

**RESEARCH PAPER**

## **Moneylender Free Village: A Case Study of Fostering Social Piety in the Cikuasa Community, Cilegon City, Indonesia**

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### **ABSTRACT**

**Keywords:**  
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This study investigates the Moneylender Free Village (MFV) program within the Cikuasa community, Cilegon City, Indonesia, examining its role in fostering Islamic economic principles and social piety. Through qualitative descriptive research involving interviews with 20 purposively selected respondents, this study explores the negative impacts of loan shark practices on the community, the formation and implementation of the MFV program with the guidance of NGOs and Islamic banking, and the subsequent empowerment of social piety among community members. Findings reveal that the MFV program effectively mitigates the detrimental effects of loan sharks, fostering economic stability and social well-being. Furthermore, the study demonstrates how the program contributes to the enhancement of social piety through increased awareness of Allah's supervision, the cultivation of ihsan (excellence in worship and conduct), and the promotion of beneficial social interactions within the community.

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### **ABSTRAK**

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Penelitian ini mengkaji program Desa Bebas Rentenir (DBR) di masyarakat Cikuasa, Kota Cilegon, Indonesia. Tujuannya adalah untuk memahami peran program ini dalam mendorong prinsip-prinsip ekonomi Islam dan membangun kesalehan sosial. Melalui penelitian deskriptif kualitatif yang melibatkan wawancara dengan 20 responden, penelitian ini mengeksplorasi dampak negatif praktik rentenir terhadap masyarakat, pembentukan dan implementasi program DBR dengan bimbingan LSM dan perbankan syariah, serta peningkatan kesalehan sosial di kalangan masyarakat. Hasil penelitian menunjukkan bahwa program DBR secara efektif mengurangi dampak buruk praktik rentenir, mendorong stabilitas ekonomi, dan kesejahteraan sosial. Lebih lanjut, penelitian ini menunjukkan bagaimana program tersebut berkontribusi pada peningkatan kesalehan sosial melalui peningkatan kesadaran akan pengawasan Allah, penanaman nilai ihsan (keutamaan dalam ibadah dan perilaku), serta promosi interaksi sosial yang bermanfaat dalam masyarakat.

## INTRODUCTION

The practice of moneylending, particularly by informal sources, remains a significant issue in many communities, often trapping individuals in cycles of debt. Moneylenders typically charge exorbitant interest rates, exceeding those offered by formal financial institutions. This not only exacerbates financial inequalities but also disproportionately affects vulnerable populations with limited access to credit, such as those with low incomes or poor credit histories. According to the International Labour Organization (ILO) report in 2018, loan sharking is prevalent in areas characterized by high unemployment, economic instability, and limited access to formal financial services. These individuals, often desperate for financial assistance, become vulnerable to exploitation by moneylenders, who may resort to coercive tactics to recover debts (Futaqi & Susanti, 2022).

For Muslim communities, the issue of moneylending is further compounded by the Islamic prohibition of *riba* (usury). *Riba* is considered a grave sin in Islam, violating religious principles of justice, fairness, and social welfare. From a religious perspective, *riba* is explicitly prohibited in the Quran (Surah Al-Baqarah: 275-276) and is seen as a form of exploitation that exacerbates social inequalities. Furthermore, avoiding *riba* is seen as a spiritual obligation, reflecting a commitment to living a life aligned with Islamic values and seeking God's blessings (Suryanatha, 2023).

Beyond the religious and social justice dimensions, avoiding *riba* is also crucial for fostering social piety. Muzammil (2020) and Ulum et al. (2019) argue that social piety encompasses the ability of individuals and communities to engage in social actions that benefit the common good while upholding principles of justice, unity, and sincerity. By avoiding *riba* and seeking alternative, ethical financial solutions, individuals can contribute to a more just and equitable society.

To address the challenges posed by moneylending, community-based initiatives such as the "Moneylender Free Village" (MFV) program offer a promising approach. The MFV program aims to empower impoverished communities by providing financial literacy education, fostering entrepreneurial skills, and facilitating access to alternative financing options through microfinance institutions and local government support. By equipping community members with the knowledge and tools to manage their finances responsibly, the MFV program seeks to reduce reliance on exploitative moneylenders and promote sustainable economic development within the community.

This research aims to investigate the effectiveness of the MFV program in building social piety within the community. Specifically, it will examine the practices of moneylenders, analyze the community's involvement in the formation and implementation of the MFV program, and assess the extent to which the program contributes to the development of social piety among community members.

## LITERATURE REVIEW

### *Basic Theory*

The theories used in this research are Community Empowerment Theory and Social Change Theory. Community empowerment theory emphasizes the importance of empowering the community in the decision-making process and the implementation of programs to change undesirable social conditions. Community empowerment involves increasing participation, developing skills, strengthening social networks, and enhancing community capacity (Zimmerman, 2000).

Increasing community participation in decision-making and collective actions is a crucial component of community empowerment (Syarif & Wijaya, 2019). In the empowerment process, individuals or groups are empowered through the enhancement of knowledge, skills, and resources that can help them take more effective and independent actions. Skill development includes technical skills such as management and financial skills, as well as social skills like communication and leadership.

Strengthening social networks involves forming and maintaining mutually beneficial relationships between individuals or groups in the community (Roebyantho & Padmiati, 2007). Community capacity building involves enhancing the community's ability to address problems and take effective actions in the face of challenges. Thus, community empowerment involves efforts to increase participation, skills, social networks, and the capacity of the community to take effective and independent actions to improve their quality of life.

In the context of the MFV program, it is a community empowerment program in the development of community economics based on social piety. The program will be successful if there is an increase in community participation, skill development, the strengthening of social networks, and the enhancement of community capacity.

Social Change Theory explains how society can undergo social change. Social change includes changes in values, norms, and social structures with the aim of improving the quality of life in society (Rahayu & Syam, 2021).

One of the social change theories that plays a significant role in explaining societal changes in building social piety is the processual social change theory. Processual Social Change Theory is a sociological approach that emphasizes gradual and repetitive processes of change, involving interaction and adaptation among various social actors in society. This theory states that social change does not occur suddenly but results from a series of actions, reactions, and interactions that take place over a period of time (Murray et al., 2019).

Some key aspects of Processual Social Change Theory are: Gradual Process: Social change occurs gradually and involves interactions between contradictions, emotions, progressive literacy, and practices; Social Interaction: It plays a vital role in the process of social change by allowing individuals or groups in society to gain new

understanding of social change, adjust their behavior to these changes, and develop progressive literacy; Adaptation: Occurs when individuals or groups modify their behavior to adapt to social or environmental changes; Social Catalyst Groups: Social institutions initiating MFV programs serve as catalysts for social piety change. In the processual theory, social groups are considered crucial drivers of social change. Social groups can help individuals understand the contradictions between life experiences and cultural values and develop the progressive literacy necessary to change unfair social situations. Additionally, social groups can provide the social support and motivation needed to implement social changes (Murray et al., 2019).

In the context of building social piety through the MFV program, the processual social change theory can explain that social piety change occurs gradually, through social interactions and adaptation, and with the presence of social catalyst groups that drive social piety change.

### ***Concept of Moneylender and Their Impact***

Individuals or groups who provide loans at very high interest rates and often exploit individuals who lack access to formal financial institutions are known as moneylender. Moneylender can perpetuate a cycle of debt that affects the economic and social well-being of the communities they impact. Moneylender are defined as lenders who offer loans at high interest rates, usually beyond the limits allowed by the law. They tend to profit from financial vulnerability and limited choices faced by individuals or groups in need of quick funds (Rinda & Aminda, 2020). Therefore, it can be concluded that moneylender are individuals or groups of people who provide loans with very high interest rates that exceed legal limits.

The impact of loan shark practices can have negative social and economic consequences for communities. Marzuki & Benazir (2023) view the impact of moneylender from the perspective of economic geography, showing that loan shark practices can lead to a significant transfer of resources from poor families, limit opportunities for local economic development, and create vulnerability to poverty and inequality. In a social context, Islamiyah (2020) highlights the psychological impact of moneylender, such as stress and mental instability caused by heavy debt burdens.

### ***Indicators of Religious Social Piety***

Social sensitivity and a person's piety are defined as social piety, allowing others to interact, cooperate, and associate with them comfortably, peacefully, and harmoniously (Ulum et al., 2019). Other experts define social piety as good behavior in relationships with friends or society, goodness or harmony in living together, group orientation, a person's religious orientation in interacting with others, and the behavior of people who care about social values that are Islamic in nature (Azis, 2020; Isti'anah & Rosyidah, 2019; Istiqomah, 2019; Muzammil, 2020).

Therefore, religious social piety is a good deed that aligns with Islamic values that benefit others, both individually and as a group. This definition provides an understanding of the importance of responsible behavior and care for the broader community, with the aim of building harmonious relationships and advancing collective well-being. In the context of social piety, religious and moral values serve as the primary foundation for guiding the behavior of individuals or groups in helping and contributing to the surrounding community (Ulum et al., 2019).

Social piety is defined as dedication and devotion to fulfill human obligations by serving God and obeying His commands. There are two types of worship: *qoshiroh* (self-beneficial) and *muta'adiyah* (socially beneficial). Indicators of social piety consist of social solidarity, tolerance, cooperation, moderation, stability, and obedience to leaders (Dinas Kominfo Mojokerto, 2022).

Starting with individual piety, social piety can develop from individual piety to social piety through transformative understanding of the role of Islam, transformative understanding of the role of Islam, and an individual's ability to transform Islam (Zuhri et al., 2014). Therefore, efforts to foster social piety toward individual piety are necessary through various initiatives (Yurwanto, 2014).

## METHOD

This research uses a qualitative descriptive research approach, which focuses on the search for meaning, interpretation, and in-depth understanding of the nature, characteristics, variables, and natural phenomena (Creswell, 2013). This research describes the practice of moneylender before the MFV program, the efforts to establish and implement the loan shark-free program, and the improvement of social piety in the community in the Cikuasa Area, Cilegon City.

The key informants were obtained through purposive sampling. It is included: LAZ Harfa, Muamalah Islamic Bank, RPM Institute, the Gerem Subdistrict Head, and the Head of the Cikuasa community. Additionally, other necessary informants include community leaders, members of the MFV program, and residents of the Cikuasa community, with a total of 20 informants. Data collection was carried out through techniques of interviews, observations, and documentation, as per Creswell (2013), and the dimension of social piety was according to Ulum et al. (2019), as shown in Table 1.

Table 1. Dimensions and Indicators of Social Piety

Dimension	Indicator
Social Solidarity	caring; sharing; and <i>gotong royong</i>
Tolerance	appreciating differences; not imposing values; and not insulting different values
Cooperation	social interaction; involvement; and trust
Moderate	not discriminating; neutral; and not labeling
Stability	involvement in democracy and good governance; conflict and social violence prevention; and preservation and improvement of the environment

Source: Modified from Ulum et al. (2019); Istiqomah (2019); and Muzammi (2020)

The responses from the social piety interviews were assigned weighted values according to their levels, ranging from 0 for not practicing to a weight of 3 for higher levels. The frequency of each coding group's presence was calculated. Then, the weights were multiplied by the frequency to generate indicator scores. Indicator scores from the same dimension were summed to produce dimension scores (Sugiyono, 2019). Dimension scores were grouped into percentiles, resulting in four categories: low, moderate, high, and very high (Sudjana, 2017).

## RESULTS AND DISCUSSION

### *Loan Shark Practices Before the MFV Program*

Loan shark practices that were previously prevalent in the community of Cikuasa Sub-District, Gerem Village, provided borrowers with high interest rates and burdensome payment terms. Moneylender typically operated either individually or in groups, as stated by the following respondent:

*“...some people borrowed from individuals or organizations like cooperatives and the like, but they applied quite high interest rates.” (Iman, interview, June 28, 2023).*

According to Leni (interview, June 28, 2023), loan shark practices in the Cikuasa community of Kota Cilegon became widespread due to Covid-19. Specifically, in 2020, many people fell into the trap of moneylender in various forms, including mobile banks and personal loans for basic living expenses, healthcare needs, and business capital (Andi, interview, June 27, 2023).



**Figure 1.** Melinjo Chip Craftsman, one of the community entrepreneurs in the Cikuasa community who has managed to survive (Source: Researcher's Documentation, July 3, 2023)

Loan shark practices have predominantly negative impacts on both the economy and the social fabric of the community. Economically, loan shark practices hinder the development of small businesses within the community, lead to prolonged debts, and foster a consumptive attitude. Observations in the Cikuasa community in Kota Cilegon

on July 5, 2023, indicate that many community businesses have gone bankrupt. Out of dozens of entrepreneurs that were once present, only 5 home-based emping businesses, 2 small convenience stores, 1 tailoring service, and 1 grocery store remain (Figure 1). One of the reasons for this decline is that the money borrowed from moneylender is often not used for business purposes, as stated by the following respondent:

*"...many people are enticed by quick capital from moneylender, but only a small portion of that capital circulates and grows, mainly because it is misused to fulfill the community's hedonistic lifestyle." - Leni (Interview, July 3, 2023).*

The impact of loan shark practices on social life includes increased poverty, fractured community relationships, psychological stress, and violence within the community. Leni (Interview, June 28, 2023) stated, *"...due to borrowing from moneylender, I had to sell my motorcycle and sewing machine, and in the end, I couldn't continue my business, while my husband remained unemployed."* This is further supported by the statements of LAZ Harfa (Iman & Ayu, Interview, June 28, 2023), which noted that community members are burdened by high interest rates, with repayments primarily covering interest, resulting in prolonged repayment periods. Borrowers also face intimidation, verbal abuse, and even physical violence from creditors or members of the surrounding community.

The practice of loan sharking that occurs in the Cikuasa community involves individuals and groups known as *Bank Keliling* (mobile banks), similar to practices commonly found in other communities (Wahidah & Ritonga, 2023). The people ensnared in loan sharking practices are mostly triggered by the impact of the Covid-19 pandemic, which has negatively affected their economic situation in terms of meeting daily needs, healthcare, and business capital. This has resulted in many cases of job loss (Sina, 2020) and an increase in poverty levels in the community (Setyadi & Indriyani, 2021). In this context, several factors such as needs, religious beliefs, lack of security, and accessibility have been identified by Novida & Dahlan (2020) as influencing factors that lead people to become ensnared in loan sharking practices.

The practice of loan sharking has serious socio-economic impacts on the community. Research conducted by Futaqi & Susanti (2022) report that the impact of loan sharking leads to the economic deterioration of households, resulting in widespread debt. Therefore, there is a need for serious efforts to address loan sharking practices and implement measures that allow the community to break free from its detrimental effects.

### ***Formation and Implementation of the MFV Program***

Moneylender Free Village (MFV) is a community empowerment program initiated by LAZ Harfa (Lembaga Amil Zakat Harapan Dhuafa), RPM Institute Tangerang Selatan, and Bank Syariah Muamalah (BSM) in 2020. It's aimed to helping the community become self-reliant and free from the clutches of moneylender by providing interest-free loans (Figure 2).

According to RPM Institute Volunteers (Husen & Arif, interview, July 27, 2023), the MFV Program is an expansion of the activities of the RPM Institute. The success of the MFV program in South Tangerang encouraged them to expand to other areas in the Banten Province, which led to their selection of the Cikuasa community in Cilegon City. RPM Institute partnered with LAZ Harfa and Bank Syariah Muamalah to launch the program in the new area.

The background for the establishment of the MFV program, according to LAZ Harfa (Iman & Ayu, interview, June 28, 2023), includes the widespread practice of moneylender, the presence of many mobile banks, “cooperatives,” and community groups offering high-interest loans, and the difficulty in finding employment and startup capital.



Figure 2. Routine mentoring of the MFV program and the distribution of loans to the community in the Cikuasa area

In 2023, the MFV program already had 30 members, consisting of mothers, SME activists, and youth from the *Karang Taruna* (youth community organization) group. The formation process of MFV is illustrated in Figure 3. The role of the community in the MFV program is essential and strategic because the community is the primary subject contributing directly to the process of change and self-development. The community's role in the formation of the MFV program includes the following: Reporting loan shark practices, harassment, verbal abuse, and physical violence to the program support team. Consultations are held every Friday. Additionally, fellow loan shark victims support the program offered by the support team.

*“...I felt uncomfortable when they demanded payment for the loan. Even if you don't pay, the amount you owe keeps increasing. I'm grateful that someone invited me to join the interest-free loan program...”* (Jubaedah interview, July 23, 2023).

Initially, there were 15 members of the MFV program, but it has since grown to 30 members (Iman & Ayu, interview, June 28, 2023). The increase in the number of members is attributed to the community's role in spreading the word about the program (Junariah, interview, July 23, 2023).

Moreover, a positive view of the MFV program has created a favorable image of it. However, to become a member, one must meet certain requirements. The requirements for becoming a MFV member include having an SME business and being willing to undergo training for seven sessions held weekly.

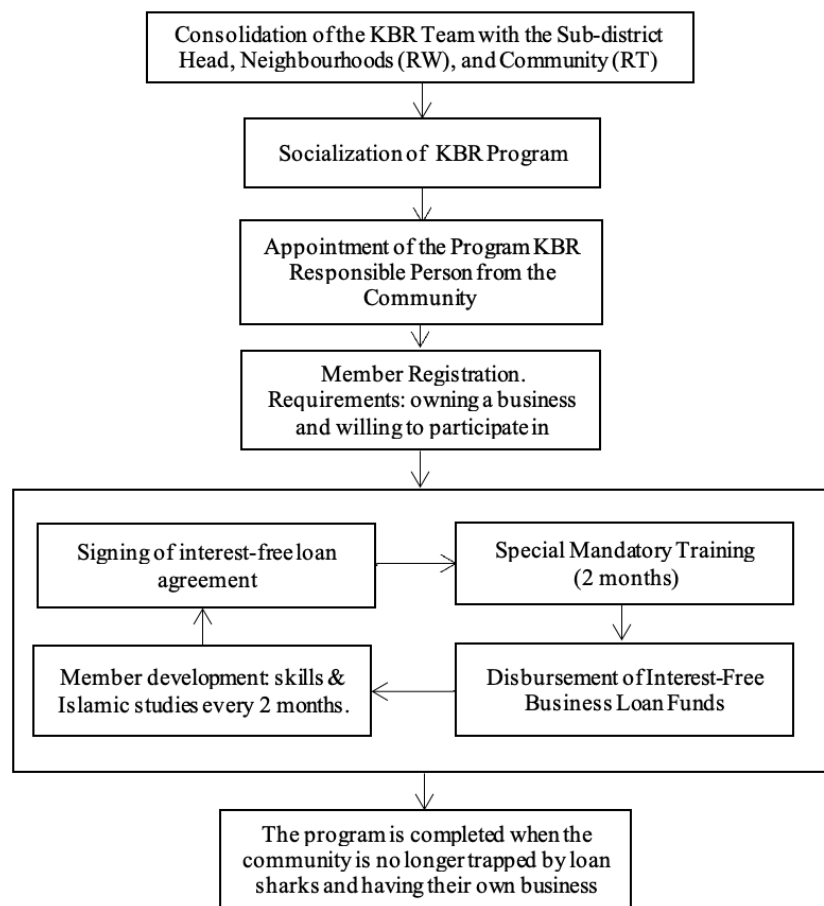


Figure 3. Flowchart of the Process Activities of the KBR Program in the Cikuasa

During the program, the community also evaluates its progress, as exemplified by the following statement:

*"...I am very happy to attend the weekly meetings because I can inquire about my business. How to package melinjo chips effectively, how to market them, and I also gain additional religious knowledge from the sermons and Q&A sessions with the facilitators..." (Sartikah interview, June 23, 2023).*

The Moneylender Free Village program is supported by three organizations with significant roles in combating the harmful practices of moneylender that affect the community: LAZ Harfa, BSM, and RPM. Additionally, it receives direct support from the Cilegon City Government through the Social Services Department.

LAZ Harfa is a *zakat* (almsgiving) collector institution with a working area in the Banten Province. In the team, LAZ Harfa actively participates in data collection from loan shark victims, provides education, training, and business coaching, and offers interest-free loans (Iman & Ayu interview, June 27, 2023). Bank Syariah Muamalah Banten (BSM) is the first Islamic bank in Banten, located in Cilegon City and established in 1994. In the BSM team, they initiate joint programs with LAZ Harfa, provide guidance, funding, and support (Dedi interview, July 27, 2023). RPM Institute is located in South Tangerang City and is a non-profit institution working in community empowerment

through training and business education, and entrepreneurship. The idea for MFV came from RPM, and its program expansion to Cilegon City is a new venture.

The establishment of the MFV program begins with consolidation, socialization, the formation of administrative structures, education and training, fund disbursement, and mentoring. These stages align with the findings of a study by [Imron \(2014\)](#) on the initiation phase, which includes the stages of formation, implementation, and the handover of assistance. These are common phases in the establishment of community empowerment institutions.

The role of the community in the development of the MFV program involves providing reports (informants), supporting the program (supporters), motivating other community members (motivators), conveying the benefits of the program (promoters), and reporting the program's success (evaluators). According to [Palimbunga \(2017\)](#), planning, implementation, and supervision are the phases where community participation in the development of the tourism village occurs. Based on these three stages, community participation in the development of the MFV program occurs as informants during the planning phase. During the implementation phase, the community plays the role of supporters, and during the supervision phase, they act as evaluators.

The establishment of the MFV program is a collaborative effort between the government and non-governmental organizations, specifically RPM Institute, LAZ Harfa, and BSM. The MFV program institutionalizes community empowerment as an effort to transform undesirable social conditions into better ones.

When analyzed based on empowerment theory of [Zimmerman \(2000\)](#), the MFV program involves increasing participation (motivated by the need to escape loan shark debt), skill development, strengthening social networks, and enhancing community capacity through regular mentoring by the MFV team. However, the substantial value of this empowerment program, as highlighted by [Umanailo \(2018\)](#), lies in its ability to provide solutions to poverty-related issues.

### ***The Role of the MFV Program in Building Social Piety***

Social piety is an important aspect of community development that reflects morality, ethics, and a caring attitude towards others. The instrument for measuring social piety includes 5 dimensions and 15 indicators. The description of social piety in the Cikuasa community is as follows.

Social solidarity in the community is demonstrated through caring for one another and providing assistance, as mentioned by Junariah (interview, June 25, 2023), "*...in general, people help and lend money to each other.*" Sharing is manifested through sharing food, groceries, goods, and even just offering advice to each other (Jubaedah, interview, June 25, 2023). Additionally, the community periodically engages in mutual cleaning of rivers, canals, and mosques.

In terms of tolerance, the community shows a willingness to respect differences, mutual respect, absence of discrimination, and a strong sense of togetherness. People do not impose their values and preferences on others, they respect each other, avoid hostility, and refrain from creating conflicts (interview, June 25, 2023).

The dimension of cooperation is demonstrated by the community's involvement in organizing Indonesia's Independence Day celebrations, participating in mutual cooperation activities, and having mutual trust. Meanwhile, the moderate dimension is characterized by decision-making through deliberation, lack of discrimination, unity, and a willingness to not harbor ill feelings towards others. Regarding stability, it is reflected in the community's participation in the election of community RT (community association) leaders, general elections, absence of conflicts in the community, and participation in river cleaning, tree planting, and canal cleaning activities.

To facilitate the conversion of qualitative data into quantitative data, the findings are presented in [Table 2](#).

**Table 2.** Scores and Categories of Social Piety Interview Instrument Coding Results

Code	Indicator Score Number	Categories	Dimension Score Number	Categories
A1	11	Moderate	45	Moderate
A2	16	High		
A3	18	High		
B1	8	Moderate	38	Moderate
B2	17	Moderate		
B3	13	Moderate		
C1	13	Moderate	45	Moderate
C2	13	Moderate		
C3	19	High		
D1	18	High	49	High
D2	13	Moderate		
D3	18	High		
E1	19	High	49	High
E2	13	Moderate		
E3	17	High		

Note: A. Social solidarity dimension (A1. care, A2. sharing, A3. mutual cooperation); B. Tolerance dimension (B1. respecting differences, B2. not imposing values, B3. not insulting different values); C. Cooperation dimension (C1. interaction, C2. involvement, C3. trust); D. Moderation dimension (D1. not discriminating, D2. neutral, D3. not labeling); E. Stability dimension (E1. democratic involvement, E2. prevention of conflict and social violence, E3. maintenance and improvement of the environment).

Based on [Table 2](#), the social piety of the Cikuasa community is generally in the moderate to high category. In terms of social solidarity, tolerance, and cooperation dimensions, they fall under the moderate category. However, the moderate and stability dimensions are in the high category.

Social piety formed in the Cikuasa community is influenced by the MFV program, as the program has changed the mindset of the community to avoid interactions with moneylender who practice usury. This is confirmed by the MFV program coordinator, LAZ Harfa, who stated, "...at every meeting, members start with an oath, followed by

*reporting the progress of their businesses. Within these oaths are religious teachings and daily practices, teaching residents how to change their mindset about moneylender...*" (Ayu, interview, June 28, 2023).

The coordinator of the MFV program in the Cikuasa Community also stated, "*...In the outreach/awareness activities in the Cikuasa community, people are given an understanding of the dangers of usury and religious knowledge, as well as explanations of other worship activities*" (Leni, interview, June 28, 2023). So, the social piety that has emerged in the Cikuasa community is fundamentally influenced by the MFV program, which provides guidance, spiritual development, and daily religious practices.

The social righteousness of the community in the Cikuasa area, categorized as moderate to high, is closely linked to the influence of the MFV program. The growth of this social righteousness can be explained through the Processual Social Change Theory, which emphasizes gradual and repetitive change processes, involving interaction and adaptation among various social actors in the community (Murray et al., 2019).

The social righteousness observed in the Cikuasa community is fundamentally influenced by the MFV program, which provides mentoring and spiritual reinforcement. The Processual Social Change Theory explains that changes in social righteousness through the MFV program occur gradually, involving social interaction, adaptation, and the presence of social groups that drive change (Renault, 2016), through a series of processes that include contradictions between life experiences and cultural values, emotions, progressive literacy, and practices (Murray et al., 2019).

1. Gradual Process: The MFV program facilitates interactions among community members, institutions, and the government, providing opportunities for the community to develop social righteousness.
2. Social Interaction: Social interactions within the MFV program offer members the chance to gain new insights into interest-free loans, leading to adjustments in their behavior, as supported by research of Asih (2017), which indicates that social interaction can change community behavior.
3. Adaptation: The regular guidance provided by the MFV program allows the community to adapt to new understandings and behaviors, enabling the realization of social righteousness.
4. Driving Social Groups: Supportive institutions within the MFV program, such as LAZ Harfa, RPM, and Bank Syariah Muamalah, play a crucial role in driving social change through the development of understanding, daily worship habits through monthly evaluations, and various skills that foster increased social righteousness, as demonstrated by study of Velayati (2014).

The increase in social righteousness resulting from the guidance of the MFV program begins with an initial awareness that induces change, recognizing that whatever one does is watched over by Allah SWT, as stated in the following Quranic verse:

*“Do you not see that Allah knows what is in the heavens and what is on the earth?” (Quran, Al-Mujadalah: 7)*

This awareness of “*ma'iyatulloh*” (Allah’s presence), meaning that Allah Ta’ala is always with His servants in a general sense (Putra, 2012), leads to a heightened sense of spiritual consciousness, as indicated by the Hadith of the Prophet Muhammad (PBUH):

*“He (the Prophet) said, 'Tell me about Ihsan.' He (the man) said, 'It is to worship Allah as if you see Him, and if you do not achieve this state of devotion, then (take it for granted that) Allah sees you.’” (Sahih Muslim).*

These values of “*ihsan*” (excellence in worship) contribute to the strengthening of empathy, interactions, and sustained concern because of the realization of social righteousness behaviors, exemplified by the saying:

*“The best of people are those who are most beneficial to people.” (Narrated by Thabrani and Daruquthni).*

It is evident that the MFV program plays a significant role in developing social righteousness through a gradual process of social change, involving social interactions, adaptation, and the presence of social groups that drive change.

## CONCLUSION

The practice of moneylender in the Cikuasa community is carried out by individuals and groups known as mobile banks. The entrapment of the community by moneylender is triggered by the Covid-19 pandemic, which has affected the economy, making it challenging for people to meet their basic needs, healthcare, and start businesses. Economically, the practice of moneylender hinders the development of small businesses, leads to prolonged debts, and encourages a consumptive attitude. On the other hand, its social impact includes an increase in poverty, community rifts, psychological pressure, and social violence. The solution to escape the clutches of moneylender lies in empowerment programs that transition to interest-free lending practices.

The community's efforts to establish the MFV program involve their roles as informants, supporters, motivators, promoters, and evaluators. The MFV program is supported by non-governmental organizations such as RPM Institute, which acts as the conceptualizer, LAZ Harfa, and BSM, which play roles as initiators, mentors, and financiers. Direct support is also provided by the Cilegon City Government through the Social Services Department. The MFV program is implemented through a process that begins with consolidation, socialization, structure formation, administrative work, education and training, fund disbursement, and mentoring.

The social righteousness of the Cikuasa community falls into the categories of moderate to high. Social solidarity, tolerance, and cooperation fall into the moderate category, while moderation and stability fall into the high category. The community's social righteousness is closely linked to the influence of the MFV program, which occurs gradually, through social interaction, adaptation, and the presence of social groups that

drive change. The initial stages of the program provide an awareness of Allah's supervision (*maiyyatulloh*), ultimately creating a state of *ihsan*, leading to an attitude of striving to benefit others as a manifestation of social righteousness.

The recommendations from this study are: 1) The government should consider developing and supporting the MFV program on a larger scale to reach more communities affected by loan shark practices. This can be achieved through partnerships with Islamic financial institutions and non-governmental organizations; 2) Based on the experience in the Cikuasa community, non-governmental organizations such as RPM Institute, LAZ Harfa, and Bank Syariah Muamalat should consider expanding the MFV program with a larger number of members and increasing its reach to other areas also affected by loan shark practices; 3) The Cikuasa community should continue to actively participate in the MFV program, whether as borrowers, volunteers, or other supporters. This participation will strengthen the program's sustainability and positive impact; and Researchers should conduct further studies to measure the long-term impact of the MFV empowerment program on the Cikuasa community. Periodic evaluations can help identify deeper social and economic changes and factors influencing the program's success.

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