that will help the government identify problems and potentials in the region. In addition, academics will also help increase the knowledge capacity of the community. So it can be said that academia is a centre of knowledge to unravel the entity of loan sharks that exists in society.

Business is a component that becomes an enabler that moves the wheels of the economy. This component is the target of loan sharking entities offering financing to increase business capital or consumer financing. Therefore, strategic steps are needed to fortify this group so as not to be entangled in the trap of loan sharks.

In the context of social change, the community component has a strategic role because it will be an accelerator. This component will be a liaison between stakeholders and the community, or vice versa, between the community and stakeholders. In addition, the community will become a group that will mobilise the anti-loan sharking movement in the community.

Government is a component of social change that functions as a regulator and controller who has a role and responsibility in the change (Siahaan, 2015). In this case, the role of government involves all types of activities such as planning, implementation, monitoring, control, promotion, financial allocation, licensing, development and knowledge, public innovation policy, support for innovation networks, and partnerships between the public and private sectors. The government also has a role as a coordinator for stakeholders who contribute to the social change that the community wants to achieve.

Media, Media in the context of parsing loan sharking entities also becomes important because of its role as an expender. The media plays a role in supporting publications in the promotion of products and services produced by people who want to make social change. Not only that, the media also serves to build a brand image of these social changes. So that others can more easily access information about social changes



that are being carried out by society. The ease of access to information is then one of the supporting factors for the arrival of new collaborators who can support the social changes that are being carried out by the community.

The use of the Pentahelix cooperation model as a basis for collaborating in social development and change is very possible to create the sustainability of social change desired by the community (Sinaga, 2019). Not only that, social change can also provide benefits to the public at large, the surrounding environment, and parties involved in the Pentahelix scheme itself (ABCGM). So it can be concluded here that the synergy between Pentahelix elements can be the key to the sustainability of community development and positive social changes desired by various parties.

### ***Social and Cultural Setting of the Practise of (Moneylender) in the Community in Tanah Datar Regency***

A moneylender is a profession; moneylenders are people who make a living by saving money (rent). (Alam & Utami, 2021). Until now, it is uncertain when and where this practice began, however, from various literatures carried out and data obtained, it appears that in Indonesia, the practise of loan sharking has existed since Dutch times. This is evidenced by the equivalent of the word loan shark, which comes from Dutch (rentenier), in English called loan shark or moneylender. Loan sharks or money lender can also be found in Malaysia and Singapore, known as Ah Long. In the United States, the practise of loan sharking is known as payday and title loans. (Mokodenseho & Puspitaningrum, 2022) The meaning of these words in the context of Indonesia is known as middlemen, loan sharks or moneylender, walking cooperatives, bank 46, arisan, and so on. The practise of loan sharking will thrive when there are difficult times, such as crop failure, or when you need money but do not have guarantees that can be guaranteed to the bank, so the choice to use loan sharks falls (Nasrulloh, 2020). The target of loan sharks is consumers who have a bad track record in the banking world (entering BI checking or bad loans), then small entrepreneurs who have difficulty with capital for business development or individuals who need fast funds will become easy targets for loan sharks. (Hidayah, 2018)

From the review above, an interesting fact is obtained: first, the practise of loan sharking is a cross-country activity because this practise can be found in various countries. Second, the target of loan sharks is groups, entrepreneurs, or individuals who need money in a hurry and have no guarantees. Third, the practise of loan sharking has a negative impact on people's behaviour. Therefore, preventive measures are needed that can keep people away from the trap of loan sharks.

### ***Loan Sharking (Moneylender) Practises in Tanah Datar District***

The behaviour of the community in using loan sharking services in Tanah Datar Regency has a close relationship; this is indicated by the still-existing information and practises spread in markets and halls in Tanah Datar Regency. From the results of the interviews conducted, groups that practise loan sharking can be identified into two categories: operating using institutions and operating personally. (Nina & Pratama, 2021) The loan shark groups operating in Tanah Datar Regency are: Koperasi Maju Bersama, Kroz Zero, Mekar, and Kewer-Kewer, while those who operate privately are individuals engaged in markets or halls in Batusangkar, Rambatan, Sungai Tarab, Salimpaung, and Simabur. People still make loan sharks an alternative choice in overcoming family financial problems, even though they know that financing with loan sharks will be charged high interest from the principal and the amount is only determined unilaterally by the loan shark. (Yulita et al., 2021).

Financing with loan sharks has advantages and disadvantages. Financing with loan sharks only requires ID cards; the process is fast, easy, and without collateral. For customers who have just made financing arrangements, it will be well served, for the amount will be adjusted according to behaviour and payment ability. The weakness of loan sharks is the high interest that must be paid from the principal of the loan, which makes the borrower complain, and even the emergence of actions to run away from responsibility by running away or leaving the borrower's domicile. (Supiandi et al., 2022)

Based on the results of the interview, a loan of IDR 1,000,000 will be received after deducting an administration fee of IDR 50,000 and a savings of IDR. 100,000. IDR. 850.000 for loan repayment can be paid using two schemes: the first scheme: installments of IDR. 30.000/day for 40 days, or the second scheme: installments of IDR.40.000/day for 30 days. This behavior is mostly carried out by the community because of economic needs, low literacy, and the negative impact that will be caused by the practice of loan sharking. So that the paradigm that is built in the community is that borrowing from loan sharks is more profitable because of the ease of the process and fast disbursement, and this is not obtained in financial institutions, even if loan sharks have interest from the principal of the loan, financial institutions also have interest to be paid.

There are some factors that cause many loan sharking practises in Tanah Datar Regency, namely:

### ***Economic Factors***

Based on data from the Tanah Datar Regency Social Service and PPA, as of March 2022, the data on the Poor of Tanah Datar Regency amounted to 18733 people spread across 14 sub – districts. This data can be a reference as well as a target for loan sharks. Economic factors are the main factor in the rampant practise of loan sharking. The poverty that occurs in the community is caused by several things, including low education, a lack of employment, and the community's low creativity in coming up with ideas that can improve the family economy. (Supiandi et al., 2022). This is what triggers the many loans sharking practises in the community, coupled with family needs that must continue to be met, such as school children's fees, sick families, family daily needs, and increasing business capital in accordance with the funds needed.

### ***Social Factors***

Furthermore, what triggers the many loan sharking practises in the community are the social and environmental conditions of the community, which are closely related to the community. (Putri et al., 2019) So that the influence of community groups that have used the practise of loan sharking is the main factor in the rise of loan sharking practises in the community. From the results of the interview, it was found that it will be easier to provide loans if the prospective new borrower is recommended by customers who have already made financing. This is done because it can reduce the risk of problematic financing or running away. (Ruswandi & Zaelani, 2021)

### ***Information Factor***

Information is a major factor in the rise of loan sharking practices in society, and information circulating in society is dominated by word of mouth. So that anyone interested in eating can get in touch with the local businesses directly. (Mulasari et al., 2018) From the results of the interview, it was found that the initial interest in financing with loan sharks was due to information and offers to increase capital, even though it was not necessary at the time. Because of the fast terms and procedures, this informant did finance with loan sharks. Furthermore, when there is an urgent need, with existing experience, one can directly finance it with loan sharks, and this practise applies repeatedly and continuously.

### ***Ease of Process Factor***

An easy, straightforward process is the attraction of the rampant practise of loan sharking in the community. The interviews conducted found that only with KTP or other identity cards can financing be disbursed immediately. (Amedea & Hasmira, 2020) Furthermore, the amount of installment payments can be adjusted to the customer's ability, including the timing of installment payments. If on the agreed day the customer has not been able to make financing, then the installments can be deferred in advance and paid on future days with a note that the interest from the installments on them will still be paid in future installments. (Wahyudi et al., 2021)

This condition is the advantage of loan sharks in financing and attracting customers. (Hetharie, 2021) This is also what has allowed the practise of loan sharking to survive and last until now.

### **Pentahelix Collaboration in Preventing the Practise of Loan Sharking in Tanah Datar District**

Based on the research conducted, it was found that the practise of loan sharking has an impact on the economy and social life of the community. (Maturbongs & Lekatompessy, 2020) Economically, people will become trapped in a cycle of debt, which will make the family's economic ability decline because it is always burdened with installments that must be paid in accordance with financing commitments with loan sharks. So this condition will also make it difficult for people to develop and innovate in moving the wheels of the economy because they are always entangled with loan shark financing. (Mulasari et al., 2018)

In addition, the practise of loan sharking also has social impacts on society, such as triggering family conflicts, conflicts with loan sharks, criminal acts, and extortion for customers who have bad and mass credit. (Futaqi et al., 2023) With this condition, strategic steps are needed that involve all parties so that the practice of loan sharking can be prevented in the community. Based on the results of the research conducted, there are several steps that can be maximized and initiated, namely:

#### **1. Tanah Datar District Government Randang Meal Excellence Programme**

The Tanah Datar Regency Government is well aware that loan sharks have a tremendous impact on the community. In order to fortify the community from loan sharking practises, the Tanah Datar Regency Government has a flagship programme called Makan Randang, namely Maximise the Eradication of Loan Sharks to Disappear in Tanah Datar. This programme is implemented in collaboration with the government and the West Sumatra Regional Development Bank (PT Bank Nagari). The Makan Randang credit and loan scheme is a credit and financing scheme for micro, small, and medium enterprises (MSMEs) with a fast, easy, and graceless process and at a low cost in 2022.

This financing can be accessed by small, micro, and medium enterprises or groups that are entangled by loan sharks as long as they have businesses in the economic sector in accordance with applicable laws and regulations. (Purnama et al., 2023). The features of bed meal credit that can be accessed, namely: loan schemes are conventional and *sharia* Supermicro KUR, maximum processing time of 3 working days, Bungan rate of 3%, maximum financing ceiling of IDR. 10,000,000, business age of 6 months, without additional elegance, financing is provided for all sectors and business fields, and



completes administrative files (photocopies of husband and wife ID cards, photocopies of family cards, copy of marriage certificate, photo pass, and Business Identification Number, or NIB).

This flagship programme is expected to reduce and prevent the impact of loan sharking practises in Tanah Datar so as to improve the community's economy. This Randang Dining Programme will actually end in 2022 but is currently in the extension stage of the Cooperation Agreement (PKS) between the Tanah Datar Regency Government and PT Bank Nagari until 2024.

## **2. Establishment of Nagari/Jorong/Community-Based Cooperatives in Tanah Datar Regency**

According to Law Number 25 of 1992 concerning Cooperatives, Article 1 explains that Cooperatives are: business entities consisting of individuals or legal entities of Cooperatives by basing their activities on the principle of Cooperatives as well as a people's economic movement based on the principle of kinship. In line with that, Article 3 of cooperatives aims to promote the welfare of members in particular and society in general and participate in building the national economic order in order to realise an advanced, just, and prosperous society based on Pancasila and the 1945 Constitution. Furthermore, in Article 4, the functions and roles of cooperatives are: first, building and developing the economic potential and ability of members in particular and society in general to improve their economic and social welfare; second, actively participate in efforts to improve the quality of human life and society. Third, strengthening the people's economy as the basis for the strength and resilience of the national economy with cooperatives as the pillar. Fourth, strive to realize and develop the national economy which is a joint effort based on the principles of kinship and economic democracy.

Based on the above foundation, the establishment of a Nagari/Jorong/Community – based Cooperative is considered very strategic because it can reduce the impact and practise of loan sharking in Tanah Datar Regency. In addition, the cooperatives formed will be directly accompanied by the Al–Ikhlas *Sharia* State Employee Cooperative (KPN) UIN Mahmud Yunus Batusangkar, together with the Small and Medium Enterprises, Industry, and Trade Cooperative Office (Dinas Koperindag) Tanah Datar Regency.

## **3. Creative economy assistance in Tanah Datar Regency**

One of the findings of this study is the low creativity of the community in moving the wheels of the family economy, so that dependence on loan sharks becomes very high. In line with that, programmes or activities are needed that can initiate the community so that they can bring up new ideas for managing culinary and cultural wealth in Tanah Datar Regency. Activities that can be carried out include maximising the role of the Job Training Centre while involving universities, community groups, and existing entrepreneurs. (Arwanto et al., 2023)

One of the segments that can be developed is culinary. Tanah Datar Regency has a variety of typical foods, namely: lamang tapai, dakak – dakak, kawa daun, dadiah, pangek simawang, pangek ikan sasau, randang baluik, karupuak jangek, satay didong, and various other culinary items that are very likely to be modified so that they have better economic value. Besides culinary, handicraft segmentation can also be developed, such as for songket crafts, tools derived from coconut shells, and etc.

## CONCLUSION

Based on the research that has been done, it can be concluded that: first, the factors that influence the community to carry out financing for loan sharks are urgent needs and the need for business capital. Second, the factors behind the practise of loan sharking in Tanah Datar Regency, namely, economic factors, social factors, information factors, and ease of process factors.

After knowing the effects caused by the practise of loan sharking, it is necessary to take strategic steps by involving all parties, consisting of academics, entrepreneurs, communities, the government, and the media. The examples of activities that can be carried out are maximising the implementation of the flagship Makan Randang programme in Tanah Datar Regency; establishing Nagari/Jorong/Community–based cooperatives in Tanah Datar Regency; and providing creative economic assistance for the community in Tanah Datar Regency.

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