

Integrating Islamic Legal Literacy and SDGs through a Pentahelix Collaboration to Counter Loan Shark Practice

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Abstract: This study aims to improve legal literacy among the community of Nagari Lima Kaum, Tanah Datar Regency, introduce alternative legal financing, and establish a healthy financial ecosystem through the Community Based Research approach and a collaborative Pentahelix strategy. The main activities include legal education, socialization of lawful financial transactions, cooperation with formal financial institutions, and empowerment of local leaders. The results indicate an increased understanding of the legal risks related to illegal loans, strengthened anti-loan shark attitudes, and improved community access to legal financing institutions. Synergistic collaboration among academics, government, community members, financial institutions, and media effectively reduces community dependence on loan sharks and promotes innovations in community-based and sharia-compliant financial services. Moreover, the program emphasizes continuous legal and financial education, the development of innovative and accessible financing services, and the strengthening of cross-sectoral synergies. These efforts collectively support inclusive, sustainable, and equitable local economic empowerment, fostering greater financial independence and resilience within the community.

Keywords: Legal Literacy, Loan Shark Practices, Legal Financing Alternatives, Pentahelix, Islamic Finance, Muamalah

Introduction

Loan shark practices, namely lending money at excessively high and unreasonable interest rates, have become a serious problem harming communities, particularly in Nagari Lima Kaum. Loan sharks offer easy loans without collateral, often serving as a quick solution for people, especially productive-age women facing urgent economic pressures. (Lang et al., 2025) However, various negative impacts such as the deterioration of family economics, loss of assets, and social fragmentation have been evident from this phenomenon. Field cases show ballooning debts and significant losses experienced by the society as a result of dependency on loan sharks. (Saunders, 2021)

From the perspective of Islamic law, loan shark practices constitute *ribā nasi'ah* (Islahi, 2024), which is absolutely prohibited because it implies exploitation of the weak, contradicts *maqāṣid al-syarī'ah* in preserving wealth (*hifẓ al-māl*) and

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social stability, and brings curses upon both perpetrators and borrowers. (Faisol et al., 2024; Muhammad et al., 2025) Community service to eradicate loan sharks becomes a collective obligation (*fardhu kifayah*) as a form of *amar ma'ruf nahi munkar*, mutual cooperation in righteousness (*ta'awun 'ala al-birr*), and *shar'i hisbah*, where scholars, academics, and institutions like mosques or BAZNAS are responsible for providing *riba*-free alternatives such as *qardh hasan* or *mudharabah* financing to free the *ummah* from this major sin.

Previous studies identified low legal literacy and limited access to legal financing institutions as the main causes of high community dependence on loan sharks. (Kamal et al., 2022) Efforts to strengthen legal literacy through education and community participation approaches have proven effective in reducing these practices, but few have comprehensively integrated multi-stakeholder approaches. (Arnold Situmorang, 2023; Muhardi et al., 2023) The Pentahelix collaborative model involving academics, government, communities, business actors, and media is an innovative and optimal solution that has begun to be applied to address such social issues, but few studies have detailed its application in the context of strengthening legal literacy and legal financing in Nagari Lima Kaum.

The novelty of this research lies in an interdisciplinary approach that integrates legal and community economic aspects in collective actions based on local Minangkabau culture. This research employs Community Based Research (CBR) involving active community participation and cross-sector synergy through the Pentahelix model, simultaneously strengthening legal literacy and economic empowerment in a way never comprehensively done before in Nagari Lima Kaum. This approach is expected not only to promote increased legal awareness and anti-loan shark behavior but also to develop inclusive and sustainable legal financing alternatives.

The method prioritizes direct involvement of communities and stakeholders at every stage of activity, from problem identification, program planning, education implementation, monitoring to evaluation. This provides a real picture of the social change process occurring in the field and solutions based on community needs. This research is important to fill a literature gap regarding collaborative strategies for strengthening legal and financial literacy based on local wisdom and multidimensional approaches. The main research question is how the application of the Pentahelix model can effectively reduce loan shark practices and improve access to legal financing in Nagari Lima Kaum.

Method

The community engagement program was implemented by a team of four lecturers from the Faculty of Sharia at UIN Mahmud Yunus Batusangkar, employing a Community-Based Research (CBR) approach deemed appropriate for directly involving community members and key stakeholders in preventing and mitigating loan shark practices in Nagari Lima Kaum. This initiative engaged 22 stakeholders representing the full spectrum of the Pentahelix model—academics, government, community, business actors, and religious/media figures—who collaborated to formulate a comprehensive policy brief addressing loan shark eradication across Tanah Datar Regency. Key participants included the Dean and Vice of the Faculty

of Sharia; Wali Nagari from Lima Kaum and Pagaruyung; heads of BUMNag and BPRN in both nagari; Chairs of Bundo Kandang organizations; the Head and Division Head of the Cooperative, SME, and Trade Office (KUKMP); Chair and Vice Chair II of BAZNAS; Bank Nagari Batusangkar Branch Manager; Head of the Ministry of Religious Affairs Office along with Islamic Guidance Section Head and KPN Sharia Chair; MUI Chair and Fatwa Division Chair; and Heads of the Centers for Sharia Economic Law and Constitutional Law Studies at the Faculty of Sharia. Through joint discussions, focus group discussions (FGDs), and workshops, these diverse leaders identified core problems, designed targeted interventions, and crafted actionable policy recommendations rooted in local Minangkabau wisdom and Islamic principles, ensuring solutions were practical, inclusive, and sustainable.

Results and Discussion

The Loan Shark Practice in Nagari Lima Kaum

The loan shark practice in Nagari Lima Kaum shows a complex phenomenon deeply rooted in the local community's socioeconomic structure. Observations and the implementation of community service activities over six months involved discussions with community leaders, government officials, business actors, and affected residents. This phenomenon is marked by a high dependence of the community, especially productive-age women, on loan shark borrowing as a solution for financing housing, business capital, and urgent consumptive needs. (D. Rizal et al., 2023) This issue is exacerbated by low legal and financial literacy, making the community vulnerable to high-interest loan systems that result in debt escalation and the loss of assets such as houses and land. (Kunaifi & Haq, 2025)

Various types of loan sharks operate in unofficial groups or cooperatives, such as Koperasi Maju Bersama, Kroz Zero, Mekar, and the 'Kewer-Kewer' group, which provide unsecured loans with high interest rates and strict social surveillance systems, making it difficult to break dependency. (D. Rizal et al., 2023) Low legal and financial literacy, as well as bureaucratic obstacles in formal financial institutions, exacerbate this problem. (Ariani et al., 2024) Social and cultural disparities that prioritize networks of trust and social pressure also provide space for the dominance of loan sharks. (Supriyanto et al., 2025)

The legal education program implemented, ranging from socialization of loan shark practices, introduction of consumer rights, to law-based financial literacy, has had a significant impact on changing the attitudes and knowledge of the community. (Adipurno, 2025) Through participatory methods such as focus group discussions (FGD), community meetings, and continuous training, residents are able to identify loan shark schemes and understand the legal consequences associated with these practices. This serves as an initial step in reducing community dependence on illegal loans. The education also involves traditional leaders and members of the village apparatus who become important links in disseminating information and influencing the collective attitudes of the community. (Nurhisam et al., 2024)

In addition to legal education, strengthening economic capacity is the main foundation in driving changes in community behavior. (Antonius Ary Setyawan et al., 2025) Skills training activities in sewing and cooking tailored to the local potential in

Nagari Lima Kaum have shown positive results as long-term solutions. Residents previously experiencing economic problems trapped in loan shark debts are now able to open sustainable independent businesses, thus reducing the need for consumer loans and increasing family income. These trainings also strengthen local social networks through the formation of study groups and discussion forums that serve as spaces for coordination and social support. (Aguswan & Abdul Mirad, 2021)

Collaboration with the Cooperative Office and BUMNag opens up opportunities for more formal and affordable access to legal financing. Although there are challenges regarding socialization and still complex bureaucracy, community awareness of the existence and benefits of these institutions is beginning to increase. Efforts to build cooperative networks across community elements demonstrate good synergy among government, academics, community, business actors, and media within the pentahelix model. (I. N. Pratama et al., 2023) Local and digital media are intensively used to spread anti-loan shark campaigns and provide extensive information on legal financing services.

However, it cannot be ignored that a consumerist culture and long-standing trust in loan sharks remain major obstacles. There are still residents who feel that loan sharks provide conveniences not yet matched by formal financing. (Fauziah et al., 2022) There is a need to strengthen financial literacy along with improvements and adjustments in financing services so that they align with community needs. A series of evaluations also highlight the need for ongoing collaboration, innovation in technology-based financing products, and administrative bureaucracy reforms such as BI Checking to ensure that lower-middle-class communities are not hindered from accessing legal services.

Overall, the findings of the activities show that strengthening legal literacy and economic empowerment based on the Pentahelix collaboration is capable of providing tangible impacts in reducing loan shark practices. This program generates social network effects that strengthen collective awareness and create space for inclusive financing innovation that guides behavioral change and enhances the quality of life of the community sustainably.

Strengthening Legal Literacy in Nagari Lima Kaum to Counter Loan Shark Practices and Promote Legal Financing Alternatives

The theoretical analysis of the findings of this community service can be placed in the context of social development theory, multi-actor collaboration, as well as legal literacy and financial inclusion. The Pentahelix model implemented in this community service is rooted in the triple helix theory developed to explain the synergy of innovation and social change through interactions among academics, industry, and government. (Wicaksono et al., 2023) The Pentahelix adds community and media elements as important components to expand social networks, information, and empowerment. This theory asserts that inclusive and sustainable social development requires the collective commitment of diverse social actors who functionally complement each other. (Najmudin et al., 2023)

From the perspective of social capital and community network theory, the interaction and synergy among the elements of the pentahelix create social capital

that strengthens the community's capacity to face challenges. This social capital consists of norms, values, and trust relationships that enhance coordination and cooperation among residents in rejecting illegal loans and choosing legal financing. (Alfiansyah, 2023) Thus, the enhancement of legal and economic literacy is not only individual but also collective, aligning the community with the development of formal financial institutions.

Legal literacy as the foundation of consumer protection policy theory and community empowerment plays a crucial role. (Simanjuntak et al., 2022) This theory states that when society understands their rights and the laws governing them, they can make safer financial decisions and avoid traps of fraud. (Dewi & Manurung, 2025) Empirical studies support that low legal literacy is a major factor in the vulnerability of poor communities to loan sharks. Thus, integration of legal education and financial literacy aspects is recommended as an effective approach to counter loan sharks.

Social behavior theory and behavior change theory are also relevant as they describe how increased knowledge and awareness of legal and financial risks can foster critical attitudes and changes in community habits. (Nurjanah et al., 2022) Collective learning processes through discussion forums, training, and socialization often become primary stimuli to modify community consumption and borrowing behaviors towards more productive and legally protected directions.

Financial inclusion explains that not only literacy but also the availability and ease of access to formal financial services determine community participation in a healthy financial system. (Rohmanto & Susanti, 2021) Administrative barriers, inappropriate service products, and regulatory climate become factors causing disintegration of access for poor communities. The Pentahelix approach, which establishes strategic partnerships with community-based and digital financial institutions, becomes a relevant solution to overcome these barriers.

Collaborative governance theory is also a key pillar in understanding the success strategies of this community service. (Ansell et al., 2020) This theory emphasizes the need for coordination, role integration, and effective communication between public and non-public actors to create policies and programs that are accommodative and responsive to community needs. In the case of eradicating loan shark practices, collaborative governance facilitates joint efforts to address structural problems while building an inclusive resilient community. (Hafer et al., 2022)

By integrating these theories, the Pentahelix-based community service in Nagari Lima Kaum opens opportunities for innovation in approaches to sustainable legal and economic empowerment that socially and financially empower the community simultaneously. This interdisciplinary integration is a scientific novelty bridging the gap between theory and practical reality while addressing specific local needs, and it holds broad applicative value for similar regions.

Integrating Islamic Legal Literacy and SDGs through a Pentahelix Collaboration to Counter Loan Shark Practice

The activities conducted identify several key findings that illustrate the complexity of the issues and the opportunities for integrative interventions. Firstly, the community's legal literacy level is very low, making them vulnerable to deceptive loan shark practices that operate through verbal contracts and non-transparent interest rates. (Syahrudin et al., 2025) This limited knowledge prevents community members from knowing their rights as consumers or understanding the legal risks associated with illegal lending agreements. Secondly, a high lifestyle that is not balanced with income from work that is still unstable worsens the community's economic conditions, making the use of loan shark services a short-term solution considered urgent. This dependence not only threatens family solvency but also causes social conflicts and heavy mental burdens. (Firdaus, 2022)

Thirdly, productive-age women are the most vulnerable group to loan shark traps due to limited productive business skills and minimal financial management. They often face urgent situations requiring immediate funds, while access to formal credit is very limited. This condition reveals a gender-based financial gap that requires special handling in education and empowerment. (Almahdali, 2023) Fourth, Legal financing programs organized by the government and formal financial institutions have not yet been optimal. This is due to low product sales, the complexity of administrative requirements such as BI Checking or SLIK, and the lack of product adjustments to the needs of low-income communities and micro SMEs. These barriers create distrust among the community toward formal services and perpetuate loan shark practices as a "shortcut" solution. Fifth, community-based financing alternatives such as mosque cooperatives, Nagari-Owned Enterprises (BUMNag), and local sharia financial applications are easier to access and more trusted by the community. This becomes a potential local social and economic capital to be developed to gradually displace the position of loan sharks.

The success of this intervention depends on the synergy of various community components through the Pentahelix model, which includes academics, village government, business actors, community, and media. Each pillar holds complementary roles and responsibilities that strengthen each other, creating a solid synergy as the foundation for building local socio-economic resilience free from loan sharks. (Styaningrum, 2021)

Academics from UIN Mahmud Yunus Batusangkar not only lead the research and development of legal education and financial literacy materials but also conduct continuous monitoring to ensure implementation is based on local needs. The role of academics in building community capacity and formulating policy recommendations is crucial to maintaining the program's integrity and sustainability. (Kosasih et al., 2024) They serve as intellectual mediators and facilitators linking theory with field practice. (Suhartono et al., 2022) Then, The Nagari government plays a strategic role as policy facilitator and driver of law-aware citizen forums. (Wahyuni et al., 2021) The Wali Nagari of Lima Kaum and Pagaruyung lead problem mapping, coordinate socialization, develop village regulations protecting communities from loan shark practices, and mobilize active citizen participation. Local government is

expected to be the frontline protector of the community and guarantor of policy implementation based on local wisdom.

BUMNag and BPRN provide accessible, affordable, and officially supervised alternatives to legal financing. They facilitate productive loans and support micro-enterprises based on the local economy. Sharia cooperatives are also strategic partners providing halal financing aligned with Minangkabau community values. (G. Pratama et al., 2021) Synergy among these institutions must be supported by regional governments and the Ministry of Cooperatives for maximum integration. (Asmara et al., 2020) *Bundo Kanduang*, traditional and religious leaders, play a central role in spreading moral messages, legal literacy, and women's empowerment. (Nabilah et al., 2025)

Through strong social and cultural networks, they instill anti-loan shark values and encourage the active participation of vulnerable groups. Support from the Ministry of Religious Affairs and the Indonesian Ulema Council (MUI) strengthens the normative and spiritual approach to combating loan sharks through fatwas and education in mosques. And, *Social Organizations* and Fund Managers as Baznas of Tanah Datar Regency play an important role in supporting financing initiatives based on zakat, infak, and sadaqah funds for the community's creative economy. Spiritual nourishment programs and anti-loan shark spiritual advocacy are essential complements in the holistic approach to accelerating social change within the community.

The implementation of policies reflecting these findings has the potential to bring significant socio-economic changes by building economic resilience for families and the wider community, maintaining the continuity of welfare and social stability in Nagari Lima Kaum. This experience also provides an applicable replication model for other regions facing similar challenges, emphasizing the importance of collaborative approaches rooted in local wisdom, legal literacy, and financial inclusion within sustainable development. Thus, strengthening legal and financial literacy, productive economic empowerment, and synergy among parties within the Pentahelix framework represent a holistic solution that not only addresses symptoms of loan shark practices but also builds a strong socio-economic foundation for the people of Tanah Datar Regency going forward.

According to Islamic law, loan shark practices constitute *riba qardh*, which is absolutely prohibited because it involves taking additional profit from debt in a tyrannical and harmful manner toward borrowers, particularly vulnerable groups like poor productive-age women. (Maksum & Hidayah, 2023) In fiqh muamalah, any loan that conditions an addition—regardless of form or amount—is classified as *riba nasi'ah*, rendering it unlawful and a major sin even if formalized by agreement or appearing consensual, in line with the legal maxim "*kullu qardhin jarra manfa'atin fa huwa riba*" (every loan that brings benefit is usury). (Rasyid, 2020) From the perspective of *maqāṣid al-syarī'ah*, this practice contradicts the objectives of Sharia in preserving wealth (*ḥifẓ al-māl*) (Nabilah & Hayah, 2022), life, and social stability, as it causes family economic ruin, asset loss, psychological stress, and social conflicts that trap debtors in perpetual cycles and deprive them of meeting basic needs. (Asy'ari Ulama'i et al., 2022)

In contrast to Sharia-compliant debt, which is encouraged for mutual aid without burdening, without unilateral profit, and with clear documentation to avoid disputes as guided by the verses on debt in Al-Baqarah, loan sharks exploit borrowers' weakness with exorbitant interest and lack of transparency, making it *fasid* (corrupt) and mandatorily prohibited. (Fahmi et al., 2025) Initiatives to strengthen legal-financial literacy, directing communities from *ribawi* financing to Sharia-compliant legal institutions, align perfectly with the obligation to avoid *riba* and build just *muamalah* systems, (R. F. Rizal et al., 2024) while the Pentahelix model—academics, government, community, business actors, media—embodies *ta'āwun 'ala al-birr wa al-taqwā* (cooperation in righteousness and piety) to protect the weak from exploitation and expand Sharia financial inclusion. (Nabilah et al., 2021) The interdisciplinary approach rooted in Minangkabau culture, emphasizing *musyawarah* (deliberation), *gotong royong* (mutual cooperation), and the *adat* principle "*basandi syarak, syarak basandi Kitabullah*" (custom based on Sharia, Sharia based on the Quran), harmonizes with *maqāṣid al-syarī'ah* for structural solutions, including developing Sharia cooperatives, Sharia-based BUMNag, and halal microfinancing as tangible implementation of wealth protection, empowerment of the *mustaq'afīn* (oppressed), and socioeconomic transformation toward justice and sustainability.

Conclusion

An interdisciplinary approach that integrates legal aspects and community economics into collective actions based on local culture is the novelty and main strength of this intervention. The Community Based Research method enables a learning process and solutions rooted genuinely in the needs of the local community with the active participation of residents and all stakeholders. The Pentahelix model as a collaborative framework has proven effective in creating dynamic cooperation networks that support a family financial ecosystem based on Sharia and inclusive communities. The policy brief resulting from this service offers comprehensive and integrated policy recommendations, including improving legal and financial literacy, easing access to legal financing, empowering productive economies, and strengthening cross-institutional synergies in community protection. A shared commitment and integrity of various stakeholders' roles are the primary foundation for the program's success. Normative support from religious institutions and emphasized spiritual education enrich the comprehensive dimension of addressing loan shark practices.

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