



Problems of Preaching in Preventing Debt Behavior to Loan Sharks: Analysis of Challenges and Opportunities

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Abstract

This study aims to analyze the problems of da'wah in dealing with debt to loan sharks in Tumpatan Village, Beringin District. This phenomenon shows that although the practice of usury is prohibited in Islamic teachings, some people still use the services of loan sharks to meet urgent economic needs. This study uses a qualitative approach with a case study type to understand the dynamics of da'wah in the social context of society. Data were collected through in-depth interviews, observation, and documentation involving religious leaders, mosque administrators, and the local community. The results show that the problems of da'wah in dealing with debt to loan sharks are related to three main elements of da'wah: mad'u, da'wah methods, and da'wah materials. Community participation in religious study activities is still low with an attendance rate of around five percent of the total community. Furthermore, the da'wah methods used are still normative and mostly use lectures without a solution-oriented approach to the community's economic problems. Da'wah materials also focus more on ritual worship and rarely discuss muamalah issues such as the prohibition of usury. These findings contribute to the development of Islamic da'wah and communication studies by showing the relationship between da'wah activities, the socio-economic conditions of the community, and the practice of loan sharks in the context of rural communities.

INTRODUCTION

Da'wah is a fundamental activity in Islam, aimed at inviting people to the path of goodness and guiding them to live according to Islamic values. Broadly speaking, da'wah is understood not only as the act of delivering religious sermons but also as a process of social transformation that seeks to improve the moral, spiritual, and social conditions of society. Da'wah plays a crucial role in building religious awareness and providing solutions to various life problems faced by humanity (Aziz, 2019).

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Therefore, da'wah cannot be separated from the social reality that develops in community life.

In practice, da'wah activities often face various challenges arising from ever-evolving social, economic, and cultural dynamics (Nuradi et al., 2025). These challenges are not only related to the method of delivering da'wah messages, but also related to the complexity of social problems faced by society. One social issue that is quite prominent in today's society is economic problems, particularly the practice of interest-bearing loans or loan sharks, which are still common in various regions (Risdiantoro et al., 2022). This phenomenon shows that da'wah does not only function as a medium for conveying religious teachings in a normative manner but must also be able to provide solutions to the economic problems faced by society. Da'wah requires extra strength, not only inviting and speaking, but also going beyond that. Controlling or evaluating the results of da'wah is a very important and urgent issue for the purpose of da'wah itself (Zaenudin et al., 2022).

Conceptually, da'wah aims to invite people to goodness and prevent them from actions prohibited by religion. One figure who has extensively discussed the concept of da'wah is Sheikh Ali Mahfuz. In his work, *Hidayat al-Mursyidin*, he explained that da'wah is an effort to encourage people to do good, follow the guidance of Allah, and keep them away from evil deeds in order to obtain happiness in this world and the hereafter (Suriati & Samsinar, 2021). This definition shows that da'wah has a very broad dimension, not only related to aspects of ritual worship, but also includes social and economic aspects in community life.

In the context of modern society, economic issues often influence social behavior. Economic constraints, increasing living costs, and limited access to formal financial institutions often drive people to seek easy and quick financing alternatives. One frequently chosen alternative is borrowing money from loan sharks. Loan sharks are individuals or groups that provide loans to the public at high interest rates and with repayment systems that are often burdensome for borrowers (Zaenudin et al., 2022).

The phenomenon of loan sharks has long been prevalent in Indonesia, particularly among low-income groups with limited access to formal and Islamic financial services. The ease of procedures, minimal administrative requirements, and speed of disbursement make loan sharks a popular financing alternative despite the high interest rate risk (ABDA NOKA, 2023; Marzuki & Benazir, 2023).

From an Islamic economic perspective, loan sharking falls into the category of transactions containing elements of usury (*riba*). *Riba* is an additional fee taken from a loan transaction that is exploitative and detrimental to one of the parties. Islam strictly prohibits usury because it can lead to injustice and worsen the economic conditions of the weak. Therefore, various Islamic economic literature emphasizes the importance of building a fair financial system based on sharia principles (Abror & Baharuddin, 2025; Nurjaman, 2022).

The prohibition against the practice of usury has a normative basis that is rooted in Islamic teachings as stated by Allah SWT in Q.S. Al-Baqarah verse 278:

يَا أَيُّهَا الَّذِينَ آمَنُوا اتَّقُوا اللَّهَ وَذَرُّوا مَا بَقِيَ مِنَ الرِّبَا إِن كُنْتُمْ مُؤْمِنِينَ

"O you who believe! Fear Allah and give up what remains of usury, if you are believers"" (Kemenag, 2019).

In addition, the Messenger of Allah (peace and blessings of Allah be upon him) also said, which means: "The Messenger of Allah (peace and blessings of Allah be upon him) cursed the usurer (the usurer), the usurer (the borrower), the usurer's secretary (the person who writes usurious transactions) and the two witnesses who witness usurious transactions. He said, 'all are equal in sin'." (HR Muslim no. 1598).

These Quranic verses and hadith serve as the theological foundation explaining usury as a prohibited practice in Islam. This prohibition relates not only to aspects of worship but also reflects efforts to safeguard social justice and the economic well-being of society from exploitative practices. Thus, the phenomenon of loan sharks is viewed not only as an economic issue but also as a socio-religious problem that requires attention in the study of da'wah (Islamic propagation).

Despite this, the reality on the ground shows that loan sharking practices persist in various regions, including rural areas. Several studies have shown that people often become trapped in a cycle of debt to loan sharks due to pressing economic needs and a lack of understanding of the Islamic financial system (Isa et al., 2024). Furthermore, low financial literacy among the public is also a factor leaving them with no alternative but to borrow from loan sharks (Musari, 2019).

In addition to economic factors, the public's lack of religious understanding regarding the concept of muamalah also contributes to the persistence of this practice. Some people know that usury is prohibited in Islam, but they don't yet understand its forms and implications in daily economic activities. As a result, economic needs often outweigh religious considerations when making financial decisions. This situation indicates that the problem of loan sharks is not only related to economic aspects but also presents a challenge for da'wah (Islamic outreach) in improving the community's religious literacy (Gunawan et al., 2021; Marpaung et al., 2026).

This phenomenon can also be found in Tumpatan Village, Beringin District. Based on preliminary observations conducted by researchers, some residents still borrow money from loan sharks to meet various economic needs, such as education costs, household needs, and small business capital. High interest rates on loans have the potential to worsen the borrower's economic situation and create ongoing financial dependency. This situation indicates that loan sharking practices remain a ubiquitous part of the rural economic structure.

On the other hand, the presence of religious leaders and da'wah activities play a strategic role in raising public awareness about the dangers of usury and the importance of sharia-compliant economic practices. Da'wah in the contemporary context involves more than just conveying messages, but also shaping habits, values, and perspectives that are practiced in the social life of the community (Fuad, 2024). Da'wah is expected to serve as a means of education and empowerment for the community to prevent them from falling into detrimental economic practices. However, in practice, da'wah efforts to address these issues often encounter various obstacles (Nuradi et al., 2025).

The problem of preaching in overcoming the practice of loan sharks is influenced by the low level of religious awareness in society, the strong culture of interest-bearing debt, and the limitations of the preaching approach applied by preachers. Furthermore, the difficult economic conditions of the community are also a factor that prevents the messages of Islamic preaching from always being

implemented in daily life. This suggests that preaching related to economic issues requires a more contextual and solution-oriented approach (Muhsinah, 2024; Sari et al., 2026).

Various previous studies have highlighted aspects of da'wah communication methods, message delivery strategies, and the role of media in da'wah activities. However, studies specifically examining the challenges of da'wah in addressing debt to loan sharks at the village level are still relatively limited. Yet, understanding the social and economic dynamics of a community is crucial for formulating effective da'wah strategies that are relevant to community needs.

Based on this background, this study aims to analyze the problems of da'wah (Islamic outreach) in addressing debt behavior to loan sharks in Tumpatan Village, Beringin District. This study also identifies factors that influence the effectiveness of da'wah in raising public awareness of the dangers of usury (*riba*). This research contributes to enriching contemporary da'wah studies through an analysis of the relationship between da'wah activities, community economic behavior, and loan shark practices in a rural context. Therefore, this research is expected to provide theoretical contributions to the development of da'wah science and serve as a practical reference for da'i and da'wah institutions in designing economic empowerment strategies based on Islamic values.

METHODS

This research uses a qualitative descriptive method with a case study approach. The qualitative approach was chosen because this research aims to understand social phenomena in depth, particularly regarding community behavior in utilizing loan shark services and the challenges of Islamic outreach in addressing these phenomena. According to Creswell (2018) qualitative research is used to explore and understand the meanings individuals or groups attach to a social problem.

The research was conducted in Tumpatan Village, Beringin District, Deli Serdang Regency during March 2026. The location was selected purposively based on observations showing that some residents in the area still use loan sharks to meet their economic needs. The research informants consisted of five people, consisting of religious leaders, community leaders, and several residents who had previously engaged in debt transactions with loan sharks. Informants were also selected using a purposive sampling technique, taking into account the informants' knowledge, experience, and involvement in the phenomenon under study.

Data collection techniques included in-depth interviews, field observations, and documentation. Interviews were conducted to obtain information about the community's experiences with debt to loan sharks and the views of religious leaders regarding da'wah activities in addressing this phenomenon. Observations were conducted to understand the social conditions of the community and religious activities related to da'wah activities in the research area. Meanwhile, documentation was used to supplement the research data obtained from interviews and observations.

The data analysis in this study used the Miles and Huberman interactive analysis model, which encompasses data reduction, data presentation, and conclusion drawing. The analysis process was conducted continuously from data collection to conclusion drawing, enabling researchers to gain a deeper understanding of the patterns and meanings emerging from the research data. To test the validity of the data, source and method triangulation were conducted through comparisons of information between informants, as well as the results of interviews, observations, and documentation, to enhance the credibility of the data.

RESULT AND DISCUSSION

Research result

The research results indicate that the Islamic outreach program in Tumpatan Village, Beringin District, has attempted to convey religious messages regarding the prohibition of usury and the importance of conducting economic activities in accordance with Islamic principles. These outreach activities generally take place through regular religious studies, religious lectures, and sermons at the mosque. However, interviews and observations indicate that this outreach program has not been fully effective in changing the behavior of the community, which still practices debt to loan sharks.

Some people still choose to borrow money from loan sharks because the loan process is relatively quick and easy compared to formal financial institutions. Furthermore, limited access to Islamic financial institutions is also a factor driving people to use loan shark services as a solution to meet urgent financial needs.

The research findings show that the problems of da'wah in dealing with the practice of debt to loan sharks can be analyzed through the elements of da'wah, namely *mad'u*, preaching methods and preaching materials. These three elements play an important role in determining the success of preaching in influencing changes in people's behavior.

Problems of Da'wah Based on Elements *Mad'u*

Mad'u is the party that is targeted in da'wah activities. From the perspective of da'wah science, the characteristics *mad'u* has a very big influence on the success of the da'wah process, because each community group has a different social, economic, educational, and cultural background. Therefore, an understanding of the conditions *mad'u* is a very important thing in determining an effective preaching strategy.

Based on research in Tumpatan Village, Beringin District, it was discovered that one of the challenges facing Islamic preaching is related to the community's socioeconomic conditions. Some residents have relatively low incomes and rely on informal sector employment, such as day laborers, small traders, or casual labor. This unstable economic situation often makes it difficult for them to meet their daily needs.

In such circumstances, people tend to seek easily accessible sources of loans to meet urgent needs. Loan sharks are one option due to their fast loan process and the absence of complicated administrative requirements. This has led to the continued practice of borrowing from loan sharks, despite public education regarding the prohibition of usury in various Islamic outreach activities.

In addition to economic factors, research also shows that community participation in Islamic outreach activities is relatively low. Based on field observations and interviews with community leaders, it was discovered that the regular weekly Islamic study sessions held at the mosque were attended by only a small percentage of the community. Of the total population in the area, it is estimated that only around 5% actively attend the regular Islamic study sessions organized by mosque administrators or local religious leaders.

The low level of community participation in these religious study activities is one of the obstacles in the process of conveying the message of da'wah. This condition causes the da'wah messages delivered by the participants to be...*preacher* cannot reach all levels of society optimally.

One of the community leaders and also the head of BKM said that the community's enthusiasm in attending religious study activities was still relatively low.

"When there are regular religious studies at the mosque, only a few people usually come. Of all the residents here, perhaps only about five percent regularly attend."(Informan A, wawancara, 2026)

These findings indicate that low community participation in religious activities is one factor affecting the effectiveness of da'wah. When people are not actively involved in religious study groups (*pesantren*) or religious study groups (*masjid taklim*), their opportunities to gain a deeper understanding of Islamic teachings, including the prohibition on usury, are severely limited.

From the perspective of da'wah theory, the success of da'wah does not only depend on the ability of the preacher in conveying the message, but also at the level of involvement of the community in the process of preaching. Community participation in religious activities is an important indicator of the success of preaching, because through these activities, the internalization of religious values occurs in community life (Rahman & Sulastri, 2024).

Furthermore, the research also shows that the low level of community participation in religious study activities is inextricably linked to their economic situation. Most people face high economic demands, while their income is not always sufficient to meet their daily needs. This situation forces people to work all day, even into the evening. As a result, when they return home, they are physically exhausted, leaving them without the energy or motivation to attend the regular religious study activities, which are usually held after the Maghrib prayer.

This situation has limited community involvement in religious activities, so the process of conveying and internalizing the values of da'wah, including understanding the prohibition of usury, is not optimal. In this situation, economic factors not only influence people's behavior in engaging in debt to loan sharks but also indirectly hinder the effectiveness of da'wah through low community participation in religious activities.

Furthermore, low community involvement in religious study activities also results in limited religious understanding, particularly regarding the concept of usury (*riba*). Some people only know that usury is prohibited in Islam, but they don't fully understand the various forms of usury in everyday economic practices. This leads to people being unaware that their practice of borrowing from loan sharks falls under the category of usury, which is prohibited.

In addition to low community participation in religious study activities, research results also indicate that the community's level of religious understanding, particularly regarding the concept of usury (*riba*), is still relatively low. Some people only know that usury is prohibited in Islam, but do not understand the detailed forms of usury in everyday economic practices. This results in people not realizing that their practice of borrowing from loan sharks falls into the category of usury, which is prohibited. This condition indicates that the community's religious education is still normative and has not yet addressed the practical aspects of economic life. This low understanding is also inseparable from the community's limited access to comprehensive religious education, particularly due to their low involvement in religious study activities. Thus, religious education is one of the important characteristics of *mad'u* (Islamic students) that influences the effectiveness of da'wah in addressing the practice of borrowing from loan sharks.

Furthermore, established social customs within a community also influence their attitudes toward religious activities. In some cases, religious study groups are

attended only by certain groups of people close to mosque administrators or religious leaders, while others are less interested in actively participating.

Thus, the condition of mad'u in this study shows that low community participation in da'wah activities, limited economic conditions, and established social habits are factors that influence the effectiveness of da'wah in overcoming the practice of debt to loan sharks in Tumpatan Village, Beringin District.

Problems of Da'wah Based on Elements of Da'wah Methods

Besides Besides factors mad'u, The problem of da'wah in dealing with the practice of debt to loan sharks is also related to the da'wah methods used by the preacher in Tumpatan Village, Beringin District. The preaching method plays a crucial role in determining the effectiveness of conveying religious messages to the community. From the perspective of preaching science, the preaching method is a method or strategy used by preacher to convey the message of Islam so that it can be understood and practiced by mad'u in everyday life (Munir & Ilahi, 2018).

Based on the research results, the preaching methods used by the...preacher in this region, the lecture method is generally still used in religious study activities and sermons at mosques. This method tends to be one-way, namely the delivery of religious material from preacher to the congregation without a more in-depth dialogue process regarding the issues facing the community. Although the lecture method can convey religious messages broadly, in some cases this method is less able to directly address the social and economic issues facing the community.

Research findings also indicate that the approach to preaching used is still normative, with a greater emphasis on conveying religious teachings in the form of advice, prohibitions, or recommendations derived from Islamic teachings. In religious study activities, the...preacher often convey the prohibition of usury and the negative impacts of interest-bearing debt practices. However, this approach has not been fully able to provide practical solutions for people experiencing economic hardship and needing quick access to funds.

One of the community leaders, namely the Hamlet Head in one of the hamlets in Tumpatan Village, said that people often need more practical economic solutions when facing urgent needs.

"In religious studies, it is usually stated that usury is forbidden, but people who need money quickly sometimes don't know where to turn other than to loan sharks."

(Informant H, interview, 2026)

These findings indicate that da'wah, which focuses solely on a normative approach, has not fully addressed the socio-economic challenges of society. Contemporary da'wah studies have shown that da'wah functions not only as a normative conveyance of religious teachings but also as a means of social transformation capable of providing solutions to various problems faced by society (Aziz, 2021).

Therefore, a more contextual and solution-oriented da'wah method is essential to address the phenomenon of debt to loan sharks. A da'wah approach that integrates religious values with community economic empowerment can be a more effective strategy in helping communities break free from dependence on interest-bearing loans.

Problems of Da'wah Based on Elements of Da'wah Material

Mad'uis the party that is targeted in da'wah activities. From the perspective of da'wah science, the characteristics *mad'u* has a very big influence on the success of the da'wah process, because each community group has a different social, economic, educational, and cultural background. Therefore, an understanding of the conditions *mad'uis* a very important thing in determining an effective preaching strategy.

Based on research in Tumpatan Village, Beringin District, it was discovered that one of the challenges facing Islamic preaching is related to the community's socioeconomic conditions. Some residents have relatively low incomes and rely on informal sector employment, such as day laborers, small traders, or casual labor. This unstable economic situation often makes it difficult for them to meet their daily needs.

In such circumstances, people tend to seek easily accessible sources of loans to meet urgent needs. Loan sharks are one option due to their fast loan process and the absence of complicated administrative requirements. This has led to the continued practice of borrowing from loan sharks, despite public education regarding the prohibition of usury in various Islamic outreach activities.

In addition to economic factors, research also shows that community participation in Islamic outreach activities is relatively low. Based on field observations and interviews with community leaders, it was discovered that the regular weekly Islamic study sessions held at the mosque were attended by only a small percentage of the community. Of the total population in the area, it is estimated that only around 5% actively attend the regular Islamic study sessions organized by mosque administrators or local religious leaders.

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Furthermore, the research also shows that the low level of community participation in religious study activities is inextricably linked to their economic situation. Most people face high economic demands, while their income is not always sufficient to meet their daily needs. This situation forces people to work all day, even into the evening. As a result, when they return home, they are physically exhausted, leaving them without the energy or motivation to attend the regular religious study activities, which are usually held after the Maghrib prayer.

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Furthermore, low community involvement in religious study activities also results in limited religious understanding, particularly regarding the concept of usury (riba). Some people only know that usury is prohibited in Islam, but they don't fully understand the various forms of usury in everyday economic practices. This leads to people being unaware that their practice of borrowing from loan sharks falls under the category of usury, which is prohibited (Hanafi et al., 2023).

In addition to low community participation in religious study activities, research results also indicate that the community's level of religious understanding, particularly regarding the concept of usury (riba), is still relatively low. Some people only know that usury is prohibited in Islam, but do not understand the detailed forms of usury in everyday economic practices. This results in people not realizing that their practice of borrowing from loan sharks falls into the category of usury, which is prohibited. This condition indicates that the community's religious education is still normative and has not touched on the practical aspects of economic life. This low understanding is also inseparable from the community's limited access to comprehensive religious education, primarily due to their low involvement in religious study activities. Thus, religious education is one of the important characteristics of mad'u (Islamic students) that influences the effectiveness of da'wah in overcoming the practice of debt to loan sharks (G. Harahap, 2019).

Furthermore, established social customs within a community also influence their attitudes toward religious activities. In some cases, religious study groups are attended only by certain groups of people close to mosque administrators or religious leaders, while others are less interested in actively participating.

Thus, the condition of mad'u in this study shows that low community participation in da'wah activities, limited economic conditions, and established social habits are factors that influence the effectiveness of da'wah in overcoming the practice of debt to loan sharks in Tumpatan Village, Beringin District.

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impacts of interest-bearing debt practices. However, this approach has not been fully able to provide practical solutions for people experiencing economic hardship and needing quick access to funds.

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"In religious studies, it is usually conveyed that usury is haram, but people who need money quickly sometimes don't know where to look for loans other than from loan sharks." (Informant H, interview, 2026)

These findings indicate that da'wah, which focuses solely on a normative approach, has not fully addressed the socioeconomic problems of society. Contemporary da'wah studies have shown that da'wah functions not only as a normative conveyance of religious teachings but also as a means of social transformation capable of providing solutions to various problems faced by society (Aziz, 2017).

Therefore, a more contextual and solution-oriented da'wah method is essential to address the phenomenon of debt to loan sharks. A da'wah approach that integrates religious values with community economic empowerment can be a more effective strategy in helping communities break free from dependence on interest-bearing loans.

Problematika Dakwah Berdasarkan Unsur Materi Dakwah

Besides *mad'u* and the method of preaching, the problems of preaching in dealing with the practice of debt to loan sharks are also related to the preaching material delivered to the community. The preaching material is the content of the message delivered by *preachertomad'us* sourced from Islamic teachings, both related to aspects of faith, sharia, and morals. Preaching material delivered appropriately and relevant to societal conditions significantly influences the success of preaching in shaping changes in societal attitudes and behavior (Aziz, 2017).

Based on research in Tumpatan Village, Beringin District, the community has been conducting regular religious study sessions. These sessions are generally held once or twice a week in the mosque, which serves as the center of community religious activities. Participating in these activities is a way for some residents to broaden their religious knowledge and strengthen their understanding of Islamic teachings.

However, research results indicate that the material presented in these religious study groups generally focuses on discussions of prayer procedures and guidelines, Islamic jurisprudence, and issues related to daily worship practices. These materials play a crucial role in increasing public understanding of Islamic worship. However, discussions of socioeconomic issues, particularly those related to the practice of debt to loan sharks and the prohibition of usury, are rarely addressed in these study groups.

One informant said that the study material delivered more often discussed worship than the economic problems of the community.

"The religious studies held in mosques usually discuss prayer procedures, Islamic jurisprudence, or matters related to daily worship. There are rarely any discussions specifically about usury or the practice of borrowing from loan sharks." (Informant B, interview, 2026)

These findings indicate that the preaching material presented tends to focus on individual aspects of worship and has not fully addressed the socio-economic issues faced by the community. However, from a preaching perspective, preaching material should not only address ritual worship but also encompass issues of social and economic transactions related to the community's social and economic life (Munir & Ilahi, 2018).

The limited availability of Islamic preaching materials, which focus more on ritual worship, also contributes to the public's low understanding of muamalah issues, particularly those related to usury (*riba*). When Islamic preaching materials do not explicitly address economic practices that occur in everyday life, the public lacks sufficient religious references to assess whether an economic activity aligns with or contradicts Islamic teachings. This creates a gap between the public's religious knowledge and their economic practices. Under these conditions, people tend to make decisions based on practical needs without deeply considering Islamic law. Therefore, non-contextual Islamic preaching materials contribute to the public's low level of religious literacy in the economic field (Alfinuri et al., 2025).

Thus, the limited preaching material delivered during religious study groups is one factor preventing the community from gaining a comprehensive understanding of the prohibition on usury and the negative impacts of borrowing from loan sharks. Therefore, developing preaching materials that are more contextual and relevant to societal conditions is crucial so that preaching can serve as both a means of religious development and a solution to the social problems faced by the community.

Discussion

The results of the study show that the problems of da'wah in dealing with the practice of debt to loan sharks in Tumpatan Village, Beringin District are closely related to the three main elements of da'wah, namely *mad'u*, preaching methods, and preaching materials. These three elements have a mutually influential relationship in determining the effectiveness of preaching in shaping the community's religious awareness, particularly in economic transactions such as usury. In the context of this research, the problematic nature of preaching is evident in the persistence of people who utilize the services of loan sharks despite normatively understanding that usury is prohibited in Islamic teachings.

Viewed from the elements *mad'u* This study found that the level of community participation in routine Islamic study activities is still relatively low. Based on observations and interviews, only about five percent of the community in the area participates in Islamic study activities. This low participation indicates that community involvement in Islamic outreach activities is still limited, resulting in the internalization of religious values not yet optimal. Community participation in religious activities is actually an important indicator of the success of Islamic outreach because through these activities, the process of conveying values, building awareness, and internalizing Islamic teachings in the social life of the community occurs. The study shows that community involvement in Islamic outreach activities has a significant relationship with changes in religious attitudes and behavior in everyday life.

Low community involvement in da'wah activities is also often influenced by economic factors, increasingly pragmatic lifestyles, and low awareness of the importance of religious activities as a means of moral and social development (Alam et al., 2025). This finding aligns with research by Zaviril et al. (2024), which shows that economic and work demands are among the causes of declining community involvement in religious activities. Furthermore, technological developments, the increasing intensity of digital entertainment, and changes in social interaction patterns also influence people's priorities in participating in religious activities.

These findings demonstrate that the challenges of da'wah cannot be understood in isolation but must be viewed in relation to the socio-economic conditions of the community. In this study, economic pressures have direct implications for community religious practices. Limited income forces some people to work long hours, even into the night, to meet their living expenses. This situation leads to physical exhaustion and reduced opportunities to participate in religious activities, including the regular religious study sessions held after the Maghrib prayer.

The low level of community involvement in these religious study activities has implications for the limited internalization of religious values in daily life. Consequently, the community's understanding of Islamic teachings, particularly in aspects of transactions such as the prohibition of usury, is less than optimal. Under these circumstances, the messages of da'wah (Islamic preaching) are unable to fully influence community behavior because they are not balanced with a deep understanding and ongoing involvement in religious activities (Harahap, 2022).

Thus, it is understandable that economic factors and low levels of religious education are interrelated in influencing the effectiveness of da'wah. Difficult economic conditions not only push people to borrow money from loan sharks but also limit their involvement in da'wah activities, ultimately resulting in a low level of religious understanding. Therefore, effective da'wah emphasizes not only the delivery of teachings in a normative manner but also needs to consider the community's economic conditions and develop a more contextual and solution-oriented approach (Aulia et al., 2021).

Apart from the factors *mad'u*, the problems of preaching are also related to the preaching methods used by the preachers. *preacher* in conveying religious messages to the community. Based on research findings, the preaching methods used in religious study activities are still dominated by a normative lecture approach. *preacher* Generally, preaching conveys religious advice and explains Islamic law in general, without an approach that can address the socio-economic problems of society in a more practical way. This condition causes preaching to function more as a means of conveying moral messages than as a means of community empowerment. In contemporary preaching studies, preaching methods that focus solely on one-way message delivery are considered ineffective in addressing increasingly complex social problems. Preaching should not only function as a means of conveying religious teachings, but also as an effort to help communities resolve the problems they face (Alfinuri et al., 2025).

Research findings indicate that people experiencing economic hardship continue to use loan sharks due to urgent financial needs and limited access to readily available financing sources. Under these circumstances, the prohibition of usury conveyed through da'wah activities is often insufficient to influence people's economic decisions. This suggests that the da'wah methods used are not yet fully capable of addressing the social realities faced by the community. Therefore, the da'wah approach needs to be developed in a more contextual, dialogical, and problem-solving manner (Hassan et al., 2021).

This finding aligns with research by Muhammad & Karismatul (2024), which shows that the effectiveness of da'wah tends to increase when da'wah material and methods are linked to social conditions and the real needs of the community. One approach deemed effective is da'wah *bill*, namely, preaching that is realized through concrete actions and community empowerment. In the context of this research, conveying the prohibition on usury without accompanying alternative economic solutions means that the preaching message is unable to fully influence the behavior of people under economic pressure.

Problems with da'wah are also evident in the da'wah material delivered during religious study groups. Research shows that da'wah material delivered in mosques generally focuses on prayer procedures, Islamic jurisprudence (*fiqh*) of worship, and guidelines for daily worship. Although this material plays a crucial role in enhancing public understanding of worship, discussions of economic transactions, such as the prohibition of usury (*riba*) and the practice of borrowing from loan sharks, are rarely presented in these groups. This situation results in the community lacking a comprehensive understanding of the dangers of usury and the socio-economic impacts of borrowing from loan sharks. From a da'wah perspective, da'wah material should encompass all aspects of Islamic teachings, including faith, worship, and muamalah

(social interactions), so that da'wah can provide a comprehensive understanding of the community's religious life (Muhammad & Ilahi, 2021).

The findings of this study indicate that community outreach programs still tend to focus on fostering ritual worship, while socioeconomic issues have not yet become a primary focus in the outreach materials. Consequently, outreach programs have not fully addressed the real problems people face in their daily lives, including dealing with debt to loan sharks.

These findings indicate that the challenges of da'wah in dealing with loan shark practices are not only related to religious communication aspects, but also to the socio-economic conditions of the community. Unlike several previous studies that discussed da'wah communication methods and strategies for conveying religious messages, this study reveals the relationship between the characteristics of the mad'u, da'wah methods, and da'wah materials in influencing the sustainability of debt practices to loan sharks in rural communities. Thus, this research contributes to expanding da'wah studies that focus on issues of muamalah (transactions) and the community's economic problems.

In this context, the transformative da'wah approach is a relevant concept to address the da'wah problems identified in this study. Transformative da'wah is a da'wah model that focuses not only on the verbal delivery of religious teachings but also on social change and community empowerment. Transformative da'wah emphasizes that da'wah must be able to change mindsets, behaviors, and social conditions through a contextual and solution-oriented approach. Thus, da'wah is not only manifested in the form of sermons, but also through concrete actions that help communities face various life challenges.

The findings of this study align with studies on transformative da'wah, which places economic empowerment as part of da'wah activities. Research by Sauti et al. (2024) shows that integrating da'wah with sharia economic empowerment programs can increase community religious awareness while reducing usury-based transaction practices. These findings suggest that behavioral change is more easily achieved when da'wah not only conveys normative values but also provides solutions to problems faced by the community. This approach is considered more effective because it not only builds religious awareness but also contributes to improving the community's socio-economic conditions. Furthermore, a dialogical and adaptive da'wah approach is better able to address the diverse needs of the community than a purely normative da'wah approach.

Thus, the results of this study indicate that the challenges of da'wah in dealing with the practice of debt to loan sharks are not only related to low community participation in da'wah activities, but also related to da'wah methods and materials that are not fully contextualized to the community's socioeconomic conditions. Therefore, developing a more transformative da'wah is crucial so that da'wah functions not only as a normative conveyance of religious teachings but also can provide solutions to the socioeconomic problems faced by the community.

CONCLUSION

This study shows that the problems of da'wah in addressing debt behavior to loan sharks in Tumpatan Village, Beringin District are influenced by three main aspects: the characteristics of the mad'u, da'wah methods, and da'wah materials. Low community participation in religious activities, the dominance of normative da'wah methods, and minimal discussion of muamalah and usury have resulted in da'wah messages being unable to fully influence community economic behavior. Furthermore, economic pressure and low religious understanding also strengthen the continuity of the practice of debt to loan sharks in the community.

This study confirms that the effectiveness of da'wah in addressing loan shark practices is determined not only by the delivery of religious teachings, but also by the da'wah's ability to respond to the socio-economic realities of society in a contextual and solution-oriented manner. Theoretically, this study contributes to addressing the limitations of da'wah studies, which have so far focused more on communication aspects and message delivery methods, by presenting an analysis of the relationship between da'wah activities, the socio-economic conditions of the community, and the practice of loan sharks in the context of rural communities. Therefore, the development of transformative da'wah that integrates religious education and community economic empowerment is crucial to increasing the effectiveness of da'wah in preventing loan shark practices.

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