

**ANALYSIS OF THE POTENTIAL TRADITIONAL MARKET IN  
IMPROVING TRADER WELFARE IN ISLAMIC PERSPECTIVE**

( Case Study on Pasar Induk, Bumiayu, Brebes, Central Java)



**IAIN PURWOKERTO**

**UNDERGRADUATE THESIS**

By :

**FARAH FATKHIYATUL FADILAH**

**1617201139**

**STUDY PROGRAM OF SYARIAH ECONOMY  
FACULTY OF ISLAMIC EKONOMICS AND BUSINESS  
STATE INSTITUTE ON ISLAMIC STUDIES  
PURWOKERTO**

**2020**

## STATEMENT OF ORIGINALITY

Herewith I:

Name : Farah Fatkhiyatul Fadilah  
Student Number : 1617201139  
Grade : Bachelor Degree  
Faculty : Islamic Economics and Business  
Department : Sharia Economics

Declare that this undergraduate thesis script is entirely my own research output and work, except the parts which are cited the sources.

**Purwokerto, 2021**  
I who declare



---

**Farah Fatkhiyatul Fadilah**

**NIM: 1617201139**

IAIN PURWOKERTO



**KEMENTERIAN AGAMA REPUBLIK INDONESIA**  
**INSTITUT AGAMA ISLAM NEGERI PURWOKERTO**  
**FAKULTAS EKONOMI DAN BISNIS ISLAM**  
Jalan Jenderal Ahmad Yani No. 54 Purwokerto 53126  
Telp: 0281-635624, Fax: 0281-636553, Website: febi.iaipurwokerto.ac.id

## PENGESAHAN

Skripsi Berjudul

### ANALYSIS OF THE POTENTIAL TRADITIONAL MARKET IN IMPROVING TRADER WELFARE IN ISLAMIC PERSPECTIVE

Yang disusun oleh Saudari Fara Fatkhiyatul Fadilah NIM. 1617201139  
Jurusan/Program Studi Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam Institut  
Agama Islam Negeri Purwokerto, telah diujikan pada hari Rabu tanggal 20 Januari 2021  
dan dinyatakan telah memenuhi syarat untuk memperoleh gelar Sarjana Ekonomi (S.E.)  
oleh Sidang Dewan Penguji Skripsi.

Ketua Sidang/Penguji

Dr. H. Akhmad Faozan, Lc., M.Ag.  
NIP. 19741217 200312 1 006

Sekretaris Sidang/Penguji

Siti Ma'sumah, S.E., M.Si.  
NIDN. 2010038303

Pembimbing/Penguji

Dr. Ahmad Dahlan, M.S.I.  
NIP. 19731014 200312 1 002

**IAIN PURWOKERTO**

Purwokerto, 01 Februari 2021

Mengesahkan/Mengesahkan

Dekan



Dr. H. Ismail Abdul Aziz, M.Ag.  
NIP. 19730921 200212 1 004

## OFFICIAL MEMORANDUM OF ADVISOR

To the Honorable  
Dean of Faculty of Islamic Economics and Business  
State Institute of Islamic Studies (IAIN) Purwokerto  
at  
Purwokerto

*Assalamu 'alaikum Wr.Wb*

After doing guidance, interpretation, direction and correction on undergraduate thesis by Farah Fatkhiyatul Fadilah, SIN. 1617201139 entitled:

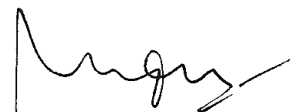
**ANALYSIS OF THE POTENTIAL IN INCREASING WELFARE IN  
ISLAMIC PERPECTIVE**

**(Case Study in Induk Bumiayu Market, dukuhturi villlage, Bumiayu district,  
Brebes Regency)**

I argued that this undergraduate thesis has been able to submit to the Dean of Faculty of Islamic Economics and Business to be examined as partial fulfilment of the requirements for Bachelor's Degree in Economics Study (S.E.)

*Wassalamu 'alaikum Wr.Wb*

IAIN PURWOKERTO Purwokerto, 2021  
Supervisor



**Dr. Ahmad Dahlan, M.S.I**

PIN. 197310142003121002

**MOTTO**

“Life is learning and always learning”

“Life isn’t just finding our self, Life also about creating our self”



**Farah Fatkhiyatul Fadilah**  
SIN. 1617201139

Email: farahbmy@gmail.com

Sharia Economics Department Faculty of Islamic Economics and Business State  
Institute of Islamic Studies (IAIN) Purwokerto

### **ABSTRACT**

The main problem in this research is how the potential of traditional markets in improving economy. This type of research is classified as qualitative with the research approach used is: a sociological approach because researchers interact with the environment according to social units, individuals, groups, institutions or society. Furthermore, the data collection methods used were literature survey, observation and interviews. Then, data processing and analysis techniques are carried out through three stages, namely: data collection, data reduction, data presentation, and the final stage is drawing conclusions. The results of this study indicate that the Indk Bumiayu traditional market, the natural market, improves the economy of traders. As for the potential of Induk Bumiayu Market, first, the price is cheaper. Second, a more varied product, time and strategic location. In addition, other supporting factors are the attention of local governments, namely, first, price control. Second, prevent fraud in the market such as the problem of fraud in scales and measures. Third, preventing the sale of damaged goods, as well as actions that destroy morals. By maximizing the potential that exists in Induk Bumayu Market, it can increase traders' income. The use of SOAR analysis is used to prove market potential, to analyze the strength of opportunity aspiration and results.

The implications of this study are: 1) Local government officials are expected to protect the existence of this market which is one of the sources of the community's economy, as well as create shopping convenience for buyers to achieve increased income. traders. 2) Traders are expected to maintain existing Islamic values and are encouraged to always keep their merchandise clean so that the goods sold are kept halal 3) time and location is strategic

Key word: potency, welfare, islamic view, SOAR analysis

## TRANSLIARATION GUIDELINE OF INDONESIAN-ARABIC

Transliteration of Arabic words used in this graduating paper refers to Joint Decree of Minister of Religion and Minister of Education and Culture, the Republic of Indonesia, No: 158/1987 and No: 0453b/U/1987.

### 1. Single Consonant

Huruf Arab	Nama	Huruf Latin	Nama
أ	Alif	Unsymbolized	Nsymbolized
ب	Ba	B	Be
ت	Ta	T	Te
ث	Tsa	Tsa	es (with dot below)
ج	Jim	J	Je
ح	Ha	H	ha (with dot below)
خ	Kha	Kh	Ka and ha
د	Dal	D	De
ذ	Dzal	ẓ	zet (dengan titik di atas)
ر	Ra	R	Er
ز	Zai	Z	Zet
س	Sin	S	Es
ش	syin	Sy	es and ye
ص	ṣad	ṣ	es (with dot below)
ض	ḍad	ḍ	de (with dot below)
ط	ṭa	ṭ	te (with dot below)

ظ	za	z	zet (with dot below)
ع	'ain	...'	Interted comma above
غ	ghain	G	Ge
ف	fa	F	Ef
ق	qaf	Q	Ki
ك	kaf	K	Ka
ل	lam	L	El
م	mim	M	Em
ن	nun	N	En
و	wau	W	We
ه	ha	H	Ha
ء	hamzah	...'	Apostrof
ي	ya	Y	Ye

## 2. Vokal

### a. Vokal Tunggal (*monoftong*)

Tanda	Nama	Huruf Latin	Nama
َ	Fathah	A	A
ِ	Kasrah	I	I
ُ	Dammah	U	U

كتب written *kataba*

يذهب written *yazhabu*

ذكر written *zukira*



b. **Vokal rangkap** (*diftong*)

Tanda dan Huruf	Nama	Gabungan Huruf	Nama
اِي ...	fatḥah atḥah dan ya	Ai	a and i
	fatḥah dan wawu	Au	a and u

كيف written *kaifa*

هول written *hauila*

3. **Maddah**

Tanda dan Huruf	Nama	Gabungan Huruf	Nama
اِي ...	fatḥah dan alif atau ya	ā	a and line in up
	kasrah dan ya	î	i and line in up
	dammah dan wawu	û	u and line in up

قال written *qāla*

رمي written *ramā*

قيل written *qīla*

يقول written *yaqūlu*

4. *Ta' Marbûthah* in the end of word

Translite for *ta' marbûthah* there is two

a. *Ta' marbûthah* life written /t/.

b. *Ta' marbûthah* dead written /h/.

c. قبيضة written *qabîdah*

5. *Syaddah (tasydid)* the same written and give sign *syaddah*.

ربنا written *rabbânâ*

البر written *al-birr*

## 6. Kata Sandang

- a. The article followed by the letter is *syamsiyyah* transliterated according to its sound, that is, the letter / l / is replaced with the same letter as the letter that immediately follows the article.
- b. the article followed by the letter *qomariyyah* is transliterated according to the rules outlined in front of san according to the sound.

Whether followed by a letter *syamsiyyah* or a letter *qamariyyah*, the article is written separately from the word that follows and is connected by a hyphen.

Contoh:

القلم written *al-qalamu*

السلام written *as-salamu*

## 7. writing words

Writing words in a series of sentences can be done in two ways; can be said and can also be linked. However, the authors chose to write this word in conjunction.

وان الله لهو خير الرازيقن written *Wa innallāha lahwa khairurrāziqîn*

## 8. capital letters

The use of capital letters is similar to what happens in EYD.

IAIN PURWOKERTO

## PREFACE

Alhamdulillah Rabb al-‘alamiin, First, praise is mere to the Almighty Allah SWT for the gracious mercy and tremendous blessing that enables me to finish this graduating paper as my graduation proof. Second, may peace and salutation always is given to our prophet Muhammad Shallallaahu ‘alayhi wa sallam who has guided us from the darkness to the brightness. By his guidance, we are able to differentiate the good thing and the bad one. May he will give us his syafa’at at the end of human life. Aamiin. This undergraduate thesis entitled “Analysis of the Potential Traditional Market in Increasing welfare in islamic perspektive, Dukuhturi Village, Bumiayu Sub-District, Brebes Regency” is presented to fulfill one of the requirements in accomplishing Bachelor’s Degree in Sharia Economics Study Program, Faculty of Islamic Economics and Business, State Institute of Islamic Studies (IAIN) Purwokerto. Hereby, the author can finish this undergraduate thesis because of all those who supported it from the beginning to the end. So, I would like to thanks of the special appreciation to:

1. Dr. Moh. Roqib. M.Ag., Rector of State Institute of Islamic Studies (IAIN) Purwokerto
2. Dr. Fauzi, M.Ag., First Vice Rector of State Institute of Islamic Studies (IAIN) Purwokerto
3. Dr. H. Ridwan, M.Aag., Second Vice Rector of State Institute of Islamic Studies (IAIN) Purwokerto
4. Dr. Sulkhan Chakim, S.Ag., M.M., Third Vice Rector of State Institute of Islamic Studies (IAIN) Purwokerto
5. Dr. H. Jamal Abdul azis., Dean Faculty of Islamic Economics and Business
6. Dewi Laela Hilyatin, S.E., M.S.I, Head of Sharia Economics Department
7. Dr. Ahmad Dahlan, M. S.I, the writer undergraduate thesis supervisor, thank you for your kindness and patience on guiding the writer to finish this graduating paper. May Allah always give you mercy and blessing
8. All lecturers and staffs in Faculty of Islamic Economics and Business, State Institute of Islamic Studies (IAIN) Purwokerto

9. Thank you to the Bumiayu Induk market for giving permission to make observations
10. To my beloved, M Nawawi and my mom Tohinah thank you for everything, I hope I can make you even more happy, and may Allah bless your life and glorify you
11. For my beloved sister Nur Afiani and her family Sulistiono, khuzaefa sazkia maharani and zakaria Al gifahri everything you have given, I hope Allah will multiply
12. And for all my brothers Nur Khamidah, M. Sulthoni, Ismiyati, thank you
13. For alm abah Idrus Al-habsyi and my grand father alm H. Ahmad abu khoer I really miss you, hopefully we can get together again
14. For Bani Ahmad who always pray for the best I am very thankful
15. Many stories are engraved for the Roudlotul 'ilmi and Darul Abror Islamic boarding schools
16. For friends who always support, always help and always be in side Nur Rizka Alia Hapsari, Dwi Viani Ulfah, Laelatul Istiqomah, Yuni Krisdayanti, Shalsa Billah Nurrahman, and Aprilia Dwi Lestari thank you
17. And for those who are accompanying me Andwy Saksesian Ganda Diantara thanks for patiently facing me, to be a place of my grievances, may Allah realize and make easy all your dreams and my dreams.
18. To all my beloved friends in Ekonomi Syariah D 2016, thank you for filling up my day, may our struggle for 4 years will bring us to the top of successfulness
19. To all my friends in Dormitory IAIN Purwokerto 2017, especially third room, who always make me laugh by the insane things and always be. May Allah always give us His mercy and blessing.
20. To all of my friends in SEMA FEBI 2018, KPMDB Komisariat IAIN Purwokerto 2019 who always have a great mentality and spirit on education, hope all of us will go through the successful and catch our dreams in this life
21. To all parties who has helped me to finish this study that I cannot mention one by one.

The writer knows that this graduating paper are still have limitation on several aspects. Then, critiques and suggestions are hoped for the perfection of this graduating paper. The writer hopes this graduating paper can give the significant contribution in academic matter, especially for State Institute of Islamic Studies (IAIN) Purwokerto



## TABLE OF CONTENTS

<b>COVER</b> .....	<b>i</b>
<b>STATEMENT OF ORIGINALITY</b> .....	<b>ii</b>
<b>APPROVAL SHEET</b> .....	<b>iii</b>
<b>OFFICIAL MEMORANDUM OF ADVISOR</b> .....	<b>iv</b>
<b>MOTTO</b> .....	<b>v</b>
<b>ABSTRACT</b> .....	<b>vi</b>
<b>TRANSLITERATION OF GUIDELINES</b> .....	<b>vii</b>
<b>PREFACE</b> .....	<b>xi</b>
<b>TABLE OF CONTENTS</b> .....	<b>xiv</b>
<b>\CHAPTER I : INTRODUCTION</b>	
A. Background of The Research .....	1
B. Operational Definition.....	5
C. Problem Statment .....	7
D. Goal and Benefit.....	7
E. Literatur Review .....	8
F. Outline of the Undergraduate Thesis.....	15
<b>CHAPTER II : THEORETICAL FRAMEWORK</b>	
A. Market .....	17
1. Definition of Market .....	17
2. Fungsi of Market .....	18
3. Definition of Traditional Market and criteria.....	20
4. Structur of Market .....	21
5. Market interventon and regulation price .....	25
6. Form of goverment interference.....	28
7. Competation .....	31
B. Welfare.....	32
1. Definition of welfare .....	32
2. Welfare in islamic perspective .....	33
3. Indicator of welfare .....	34

C. Ekonomi islam .....	35
1. Definition of islam economic.....	35
2. Market mechanism in islam .....	39
3. Hisbah or market surveillance.....	41
4. Riba and Gharar .....	41
5. scales and clean .....	42
6. term of contract (akad).....	43
D. <i>Conceptual Framework</i> .....	45
<b>CHAPTER III : RESEARCH METHODOLOGY</b>	
A. Type of research.....	49
B. Time and location of research.....	50
C. Subject dan object of Research .....	50
D. Research Data source .....	50
E. Sample and population.....	52
F. Analysis data tecnique.....	52
<b>CHAPTER IV : RESULT AND DISCUSSION OF THE RESEARCH</b>	
A. Overview of Bumiayu Main Market .....	57
1. The geographic condition of Bumiayu.....	57
2. Demographics of Bumiayu District .....	57
3. Trade .....	58
4. The history of Induk Bumiayu market.....	59
5. Location overview.....	60
6. Facilities and Infrastructure .....	61
7. List of traders as informants.....	61
8. Induk Bumiayu Market management structure.....	64
B. Induk Bumiayu Markets Potential.....	65
C. Welfare .....	68
D. Islamic Economic Analysis .....	70
E. SOAR analysis of potential traditional market in increasing welfare .....	76

F. Strategy of Development of the welfare of Induk Bumiayu market traders .....	78
<b>CHAPTER V : CLOSURE</b>	
A. Conclusion .....	79
B. Suggestions .....	80
<b>BIBLIOGRAPHY</b>	
<b>APPENDICES</b>	
<b>CURRICULUM VITAE</b>	





# CHAPTER I

## INTRODUCTION

### A. Background of the Problem

National development carried out by the Indonesian people is one of the efforts made to achieve development goals, namely the creation of community welfare in accordance with the fifth Constitution and Pancasila precepts. Regional development is an integral part of national development (Muhsinat 2016). Regional development is the utilization of owned resources to increase the welfare of the real community, both in terms of income, employment opportunities, business field, access to policy making, competitiveness, as well as improving the human development index.

Humans have known and carried out buying and selling activities since knowing civilization as a form of fulfilling needs. In buying and selling activities, the existence of the market is one of the most important things because it is a place to carry out these activities in addition to being one of the most tangible indicators of community economic activity in an area (Candrawati 2014). basically traditional market has been around since ancient time.

The early history of the market since prehistoric times, in ancient times when people wanted to meet their needs using the method of barter or exchange of goods for one another or called barter, because in the development of this system raises various obstacles such as unbalanced value of goods exchanged so switch a way to exchange using currency (Mukhiqom 2014). Polanyi (2003) said the market is an institution as an arena of ongoing economic transaction practices, and has existed since humans began to recognize exchange in meeting their needs. In line with the dynamics that occur in society, the market experiences development and change. Until now, people know two types of markets, namely traditional markets and modern markets. Both types of markets have relatively different characters and market participants (Brata 2012).

Traditional markets have existed since the era of the kingdom of Kutai Negara in the 15th century, starting from bartering to bargaining the prices of daily necessities. In addition to being a place of trade, markets in ancient times were used as a place for meetings, socializing, a place for disseminating information, religion and politics (Manuel Chandra 2012).

Traditional Market is a market that is managed simply with a traditional physical form that implements a system of direct bargaining transactions where the main function is to serve the needs of the community both in the Village, sub-district and others (Candrawati 2014). In this case the existence of a traditional market is undeniably one of the supporting factors of the middle to lower class economy, many market traders rely solely on their income from the sale of the market, the welfare that they strive for a decent life. Conceptually, social welfare has relatively different meanings, however the substance in the meanings is basically the same.

Traditional markets must be maintained because they are a representation of the people's economy, the lower class economy, and the dependency of small and medium scale traders. Traditional markets are the foundation for farmers, ranchers or other producers as suppliers (Luhud N Wicaksono 2016).

According to Midgley (Adi 2005), social welfare as a condition or condition of human life that is created when various social problems can be managed properly; when human needs can be met and when social opportunities can be maximized. This understanding places social welfare as the goal of development activities. Then according to Edi Suharto (2005) in addition to being a condition, social welfare is also defined as the arena or main domain in which social workers are active (Suradi 2007).

Understanding the concept of welfare is not only seen from the absolute side (economic welfare) alone. Variation of the concept of welfare in the community can mean that welfare has a relative understanding. The concept of welfare cannot be separated from the quality of life of the community, where the quality of life of the community can be influenced by

the socio-political and economic conditions of the community. It was concluded that the notion of welfare measures was initially measured only through physical and income aspects, but the development of the current age welfare was measured through several indicators such as health, education and socio-economic aspects (Widyastuti 2012).

Islamic Economics was established as an expression of the philosophy of life. Islamic economic philosophy is based on several main foundations. First, Tauhid, as the most fundamental foundation of all Islamic beliefs, implies full surrender to the Creator, Allah SWT. Second, the Minutes carried by the Prophet. Third, the afterlife and responsibility for all economic activities carried out in the world. Fourth, welfare for a better life (Pusparini 2015).

traditional markets are still standing, instead of the modern market does not present problems for traditional markets, sales are clearly decreasing from year to year. And the authors are interested in doing research related to this, how the traditional markets still survive in the modern era when the tribe and the social class are important and are viewed by others as individual qualities. Bumiayu's main market is a place of research because it is a large market of the Bumiayu market and the ability of the Bumiayu market to be able to provide revenue retribution to the government of Brebes is quite large. Bumiayu's main market is the third biggest contributor to retribution among other markets. The following data is the number of traders in the traditional market according to the district in Brebes Regency, 2018.

Bumiayu is a city located in Brebes Regency, most of the people on earth own a livelihood as traders. Bumiayu city trade area which stretches from Talok to Jatisawit is one of the factors. From along the area is divided into several markets such as the Talok market, Bumiayu main market, DPU market, jatisawit market. Induk Bumiayu's market itself is the largest market among these markets. Induk Bumiayu market was established in 1946 and in 1978 a presidential decree was issued and a permanent enclosure was built and plots of loos were formed so as to realize a wholesale market unit until now.

The Induk Bumiayu market operates 24 hours, although not all traders operate 24 hours, but some of them operate 24 hours, like some grocery stores, some of their fruit sellers operate 24 hours. Even though Induk Bumiayu market has experienced 2 large fires, the government has rebuilt the burning market, as many as 57 stalls and 526 loos, and now in the induk Bumiayu market there are around 155 stalls, 550 stalls and 140 street vendors (Rosmaeni 2020).

Traders in the induk Bumiayu Market are an effort to improve the economy of the community such as selling daily needs in the form of fish, fruit, vegetables. The existence of such efforts is expected to enable the community to create better economic conditions than before. Especially in meeting the needs of his life.

In order to achieve this optimally, it is deemed necessary to explore the existing potential for further development. However, if trading is only to make a large profit and become the goal of their business, then they often justify various ways to achieve that goal, in this case often negative actions that eventually become a habit. Of course this is not in accordance with the principles of Islamic economics. In essence, islamic economics is ametamorphosis of value in islam that teaches about economic problem in huma life (Muhammad 2007). The word Islam after "economics" in the expression of Islamic economics functions as an identity that signifies Islamic principles in economics. In Arabic the term economy is called the word al-‘iqtisad, which means simplicity and efficiency. From the word al-iqtisad developed into a meaning of ‘ilm al-‘iqtisad, which is science that deals with discussing economic problems (Muhsinat 2016).

Islamic economic system is an economic system that is oriented rahmatan lil alamin. In Islamic Economics business objectives are not always to seek profit (qimah maddiyah or material value) but must be able to obtain and provide benefits (benefits or benefits) nonmaterial, both for the businessman himself and in the wider environment, such as the creation of an atmosphere of brotherhood, caring social and so on. Islam encourages its people to work and produce.

According to the secretary of the Indonesian Traditional Market Traders Association (APPSI), the presence said that the minimarket invasion would kill traditional markets and stalls slowly, then the perspective of traditional traders that a massive modern market invasion would reduce income (Johan Wiradhana Nalwan 2017). and when I look at the reality that occurs in Induk Bumiayu market between traditional markets and modern markets can develop simultaneously, therefore I am interested in researching more about traditional markets and how the welfare of traditional market traders as the culture shifts that originally lived with simplicity and now along with modernity the secondary factor which is usually ruled out to be a primary factor in life. And chose to research about the market entitle is "ANALYSIS OF THE POTENTIAL TRADITIONAL MARKET IN IMPROVING TRADER WELFARE IN ISLAMIC PERSPECTIVE ( Case Study on Induk, Bumiayu Market, Duhuhturi Village, Brebes, Central Java)"

## **B. Operational Definition**

To avoid misunderstanding in terms of the term, it is necessary to explain again about the title of the research, it is necessary to reiterate the title of the research the traditional market potential in improving the economy of the surrounding community in the perspective of Islamic economists, it is necessary to explain the terms as follows:

### **1. Potency**

Potency comes from the Latin word meaning potentia ability.

Potential is the ability that has possibilities to be developed. Potential is a very large source of that unknown and that were not yet given at the time humans were born in This world. Potential is an unopened ability, a power that is saved, strengths that haven't been touched, successes that haven't been used, a gift that is hidden or in other words the potential is ability or strength or power, where potential can be innate or aptitude and the results of stimulus or exercise in development (Hafiz 2020).

## 2. Traditional market

The traditional market is a commodity transaction space for subsistence needs whose processes are still heavily colored by the atmosphere of the rural economy with traditions that are still thick. The traditional market is a meeting place for sellers and buyers, which is marked by a direct transaction which usually begins with a price bargaining process. Meanwhile, the modern market is an arena of urban economic practice that is colored by modern science and technology, both in terms of commodities, the actors contained in it, even the processes and rules of play as determined by the manager (Brata 2012). Traditional markets are places where sellers and buyers meet and are marked by direct seller transactions, buildings usually consist of stalls or booths, booths and open bases that are opened by sellers or market managers (Lulud N Wicaksono 2010).

## 3. Welfare

Conceptually, social welfare has relatively different meanings, however the substance in the meanings is basically the same. According to Midgley (Adi, 2005), social welfare as a condition or condition of human life is created when various social problems can be managed properly; when human needs can be met and when social opportunities can be maximized.

## 4. Islamic economic

Some experts define Islamic economics as a study of human behavior in an effort to meet needs with limited means of fulfilling needs within the sharia framework. The study of the behavior of a Muslim in an Islamic society framed by sharia. This definition contains weaknesses because it produces concepts that are not compatible and not universal. Encouraging someone to be trapped in a priori decisions (apriory judgment), right or wrong must still be accepted (Yuladi 2006).

### C. Problem Statment

Based on the background description listed above so that the writer is more focused and clear focus then the problem is. And the problem is :

1. Does the induk Bumiayu market have the potential in increase the economic welfare of traders?
2. How does an islamic economy view the economic behavior of traders induk market?

### D. Goal and Benefit

1. Goal of the research

The purpose of this study is a statement about what you want to achieve. The purpose of the research is intended to facilitate the reader in knowing with certainty the true purpose of the research (Yani 2005). To find out how the role of the Bumiayu main market to the surrounding communities and in the realm of Islam the author wants to know how the traders carry out activities whether in accordance with Islamic principles or rules or not.

2. Benefit of the research

- a. Theortical benefit

Can be a thing to increase knowledge about management analysis of traditional market management and can be used as a reference to add insight knowledge and development of the theory of management of traditional market management strategies.

- b. For trader

This research is so that Induk Bumiayu market is maintained by the existence of the market itself so that people, especially millennial children, are not reluctant to shop for local products.

- c. For the wriiter

Add theoretical knowledge and broaden horizons to learn firsthand and analyze traditional markets in addition to adding to the author's field experience.



d. For the other side

Can be used as a reference for further research and information for those who have an interest in traditional markets.

## E. Literatur Review

The review of the library is a study of theories found in the library that supports the research being done, both the writing and the material are used. The discussion of public policy and household welfare has been already found by the authors. Hence, it becomes one of the author of this time doing research that has to do with the problem that was later presented by some of the theory that supports, among other things

### 1. The Theory framework

Potency comes from the Latin word meaning *potentia* ability. Potential is the ability that has possibilities to be developed. Potential is a very large source of that unknown and that were not yet given at the time humans were born in This world. Potential is an unopened ability, a power that is saved, strengths that haven't been touched, successes that haven't been used, a gift that is hidden or in other words the potential is ability or strength or power, where potential can be innate or aptitude and the results of stimulus or exercise in development (Hafiz 2020).

concerning Social WeThere are three parameters used to measure the success of human development using HDI, namely (1) health, and longevity that is read from life expectancy, (2) education as measured by the average literacy rate and length of schooling, and (3) income measured by purchasing power (Tamin 1997). success of islam economy colated at how far balancing among material needs and human ethical needs (Rahman 1995).

Nurul Huda said public policy itself is macroeconomics to realize the welfare of society (*falah*), improving people's welfare includes the protection of faith (*dien*), soul (*nafs*), reason (*aqal*), descent (*nasl*), and wealth (*maal*) (dkk 2012).



This fifth protection guarantees social interests where the government has a stake and responsibility in providing, maintaining and operating the public utilities. Meanwhile, referring to the Islamic conception, state and religion have a synergistic relationship it is apparent from the opinion of AlGhazali. Al-Ghazali said religion is the foundation of temporary power (country). The guardian of the foundation so that between religion and religion are has mutually reinforcing relationships. On the one hand, religion is the foundation for the state to do for its people in achieving prosperity and on the other hand, the state becomes a tool for religion so that it is spread and carried out correctly (Assidiq 2017).

## 2. Preview research

The review of the library is a study of theories found in the library that supports the research being done, both the writing and the material are used. The discussion of public policy and household welfare has been already found by the authors. Hence, it becomes one of the author of this time doing research that has to do with the problem that was later presented by some of the theory that supports, among other things

- a. Thesis written by Diaul Muhsat entitled "The potential of traditional markets in improving the Community Economy According to the Economic Perspective Case Study of the Cekkeng Market in Kab. In this research, Bulukumba explained about the Cekkeng market. The main problem in this study was how the potential of traditional markets in improving the people's economy. The subject matter is then sent down to several subproblems or research questions, namely: 1) Does the check market have the potential to improve the economy of the people of the district of Bulukumba? 2) How does the Islamic economy review the economic behavior of the market checkers in improving their economy? This type of research is classified as

qualitative with the research approach used is: a sociological approach because researchers conduct environmental interactions in accordance with social units, individuals, groups, institutions or communities. Furthermore, the data collection methods used are library surveys, observations and interviews. Then, data processing and analysis techniques are carried out through three stages, namely: data collection, data reduction, data presentation, and the final stage is drawing conclusions. The results of this study show that the traditional market of Cekkeng has the potential to improve the economy of traders. The Cekkeng market potential is first, a cheaper price. Second, products that are more varied, time and strategic location. In addition, another supporting factor is the attention of the regional government, namely, firstly, the existence of price controls. Second, preventing fraud in the market such as fraud in the scale and size. Third, preventing the sale of damaged goods, and acts that damage morale. By maximizing the potential in the traditional markets of Cekkeng, it can increase the income of traders and encourage the economic independence of the people of Bulukumba, realize the independence of both individuals and communities by carrying out productive activities to achieve self-sufficiency, it aims to achieve the welfare of the people and not depend on others. An independent nation is a nation that is able to empower its people to meet their needs without being dependent on other countries. In general, the economic behavior of traders both in terms of merchandise sold, weighing tools, usury and gharar, prices, business ethics of traders in the traditional markets of Cekkeng do not violate Islamic shari'ah but in terms of cleanliness are still lacking attention. The implications of this research are: 1) Local government officials are expected to be able to protect the existence of this market which is one of the sources of the

community's economy, and to continue to make updates to create shopping convenience for buyers in order to achieve increased merchant income. 2) Traders are expected to maintain existing Islamic values and are encouraged to always maintain the cleanliness of their merchandise so that the goods sold are halal.

- b. Second journal by writer by Benjamin Gidron, Yisca Monnickendam-Givon School of Business Administration, College of Management Academic Studies, Rishon LeTsiyon, Israel entitle A social welfare perspective of market-oriented social enterprises from this journal analyses market-oriented social enterprises from a social welfare perspective, within the context of the innate conflict between business and welfare orientations. After defining the concept of market-oriented social enterprises and presenting some successful examples on such entities that employ different marginalised populations, particularly people with disabilities, the article asks three interrelated questions:
- (i) What policy environment is needed to encourage the development of social enterprises?
  - (ii) Given the innate tension between the social and economic objectives in social enterprises, what structural principles are needed to enable them to meet those dual objectives? Lastly,
  - (iii) What intervention modalities are best suited to help individual participants in those frameworks? Answers to these questions are discussed within conceptual frameworks from the worlds of welfare and business that jointly provide a base for a social welfare rationale for market-oriented social enterprises.
- c. Thesis written by Fatimah Nur Apriliani entitled Analysis of the Agroindustry in Increasing Welfare of the Islamic Household on KSU Nira Satria, Pernasidi Village, Cilngok Subdistrict,

Banyumas Regency This study is a field of research through descriptive-qualitative approach, the author does in-depth study in order to know how KSU Nira Satria increases household welfare and the government's role in supporting rural industrial development in KSU Nira Satria. This research was conducted in Cilongok Sub-district with 59 samples were selected based on a simple random sampling of total members of KSU Nira Satria. While data collection techniques are observation, interview, and documentation. The result of analysis of government's rule in supporting the development of rural industries in the agroindustry sector is not optimal yet. Evidenced by the lack of usefulness felt by the community, especially coconut sugar farmers as the main actors. This is due to the lack of coordination between the local government and the management of the cooperative or the coconut sugar farmers as program implementers (beneficiaries). In terms of Islamic welfare, based on 5 principles of Islamic law, it shows that 100% of households of coconut sugar farmers in KSU Nira Satria, Cilongok sub-district reach high welfare, namely: First, faith (al-din) shown through religious life like they are carrying out religious activities, construction of religious facilities is good and socio-religious relations between coconut farmers still

d. awake. Second, soul (al-nafs) is shown in the needs of the community, such as: facilities are good and permanent home, access to transportation facilities and ease of doing sports. Third, reason (al'aql) is shown by the availability of good quality education and affordable prices, so people can provide primary education needs to their children. Fourth, posterity (al-nasl) is indicated by the existence of guaranteed family health, they are also aware of registering in the BPJS Employment and ease in obtaining health services with the availability of polyclinics close to the village. Five, wealth (al-mal) with an increase in income

because the price of organic coconut crystal sugar is more expensive than others, making the level of public consumption also increased.

- e. The journal written by Jovan Wiradhana Nelwan SLHVJoyce Lapijan Farlane S. Rumokoy entitled *The Existence of Traditional Market Toward Modern Market in Tomhon City* in the journal explains that the competition between traditional markets and modern markets gets more attention, because the invasion of the modern market is disturbing traditional market. Nevertheless, the existence of traditional markets has become the most important part for urban and rural communities. This study aims to analyze the impact of modern markets on the existence of traditional markets and determine traditional market strategies to deal with modern markets. This study uses qualitative methods to illustrate this topic. The results showed that traditional markets can still survive because shopping at traditional markets is the culture of the Tomohon people. Cleanliness in traditional markets has increased from year to year. Prices in traditional markets are cheaper than modern markets because of bargaining deals. Conversely, chicken sellers experience a decrease in income because the price of chicken in the modern market is cheaper than in traditional markets. The government has a policy to make traditional markets still exist with revitalization. Traditional market traders must prepare strategies to deal with modern markets, such as maintaining cleanliness, selling good quality products, and being honest in terms of scales.
- f. The journal written by Suradi entitled *Human Development, Poverty and Social Welfare The study of Social Welfare Development Policies in West Nusa Tenggara* in the journal explains about Human Development and poverty are conditions that also determine the success of social welfare development; and

the three concepts illustrate the correlation. Based on this basic assumption, this study was conducted to identify human development, poverty and social welfare development in NTB Province. From the results of the study obtained information, that the level of human development observed from the HDI is in the low category, and the poverty rate observed from the IKM is still quite high. Both conditions cause the population with social welfare problems (PMKS) to be quite high as well. Therefore, regional social welfare development policies and programs in NTB Province need to be optimized again. In this connection, political will and political will are needed from all stakeholders in NTB.

No	Researcher	Research Title	Similiarity	Difference
1.	Dianul Muhsinat	Potensi Pasar Tradisional dalam Peingkatan Ekonomi Masyarakat Menurut Perspektif Ekonomi Islam	Told Potential of traditional market	a.This research focuses on behavior of trade b. Place of the research
2.	Benjamin Gidron, Yisca Monnicke ndam-Givon	A social welfare perspective of market-oriented social enterprises	Explain the welfare of business people	Bacause the objek is big trade membuat permasalahan yang ada berbeda
3.	Hernita Sahban, Iwan Perwir	Empowerment of Traders and Traditional Market Potential Development in Indonesia	Told how potential of trade in develop themselfe	Focus on how gomerment doing for them
4.	Fatimah	Analysis of The	Told about	Pay more attention

	Nur Apriliani	Agroindustry in Increasing Welfare of the Islamic Household on KSU Nira Satria, Pemasidi Village, Cingolok Subdictrict, Banyumas Regency	increasing welfare	to the role of government
5.	Suradi	Pembangunan Manusia, Kemiskinan dan Kesejahteraan Sosial Kajian tentang Kebijakan Pembangunan Kesejahteraan Sosial di Nusa Tenggara Barat	Describe about welfare	Differences in conditions between NTB and Bumiayu make different levels of welfare and how the government takes policies to develop the community

from this the authors conclude that there are indeed similar researchers on the theme but it is necessary to know the contents of the study and the location of the study is also different. this study focuses on analyzing how the market's potential for traders' well-being

#### **F. Outline of the Undergraduate Thesis**

Outline of the Undergraduate Thesis At this overall of the writing of this undergraduate thesis, the author divides into three sections: First part, Content and Past part.

The first part of this undergraduate thesis contains an introduction consisting of cover page, statement of supervisor, statement of originality, abstract, preface, transliteration guideline, and contents.

The contents section consists of five chapters discuss as follow:

The description of chapter I is an introduction consists of the background of the problem, operational definition, problem statement,



purpose of research, benefits of research, literature review and systematic discussion.

Chapter II is the theoretical framework contains the theories related to the potential, traditional market, welfare, and Islamic perspective

Chapter III is the research methodology including types and research approaches, location, and time of the study, subject and objects of research, data sources, data collection techniques, data analysis technique, and validity test technique.

Chapter IV is the result of writing on the general image of the object research and discussion with the invention in the field is then communicated with theory. Which is then analyzed and thus obtained valid data result of the research on traditional market Bumiayu.

Chapter V is the closure, which contains conclusions and suggestion of the research has been carried out as well as the end of the discussion.



IAIN PURWOKERTO



## CHAPTER II

### THEORETICAL FRAMEWORK

#### A. Market

##### 1. Definition of Market

Market based on dictionary it self is plase for sell and buy. The concept of exchange and relationship produces the concept of the market. The meaning of the market is a collection of actual and potential buyers of a product, the buyers have the same needs or certain desires that can be satisfied through an exchange relationship (philip kotler, 2008).

Polanyi (2003) said market is a institution as an arena for the practice of economic transactions to take place, and has been around since humans began to recognize exchanges in meeting their daily needs (brata, 2012) here are some market understandings according to some experts:

William J. Stanton argues that the notion of a market is a group of people who have a desire to be satisfied, money is used for shopping, and have the willingness to spend that money.

Wikipedia Market is an institution, system, social relationship, procedure, and infrastructure in which there is an attempt to sell goods, labor and services to a group of people in exchange for money. Kotler and Armstrong argue that the notion of a market is a set of actual and potential buyers of a product or service. The size of the market itself depends on the number of people who indicate the need, have the ability to transact. Many marketers see sellers and buyers as a market, where the seller will send the products and services they produce and also to convey or communicate to the market. In return, they will get money and information from the market KBBI According to KBBI, the notion of a market is a place where a group of people conducts buying and selling transactions. Is a place for buying and selling held by an organization or association and so on with the intention of being able to seek charity.

Handri Ma'ruf market word have 3 meaning experts

Market in meaning “place” is a place when seller and buyer meet.

Market in meaning “supply and demand” is the market as a place for buying and selling transactions.

Market in the sense of "a group of community members who have needs and purchasing power", refers more to 2 things, namely purchasing power and needs. The market is a group of people who try to get services or goods and have the ability to buy these goods. Presidential Regulation No. 112/2007 concerning Structuring and Fostering Traditional Markets, Shopping Centers and Modern Stores which regulates the basis for planning and operating traditional markets, shopping centers and modern shops, as well as the spatial relationship between the three and their service areas. This regulation is important considering the pressure or desire to develop market area. Three important things in the regulation are the definition and benchmarks of each of the trading infrastructure, layout and basic technical requirements along with management. The table below shows some of the aspects related to the discussion, namely definition, location requirements and commodities.

## **2. Fungtion of Market**

Market has 5 main fungtion. These five functions represent the questions that every economic system must answer (Drs. Ari Sudarman) in a free enterprise capitalism system, on the other hand, it is the market that answers all these questions. On the other hand, the planners answered the communist economic system (communism) these are answer by planner of country. The fungtion is: first market sets value. In market economic, price is size of value. This function solves the problem of determining what an economy should produce. Goods that are relatively more desired by society have a relatively higher price level than goods that are not desired by society. Producers who produce goods that are more desired by society will get greater profits. As a result, these producers will be stimulated to increase their production, and also encourage new producers to produce these goods so that the movement of demand and supply forces that occur

in the market determines the price level of goods. The movement of the prices itself then determines what and how many kinds of goods are produced in an economy. Second, the market organizes production. With the production factor prices in the market, it will encourage producers (entrepreneurs) to choose the most efficient production method. In economics, it is considered that the factors of production always have the possibility of substitution. If the price of a production factor increases in the market, the producer will try to make savings in the use of that production factor and try to disturb it with other substitute production factors which are relatively cheaper.

Second function market is solve the problem of how to produce goods. Third, the market distributes goods. This concerns the question for whom the goods are produced. A person's ability to buy goods depends on his income. The income of a person in addition depends on how many units of the number of factors of production that are owned as well as the price level of these factors in the market. The pattern of income distribution together with the price level of goods in the market will determine the distribution pattern of goods in a society. By considering the pattern of ownership of the production factors (resource endowment) of a society at a certain time, the price movements of goods and the factors of production will determine the distribution of goods produced to the citizens of the community. Fourth, the market functions to carry out the rationing (rationing). Rationing is the essence of price. Because the amount of production available in society for a certain period of time is limited, this amount must be divided so that it can be "sufficient" in that specified period. There are relatively few goods in an economy, so the price level of these goods in the market is high. The high price level of these goods will limit the current level of consumption. Fifth, the market maintains and provides goods and services for the future. Savings (saving) and investment (investment) all occur in the market and both are effort to maintain and achieve economic progress.

### 3. Definition of Traditional Market and criteria

#### a. Definition of Traditional Market

Sadilah (2011:66) traditional market is open space, with the buying and selling process using bargaining. Traditional markets also have price characteristics that are not too expensive, there are not too many types of goods sold and the management system is still simple, it does not offer comfort in carrying out the shopping process, they still use a bargaining system, the products being sold are not displayed openly so that customers do not determine whether the retailer owns the goods sought or not (Jovan Wiradhana Nelwan S.L.H.V, 2017).

The real of traditional market is representation from people economic, lower class economic, as a dependency for small and medium scale traders. The traditional market is the hope of farmers, ranchers, craftsmen or other producers as suppliers. Most of Indonesia's population, who is still classified as the lower middle class, still depends on traditional markets. As the center of the people's economy, the traditional markets are quite numerous and scattered in various corners of the country.

#### b. Traditional market criteria

Criteria of traditional market based on domestic regulation are as follow:

- a) Traditional markets are owned, built and or managed by local governments.
- b) There is a bargaining system between sellers and buyers. Bargaining is a culture that is formed in the market. This can establish a closer social relationship between traders and buyers.
- c) Business places are diverse and united in the same location. Even though all are in the same location, each seller's merchandise sells different items. In addition, there is also a grouping of merchandise according to the type of merchandise, such as groups of fish, vegetable, fruit, spices and meat traders.

- d) most of the goods and services offered are of local ingredients. The merchandise sold in this traditional market is the produce of the land. Although there are some commodities that are taken from agricultural products from other areas not far from the area, they do not import until they leave the island or country. (Peraturan Menteri dalam Negri , 2012)

#### 4. Structur of Market

Type of Market There is some of market, including the following (Sukirno, 1994):

##### a. Perfect competition market

Perfect competition market is defined as a market structure or industry where there are many sellers or buyers who cannot influence the market condition.

The market is the meeting of demand and supply for one kind of goods / services. It is a position in which there are certain items that consumers are willing and able to buy. Perfect competition is the most ideal market structure, because it is considered that this market system is a market structure that will guarantee the realization of activities to produce goods or services with high (optimal) efficiency. (Sukirno, Mikro Ekonomi Teori Pengantar, 2010)

The perfectly competitive market exists because of principles as follows:

- 1) No single seller has the resources enough to be able to influence the price at market
- 2) variable sources has high mobility for various market price and their use is relatively flexible.

Because of the principles mentioned above, there is competitive market perfect will be met with the existence of conditions, the term of that is :

- 1) the number of producers in which the production volume is only part small of the total transaction volume market up with other

word individually can not influence the price the market or both producers or consumers act as a price taker (price taker)

- 2) homogeneous product ( type or quality )
- 3) Setiap every producer and consumer has knowanout information of market ( syimmetric information )
- 4) The shape of the horizontal demand curve, because there is no change in price regardless of the quantity of goods demanded by consumers or offered by producers
- 5) To achieve maximum profit in a company is to see the large volume of output produced

in competation perfect market has 2 balancing that is :

- 1) The balance of individual producers will be achieved if the company's profit is maximum
- 2) Market equilibrium when all firms are in equilibrium

Competition perfect market divide become 2 :

- 1) short term, assuming each producer cannot increase its production capacity and there are no new producers to leave or enter the market.
- 2) Long term assuming it is possible to expand production capacity

Character of traditional market is company take price, every company easy to enter and out, produce same commdity, many company in market, and buyer has perfect knowledge about market. (Sukirno, Mikro Ekonomi Teori Pengantar, 2010)

#### b. Monopoly

Monopoly litterally means there is only one seller in the market. (Karim, 2007) Frank Fisher explains monopoly power as "the ability to act in an unconstrained way" while Besanko explains monopoly as a seller who faces "little or no competition (small or no competition) in the market. In Islam, the existence of one seller in the market, or the absence of competitors, or the lack of market competition, is not something that is prohibited. Anyone can trade

regardless of whether he is the only seller or if there are other sellers. So monopoly in a literal sense, is fine. However, whoever he is not allowed to do ihtikar. Islam does not allow private monopoly control or establishment, which may be detrimental to society (Rahman, 1995)

- characters of the monopoly market:
  - a) Manufacturer is Price Maker
  - b) Market demand is a form of demand company
  - c) Marginal Revenue is lower than the average
  - d) MR has a negative slope
- The reason of monopoly happens :
  - a) Absolute strategic raw material = mastery advantage.
  - b) Patents exist = Competitive Advantage
  - c) Limited market
  - d) Government give right (Rosyidi, 2006)

If this happens in the long term there are some benefits so the company will create a barrier to entry for other producers to enter the market.

- Various of Barrier to Entry:
  - a) Natural Barrier, is a barrier naturally created
  - b) Minimum Efficiency to Scale, companies naturally because location, resources, technology allow companies to produce at lower cost. With reference to comparative advantage.
  - c) Set Up Cost. That company is one who can defray all activity of high production..
- Step to allay negative effect of :
  - a) Prevent monopoly appear
  - b) Government create equal company
  - c) Import good
  - d) Create special regulation or constitution.

c. monopolistic

in a monopolistic competition market, there is an element of competition based on the fact that there are many companies /



producers where the actions of one producer will affect other producers. Tetapi juga terdapat unsur monopoli where companies produce homogeneous goods but each has significant differences so that consumers have a choice.

- Character of rivalry Monopolistik : .
  - a) Many company in that industry
  - b) What decision take of some company will affect other company
  - c) Demand curve of competing companies is negative slope and quite elastic
  - d) Although have same product but not homogen, there are differences that cause consumers to have choices
  - e) The competition is not done in the form of price
  - f) There is no hurdle for enter and out market

Monopolistic market have character : homogen product, so many producer and no effect on price, has same product but distinguished by packaging and merk, there are only a few producers and each influencing or segment of the competition that occurs is not a price but tend to be advertising. The most important in competition monopolistic market is : producer pretty much, with homogen commodity but still have product differentiation (Rosyidi, 2006). this differentiation who will be seeded by company to attract market share. For example, the location, payment facilities, advertising and other that are not prices.

The barrier to entry into the market is due financial factor the tendency of a monopolistic competition market where many producers have caused the level of production capacity to be low / not working optimally so as to gain profit by a relatively high price (for example, the number of pharmacies in particular city)

Because of that companies that are in a monopolistic competition market do a lot of product differentiation in order to be



able to survive and earn profits in long run, for example with the creating of same commodity with different type, style merk and price to reach almost all existing market segmen (for example the soap market : lux, lieboy, give the are soap with different type smell)

d. Oligopoly

Oligopoly market indicates a limited number of producers and a very large number of consumers.

Characteristic of Oligopoly market :

- a) There are several producers with relatively many consumers. Each producer has an influence on the price.
- b) There is a barrier to entry for other producers so that the number of firms tends to be constant
- c) Mastery of market share is indicated by the ratio of sales concentration which is calculated based on the amount or percentage of the company's assets to total market assets
- d) Price war is an element that is avoided because it will cause massive damage in the oligopoly market. To avoid this, there is collusion between companies. So that tends to create cartels. (Putong, 2003).

## 5. Market interventon and regulation price

a. Market intervention

Market intervention is an action taken by the government to affect the balance in the market. Governments intervene in markets when they allocate resources inefficiently. In an optimally efficient market, resources are perfectly allocated to those who need them in the amounts they need. This occurs when the marginal social costs equal the marginal social benefits. The role of government in price intervention is permitted as long as the reasons are clear. First: There is an accumulation of goods that are really needed by the community. Second: Does not eliminate the traders' profits, which will result in price damage, hiding goods by traders and damage to the welfare of

the community. Meanwhile, the objectives of market intervention carried out by the government according to Ibn Qudamah are as follows: Price intervention concerns the public interest; To prevent ikhtikar and ghaban faa-hisy; and To protect the interests of the wider community (Sitepu)

b. Price regulation

Price regulation is actually an unpopular thing in the realm of Islamic economic thought, because improper price regulation can create injustice. Price regulation is permitted under certain conditions while adhering to the value of justice.

Baqir As-Sadr explained that if the market continues to work perfectly there is no reason to adjust the price level. Pricing will distort prices so that in the end it disturbs the market mechanism. At the time of the apostle and during the caliphate of Umar bin Khattab ra. Kota Madina has experienced an increase in the price level of goods (eg wheat), which reduces supply in the market due to crop failure. He refused the requests of the companions to set market prices but carried out large imports (of wheat) from Egypt. So that the supply of goods in Madina is again abundant and the price level has decreased.

Even so, at the time of Umar bin Khattab this rare was inadequate, the level of purchasing power of the people of Medina at that time was so low that even new prices were not affordable. Khalifa Umar then issued a kind of coupon (which can be exchanged for a certain number of items) which was distributed to the poor. (Supriadi, 2013)

for Mannan (Mannan, 2007), price regulation (part of government intergency ) has 3 function :

- 1) Economic function: increasing productivity and increasing income of the poor through the allocation and relocation of economic resources.
- 2) Social function: narrowing the gap between rich and poor people.

### 3) Moral function: Efforts to uphold Islamic values in economic activity

Price regulation is known in the world of fiqh with the term *tas'ir*, which means fixing a certain price on goods being traded, which does not wrong the owner of the goods and the buyer.

In the concept of Islamic economics pricing is carried out by power market forces, namely the power of demand and supply. In the Islamic concept, the meeting of supply and demand must occur voluntarily. This means that neither party is forced to make transactions at a certain price level. The state of willingness and willingness is the opposite of the state of persecution, which is the state of one party being happy over the sadness of the other.

the different view about price regulation based of interpretation of hadist from Anas bin Malik. Ibnu Qudamah give 2 reason didn't allowed is

- 1) Rasulullah never set the price although poeple people want it
- 2) Price regulation is unfairness is not prohibited. It in volves someone's property, and every person has right to sell at any price on terms of the agreement with the buyer (Supriadi, 2013).

In the normal consistency, all scholars agree on their suggestion to do *tas'ir*, but in conditions of injustice there are differences in the views of the ulama. Imam Malik and some syafiiyah allowed *tas'ir* in a gala state. The controversy among the scholars is around two points.

First, if there is a high price in the market and someone is trying to set a price higher than the real price, according to the Malik school, it must be stopped.

However, if the sellers want to sell below the market price (ceiling prince), there are two kinds of opinion, namely according to Syafi'i or the followers of Ahmad bin Hanbal who still oppose various

government interference. Second, setting the maximum price under normal conditions contradicts the opinion of the majority of scholars.

The conclusions of the various controversies over the opinions of the scholars above are:

- a) No one is allowed to set a price higher or lower than the existing price.
- b) In all cases, price control is dishonest
- c) Price setting is always allowed
- d) Pricing is only permitted in an emergency (Supriadi, 2013).

## **6. Form of government interference**

From an economic perspective, government intervention is required if there is what is known as a market failure. Economics usually refers to 4 circumstances that indicate this market failure (Wibisana, 2017). first, there is monopoly or abuse of dominant position. In contrast to a competitive market, where prices are determined when the marginal cost equals the marginal benefit, in a monopoly market the price is determined by business actors above the marginal cost, so that the price becomes too high and goods being too little for the consumer. even though it benefits business actors, this condition will ultimately harm consumers and society in general, which is shown in the form of deadweight loss. It is clear in these conditions that the market is not functioning, and therefore government intervention is required (Ulen, 2012).

second, market failures also occur when there is very unbalanced information (severe informational assays). This imbalance of information can cause one party to benefit only by exploiting the ignorance of the other, which can then lead to obstruction of the efficient exchange of goods or market activities. Although these information problems can sometimes be resolved by the market mechanism itself, in many cases these problems can only be resolved by government intervention (Ulen, 2012).

According to Ogus, government intervention to address the imbalance of information can be done in two ways. On the one hand, the government can make various provisions requiring the disclosure of information (mandatory disclosure). With this provision, the government determines various obligations for business actors / activities to provide information to the public regarding the price, identity, composition, quality, or certain quantity of goods produced / marketed or the activities they carry out. On the other hand, the government can also make various provisions that prohibit or control misleading information (control of misleading information). This control over information applies both to the information the parties voluntarily provide, and the information they are obliged to provide.

Third, market failures can be manifested in the form of public goods (public goods). Cooter and Ulen contrast public goods and private goods. According to Cooter and Ulen, public goods have a non-rivalrous nature, namely that one's consumption of an item does not reduce the availability of that item for other people; and nonexcludability, namely that the cost to prevent other people from enjoying the goods is very high (in other words, it is impossible for someone to prevent others from enjoying the benefits of an item).

Fourth More clearly, Kolstad stated that:

“A good is excludable if it is feasible and practical to selectively allow consumers to consume the good.”; sedangkan “[a] bad (good) is rival if one person’s consumption of a unit of the bad (good) diminishes the amount of the bad (good) available for others to consume, i.e., there is a negative (positive) social opportunity cost to others associated with consumption. A bad (good) is nonrival otherwise.”

From an economic perspective, welfare is the end result of a development process (especially economic development). In the development process, from a public economic perspective there are three economic roles that the government must play, namely the role of

allocation, distribution and stabilization, all of which aim to improve the welfare of the community (Purwanto, 1994).

there are some function of government :

The allocation function is a function of the government in increasing efficiency in the supply of goods needed by society. The distribution function is the function of the government in creating equitable results of economic development. And the stabilization function is related to the role of the government in creating a supportive climate community economic activities.

According to Baqir Ash Sadr, the government functions in the economic sector there are several responsibilities. The responsibilities or functions of the government, among others, relate to the first, the provision of the implementation of social security in the community, secondly the achievement of social balance and thirdly related to government intervention in the economic sector (Chamid, 2010).

function of government:

According to Rasyid, the main objective of forming a government is to maintain a system of order in which society can live life naturally. Government is not created to serve itself, but for society, creates the conditions that are enable each member of society, develop abilities and creativity in order to achieve mutual progress (Labolo, 2007 ).

According to Ndraha, the government has two basic functions, namely the primary function or service function, and a secondary function or empowerment function. The primary function is the function of the government as a provider of public services that cannot be privatized including defense and security services, civil services, and bureaucratic services. Meanwhile, the secondary function is as providers of needs and guidance for goods and services which they are unable to fulfill on their own because they are still weak and powerless, including the provision and construction of facilities and infrastructure (Labolo, 2007 ).

the primary function is continuously running and positively related with empowerment ordered. This means that the more empowered the community, the more the primary function of the government will increase. Conversely, secondary functions are negatively related to the level of empowerment being governed.

This means that the more empowered the community is, the less function it will be secondary government from rowing (setting) to steering (controlling).

Secondary functions can gradually be left to the community to meet their own needs. The government is obliged to continuously strive to empower the community to increase their empowerment so that in turn they have the ability to serve themselves or meet their needs independently regardless of government interference.

## 7. Competition

The Islamic concept emphasizes that the market must stand on the principle of free competition (perfect competition). However, this does not mean that freedom is absolute, but freedom is wrapped in the shari'ah frame. In Islam, transactions occur voluntarily (interadim minkum / mutual goodwill, as mentioned in the Qur'an, Surat An Nisa ' ayat 29. (Sitepu)

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ  
تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۚ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۚ إِنَّ اللَّهَ كَانَ بِكُمْ  
رَجِيمًا

The meaning

O you who believe, do not eat each other's wealth in an evil way, except by way of commerce which is consensual among you. And don't kill yourselves; verily Allah is Most Merciful to you.

Dijan Widijowati in his book trade law explains the prohibition of working together to influence prices by regulating the production and / or marketing of goods which can result in monopolistic practices and unfair



business competition. Apart from that the things that are not allowed are as follows:

Business actors are prohibited from entering into agreements with their business competitors. which can prevent other business actors from doing that kind of business the same, both for domestic and foreign markets.

Business actors are prohibited from entering into agreements with their business competitors. To refuse sellers of goods and or services from other business actors the act:

Harm or can be suspected to be detrimental to other businesses.

Limit other business actors in selling and buying every item and / or related services and markets (Widijowati, 2012).

## **B. Welfare**

### **1. definition of welfare**

According to Dunham (Soetarso, 1980), social welfare is organized activities to improve social welfare conditions by providing assistance to people to meet their needs. Then Friedlander (Soetarso, 1980) combines social services and social institutions in the sense of social welfare, namely an organized system of social services and institutions intended to help individuals and groups to achieve satisfactory standards of living and health, as well as social and personal relationships that enable them to develop their full capacity and improve their welfare in accordance with the needs of their families and communities. According to Dunham (Soetarso, 1980), social welfare is organized activities to improve social welfare conditions by providing assistance to people to meet their needs. Then Friedlander (Soetarso, 1980) combines social services and social institutions in the sense of social welfare, namely an organized system of social services and institutions intended to help individuals and groups to achieve satisfactory standards of living and health, as well as social and personal relationships that enable them. to develop their full capacity and



improve their welfare in accordance with the needs of their families and communities (suradi, 2007).

In the Law of the Republic of Indonesia Number 11 of 2009 concerning Social Welfare, welfare or prosperity can have four meanings: In general terms, prosperity refers to the good state of the human condition in which the people are prosperous, in a state of health and peace.

In economy, prosperity is associated with material gain. Prosperity has a special official or technical meaning, as in terms of social welfare functions.

In social policy, social welfare refers to the range of services to meet community needs. This is the term used in the idea of a prosperous state.

concerning Social WeThere are three parameters used to measure the success of human development using HDI, namely (1) health, and longevity that is read from life expectancy, (2) education as measured by the average literacy rate and length of schooling, and (3) income measured by purchasing power (Tamin 1997). success of islam economy colated at how far balancing among material needs and human ethical needs (Rahman 1995).

## **2. Welfare in islamic perspective**

According P3EI (2008:4), in islamic there are definiton of welfare (Sardar, 2016). Holistic and balanced welfare, namely material adequacy supported by the fulfillment of spiritual needs and includes both individual and social. The human figure consists of physical and mental elements, therefore happiness must be comprehensive and balanced between the two. Likewise, humans have both an individual and a social dimension. Humans will feel happy if there is a balance between themselves and their social environment.

Prosperity in the world and the hereafter (falah), because humans do not only live in the realm of the world, but also in the realm after death / destruction of the world (hereafter). The sufficiency of material in the

world is shown in order to obtain sufficiency in the hereafter. If this ideal condition is not achieved, the welfare in the hereafter will be prioritized, because this is something that is eternal and more valuable than world life. Welfare in Islamic economics is welfare as a whole, namely welfare materially and spiritually. The concept of welfare in Islamic economics is not only measured based on economic values, but also includes moral, spiritual, and social values. So that welfare based on Islam has a deeper concept.

### 3. Indicator of welfare

Hakim (2013) said that conventional economics makes welfare indicators based on several different points of view, including:

Adam Smith, and Smith, in the book "The Wealth of Nation" states that people's welfare will be achieved if four basic economic principles are fulfilled, namely:

- a) The principle of balance of production and consumption
- b) Principles of workforce management
- c) Principles of capital management
- d) The principle of sovereignty is in the hands of the people

According Miles (1985), there are 4 indicators who use for knowing of welfare some people :

1. security
2. freedom
3. welfare
4. identity

Ad-dien :Memelihara agama Ryandono (2010:30) mengatakan bahwa: memelihara agama dapat diukur dari implementasi rukun Islam (syahadat, shalat, puasa, zakat, dan haji). Selain itu juga bisa dilihat pula dari tercapainya amalan rukun iman. According to several experts in the book P3EI (2008: 1-13), "Islamic welfare indicators are the fulfillment of physical needs of lawful rizqi, healthy life physically and spiritually, blessed rezeqi received, family that is sakinah mawaddah wa rahmah, love

of others. , happy and qana'ah with what Allah gave him and feel happy ”. Thus, prosperity in Islam is not only measured by the fulfillment of material needs, but also the fulfillment of spiritual needs.

An-nafs: Nurturing the Soul Ryandono (2010: 30) argues that the manifestation of soul care is fulfilling the needs for clothing, food, shelter, health, and other general facilities.

Al-aql: Maintaining Intellect According to Al-Syatibhi in Bakri (1997) maintaining reason can be divided into three ranks. In the Dharuriyah ranking, for example, it is forbidden to drink liquor. In the rank of Hajj as recommended studying knowledge. While in tahsiniyyah performance, for example, avoiding listening to something that is not useful.

An-nasl: Nurturing Offspring, We as humans don't need to worry if we are still not economically capable of getting married because Allah SWT will provide His sustenance and gifts.

Al-maal: Maintaining Treasure. According to Ryandono (2010: 30), "the way to safeguard property includes looking for a decent and fair income, having business opportunities, lawful and thoyib fortune, and fair competition".

## **C. Ekonomi islam**

### **1. Definition of islam economic**

Economics in many literatures, economics comes from Greek, namely the words "oikos or oiku" and "nomos" which means household rules. In other words, the economy is everything that is related to or directly related to the life in the household. In the sense that the household here is not only the direct needs of those in the household, such as husband, wife or children. But also household in a broad sense such as the household of the nation, state and the world. In subsequent developments, the word economy is always identified with "affordable, economical, and simple", for example we have heard the word "economic packaging",

"economy class", and so on. So, the term economy does not come from the Islamic term or is contained (written) in the literature of the holy book al-Qur'an and al-Hadith, even in Islamic classical texts but comes from ancient Greek, namely: Oikos and Nomos. Oikos means household (house-hold), while Nomos means rules, rules, or management. Thus, in simple terms, economics can be interpreted as rules, regulations, or the way a household is managed. As for the study of how households or communities manage the resources they have to meet their needs is called economics.

so, economics in general is a knowledge of how to regulate and manage issues related to the needs of individuals, households and society properly and correctly. Thus, economic studies are indeed the result of observations of social symptoms and economic behavior, which involve the utilization of limited resources and results in an effort to meet human needs and welfare, both physical and mental. Therefore, in general, economy is defined as the study of human behavior in relation to the use of scarce and / or available productive sources for production.

Umar chapra tel economic knowlage is a some knowlage who make realize welfare of people with some alocation and distribution scarce resources and distributing resources in tune with maqasid (plural from maqshud the meaning is purpose)

From this definition it can be understood that (Djalaluddin, 2014) :

the object of Islamic economics is the allocation and distribution of resources. From this we can find the similarities that Islamic economics and conventional economics have islamic economics brings human happiness. If in conventional economics defines happiness as a material feeling, and Islam includes a comprehensive spiritual and well-being aspects The welfare objectives that the Islamic economy wants to create are in line with maqashid al sharia (the goal of sharia) meaning that welfare lies in the protection of religion (deen), self (nafs), reason, descent, property (economy) Islamic economics is a science based on

sacred sharia in the form of rules and general principles that are global and have a profane side, where humans have the right to be creative in order to create prosperity.

One definition that accommodates the maqasyid ash sharia elements above is the definition of Islamic Economics formulated by Yusuf al Qardhawi. He said the Islamic economy has its own characteristics. And the uniqueness of Islamic civilization that distinguishes it from other economic systems. It is a rabbinic economy, divine (humanitarian perspective), moral economy, and middle economy. As a divine economy, Islamic Economics has a transcendent aspect that is very high holy (holy) which combines it with the material aspect, the world (profanity). The starting point is Allah and the goal is to seek Allah's fadl through the way (Tariq) which does not contradict what has been outlined by Allah. Islamic economics as stated by Shihab (1997) is bound by a set of values of faith and morality, moral ethics for each of its economic activities, both in its position as a consumer, producer, distributor, etc. as well as in doing its business in developing and creating assets (amar, 2016).

According to Thimas Khun, he said that Islamic economics has a paradigm core, the core of an Islamic economic paradigm comes from the Al-Qur'an and Sunnah. Islamic economy has basic characteristics, namely Rabbani economy and human economy, it is said to be Rabbani economy because it is loaded with values from Illahiyah and it is said to be Human economy because this economy is implemented for the welfare of humans. According to Yusuf Qardawi (2004), Islamic economics has three principles, namely monotheism, morals, and balance. It is well known that the first two principles are principles that do not exist in conventional, the principle of balance in conventional practice is the principle that results in the conventional itself in staying. Islamic economy is called human economy, because this economy is aimed at and carried out for human prosperity, according to Chapra, this economy is called tawhid. Faith is

very important in Islamic economics, because it can directly affect a person's personality, lifestyle, perceptions, and lifestyle of humans. According to Metwally (in Zainul Arifin), the principles of Islamic economics can be broadly described as follows (arifin, 2005).

1. in an Islamic economy, various resources are seen as entrusted by God to humans. Humans must cultivate or make the best use of it for the sake of mutual welfare in the world, which is beneficial for themselves and also for others. But the most important of all that will be accounted for in the hereafter
2. Islam recognizes private ownership within certain limits, including means of production and factors of production. First, individual ownership is limited by the interests of society. And second, Islam rejects any illegitimate income, let alone businesses that can destroy society.
3. The main driving force of Islamic economics is cooperation. A Muslim, whether a buyer, seller, wage earner, profit maker and so on, must adhere to the guidance of Allah SWT in His Word:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالِكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ  
تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ  
بِكُمْ رَحِيمًا

This means: "O you who believe, do not eat each other's wealth in an evil way, except by way of commerce which applies equally to you among you. And do not kill yourselves. Allah is Most Merciful to you. " (Surah An-Nisa: 29)

4. Ownership of private wealth must play a role as productive capital which will increase the amount of national product and increase the welfare of society. As Allah SWT says:

آمَنُوا بِاللَّهِ وَرَسُولِهِ وَأَنْفَقُوا مِمَّا جَعَلَكُمْ مُسْتَحْلِفِينَ فِيهِ ۖ  
فَالَّذِينَ آمَنُوا مِنْكُمْ وَأَنْفَقُوا لَهُمْ أَجْرٌ كَبِيرٌ

Meaning: "Have faith in Allah and His Messenger and spend part of your wealth which Allah has made you master [1456]. So those who believe among you and spend (part) of their wealth will receive a great reward. " (Surah Al-Hadiid: 7)

Islam guarantees community ownership, and its use is planned for the benefit of the people. This principle is based on the Sunnah of the Prophet Muhammad which states that, "People have equal rights to water, pasture and fire." The Prophet's Sunnah wants all extractive industries related to water production, mining, and even foodstuffs, which must be managed by the State. Likewise, fuel for common use must not be controlled by individuals.

## 2. Market mechanism in islam

From various sources, the market mechanism in Islam includes theological aspects to sociological. Therefore, the authors summarize as follows:

- a. Price formation is strongly influenced by market supply and demand.
- b. Transactions that occur between traders and buyers are transactions based on consensual factors.
- c. In a fair market, no intervention from any party is allowed.
- d. Traders may take advantage of both rewards for effort and risk, provided the profit is not excessive.
- e. Don't let the motivation to take advantage get in the way do good, especially to do wrong.
- f. Islamic requests include the following:
  - 1) Requests only for halal and thayyib items.
  - 2) There is no demand for goods for the purpose of pomp, luxury, and redundancy.



- 3) The demand for basic needs of the poor has increased because of this zakat obligations, encouragement of infaq and alms, and obligation to provide basic needs by the State.

g. Islamic offerings include the following:

- 1) only halal and thayib items are produced.
- 2) production is prioritized to meet the basic needs of society.
- 3) economic decisions do not only consider the cost-benefit in this world, but also in the hereafter.
- 4) Protection of humans, natural resources and the environment.

h. Market imperfection

Market efficiency does not occur if the market is not perfect (Market imperfection).this is caused by:

- 1) Market forces, which have market power, can determine prices and the balance quantity.
- 2) Externalities, consumption / production activities that affect parties others, reflected in the market.
- 3) Public goods, non-exclusive and non-rival good in consumption
- 4) Imperfect information causes inefficiency in requests and offers.

i. In Islam, the above imperfections are recognized and added with several other factors that cause market distortions, including:

- 1) Supply and demand engineering
- 2) Ba'i najasy: the manufacturer asks the other party to praise the product or bidding at a high price, so people will be affected.
- 3) Ihtikar: take advantage above normal profit in a way hold the goods from circulating in the market so that the price increases.
- 4) Tadlis (fraud), Tadlis quantity, Tadlis quality, Tadlis price. Tadlis submission time
- 5) Ghaban faa-hisy: selling above market price.
- 6) Tallaqi rukban: merchants buy the seller's goods before entering city



- 7) Taghrir: uncertainty, Tagrir quality, Tagrir quantity, Tagrir Price, Tagrir delivery times

### 3. Hisbah or market surveillance

Islam regulates and controls the market closely. One of the institutions formed to oversee the market is hisbah. In Qur'an

وَلْتَكُنْ مِنْكُمْ أُمَّةٌ يَدْعُونَ إِلَى الْخَيْرِ وَيَأْمُرُونَ بِالْمَعْرُوفِ وَيَنْهَوْنَ عَنِ الْمُنْكَرِ وَأُولَئِكَ هُمُ الْمُفْلِحُونَ

the meaning “And let there be among you a people who call on virtue, tell the bad and prevent the evil from being wrong; they are the lucky ones”

Allah SWT said that there should be a number of people who are tasked with enforcing Allah's orders, namely by calling on people to do good and prohibit unrighteous acts. They are the lucky class of people.

Hisbah is a system for ordering the good and fair if goodness and justice are clearly violated or disrespected. This institution also prohibits evil and injustice when it is done. With regard to preventing this evil, one of the powers of the hisbah institution is to prevent fraud in the market, such as the problem of fraud in the scales, measure or prevent the sale of damaged goods, as well as actions that destroy morale.

The forerunner of hisbah has existed since the time of the Prophet Muhammad, marked by the appointment of a muhtasib in various places. Hisbah began to be officially institutionalized during the reign of Umar bin Khattab by appointing a woman to guard the market from fraudulent acts

### 4. Riba dan Gharar

the majority of commentators (jumhûr al-mufassirîn) argue that what is meant by usury in this verse is a form of gift (al-'athiyah) that is conveyed by someone to another not with the aim of reaching the pleasure of Allah SWT. But only to get a reward. worldly. Therefore, the culprit will not get rewarded by Allah SWT. for the gift (Syarif, 2011).

Syafi'i Antonio, briefly explained the types of usury above as following:

- a. Riba Qardh, which is a certain benefit or level of advantages required against debtors (muqtaridh).
- b. Jahiliyah Riba, namely debt paid more than the principal, because of the borrower is unable to pay his debt at the specified time.
- c. Riba Fadhl, namely the exchange between similar goods with different levels or measures, while the goods exchanged are included in the type of ribawi goods.
- d. Riba Nasi'ah, is the postponement of delivery or acceptance of types ribawi goods that are exchanged with other types of ribawi goods. Riba in nasi'ah arises because of a difference, change, or addition between what is given now and what is submitted later (Antonio, 2001).
- e. gharar

can mean risk, and sometimes refers to uncertainty. Ibn Taymiyyah described that gharar was something that was unknown.

Ibn Qayyim emphasized that gharar is something that may or may not exist. Gharar is the uncertainty of the goods being traded, resulting in fraud

## 5. scales and clean

- a. scales

To watch over property and safeguard islamic individual rights suppose every trader arrange the sukuta and the scales appropriately,

Allah said: QS. Al-A'raf/7:85

وَإِلَىٰ مَدْيَنَ أَخَاهُمْ شُعَيْبًا ۗ قَالَ يَا قَوْمِ اعْبُدُوا اللَّهَ مَا

لَكُمْ مِنْ إِلَهِ غَيْرُهُ ۗ قَدْ جَاءَتْكُمْ بَيِّنَةٌ مِنْ رَبِّكُمْ ۗ فَأَوْفُوا كَيْلَ

وَالْمِيزَانَ وَلَا تَبْخَسُوا النَّاسَ أَشْيَاءَهُمْ وَلَا تُفْسِدُوا فِي الْأَرْضِ

بَعْدَ إِصْلَاحِهَا ۚ ذَلِكُمْ خَيْرٌ لَكُمْ إِنْ كُنْتُمْ مُؤْمِنِينَ

The meaning

And (We have sent) to the inhabitants of Mad-yan their brother, Shu'aib. He declared: "O my people, worship Allah, may there be no god for you but Him. Verily, the clear evidence has come to you from your Lord. Then make perfect the measurements and the scales and do not allow humans to measure their measurements and their weights, and do not cause damage on the face of the earth after God has repaired it. That is better for you if you are true believers "

#### b. Cleanliness

Islam teaches cleanliness in all aspects of life, including in trade, good merchandise is goods that are lawful and good (clean and healthy). Halal food includes how to obtain it and its halal ingredients. Good food is not necessarily halal, but halal food is definitely good. Asexamples of good but not halal goods are fruits, meat, and so on obtained as a result of theft, robbery and other crimes, food law it will be haram because it is obtained from a way that is forbidden by religion

#### 6. Syarat Objek Akad

The conditions for the object of the contract in order to avoid a contract that is not halal are as follows:

##### a) Masyru '(legal) goods.

So any items that are deemed assets such as carcasses or which cannot be used like khamar cannot be the object of the contract. This condition was agreed upon by all scholars and applies to the business contract (mu'awadhat) and social contract (tabarru'at).

##### b) Can be handed over the contract time.

Then the goods that cannot be handed over cannot be the object of the transaction even though the goods have a seller. All scholars

agree that this condition applies in the mu'awadhat contract and according to the majority of scholars, this condition also applies to the tabarru'at contract except for the malikiyah which allows the property to be given over to be handed over, they argue that the character of this contract is social (ihsan) , and if the item is not infused, it will not harm those who receive tabarru'.

c) Clearly known by the parties to the contract.

Items that are not clearly known by the parties to the contract may not be the object of the transaction, such as selling one (certain) house and so on. All scholars agreed that this condition applies in the mu'awadhah contract, because if this condition is not fulfilled, it will cause dispute.

d) The object of the contract must exist at the time of the contract.

Scholars differ on this matter:

First, according to the majority of scholars the object of the contract must be at the time of the contract, then the goods that did not exist at the time of the contract could not be the object of the transaction, such as selling fruit on a tree before it appeared to change and so on.

Second, according to Malikiyah, this requirement does not apply to tabarru'at contracts such as waqf. According to them, the object of the waqaf contract object may be in the form of items that do not have the time of the contract, but may be held at a certain time.

Ketiga, based hanabillah this term not applicable in mu'awadah contract and tabarru'at contract, menurut hanabilah syarat ini tidak berlaku pada akad mu'awadhah dan tabarru'at. According to them, the object of the contract is not required to be at the time of the contract, but there may be no contract time but it can be tgharar.

## D. Conceptual Framework

The track is the base, base or focus. In this case the foundation in question is the focus or basis used as the foundation in terms of teaching. Logos means knowledge, words. Theology is the science based on the biblical word of God SW. Thus, the theological foundation is a science based on the words of Allah SWT biblically

In this study entitled "the potential of the traditional market for the well-being of traders Islamic perspective (Case Study of Induk Bumiayu Market)", contains several theological foundations that explain the potential of the market and the well-being of traders .

Potential is Market potential is an expression of the maximum sales opportunity for a particular service product over a specified period of time, for example one year.

market potential estimates involve current demand for products and projections of future market trends. Market potential can be analyzed through market planning, pricing, as well as the facilities and infrastructure available in the market.

seen from the Indonesian society, especially the rural market is still very influential on the life of the surrounding community, so the potential is still great, stay how many traders or people take advantage of these conditions, in paragraph

Ar rad 11

لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِّنْ أَمْرِ اللَّهِ ۗ إِنَّ

اللَّهُ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنفُسِهِمْ ۗ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ

سُوْءًا فَلَا مَرَدَّ لَهُ ۗ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَّالٍ

For humans there are angels who always follow him in turn, in front of and behind him, they are guarding him by the command of Allah. Indeed, Allah does not change

the condition of a people so that they change the condition that is in themselves.

it clearly it is the responsibility of the individual to obtain a decent life.

By taking advantage of what is on earth allah has thought, a

QS. Al-Baqarah Ayat 29

هُوَ الَّذِي خَلَقَ لَكُمْ مَا فِي الْأَرْضِ جَمِيعًا ثُمَّ اسْتَوَىٰ إِلَى السَّمَاءِ  
فَسَوَّاهُنَّ سَبْعَ سَمَاوَاتٍ ۗ وَهُوَ بِكُلِّ شَيْءٍ عَلِيمٌ

the meaning

It is He (Allah) who created everything on earth for you and then He went to the heavens, then He made them seven heavens. And He is All-Knowing everything.

God created everything in the heavens and the earth.

So man can use everything that God created, for example, fruits and vegetables, all of them can be used for buying and selling activities.

And the word of allah sid about business is : Allah says in Surah As-Saf verse 10, which

يَا أَيُّهَا الَّذِينَ آمَنُوا هَلْ أَدُلُّكُمْ عَلَىٰ تِجَارَةٍ تُنَجِّبُكُمْ مِنْ  
عَذَابِ أَلِيمٍ

Meaning: "O you who believe, would you like me to show you a business that can save you from a painful punishment?".

in Allah and His Messenger, do you all want me to show you a profitable business and will surely bring double the profits and good fortune remain or release you from the fire of hell. ” The above expression gives the meaning that pious deeds with a great reward, as great as a business that never loses because it will enter heaven and be saved from the fire of hell. In the above verse are also mentioned the forms of trade

that provide the great profit, namely: always believe in God, the angels of God, His books, His messengers, the existence of the Day of Judgment, and the qada and qadar of God. Then, by doing good deeds solely for the sake of Allah not for pleasure, and jihad in the way of Allah, either jihad with the soul and body or jihad with wealth. What is meant by jihad with the soul and body is to fight against the enemies of religion who want the destruction of Islam and the Muslims. While jihad with property is to spend property to uphold the word of God, such as for the cost of war, building mosques, houses of worship, schools, hospitals, and other public interests. So, the verse explains about the organization and demonstration of trade / business that can provide benefits for mankind and avoid the punishment of hell, in other words God has shown mankind how they (humans) should do business / trade activities in accordance with Islamic teachings. Non-profit trading that takes profit at the expense of others. Trade is one of the activities that can be done by all human beings, human beings can do all activities including business / trade as long as they do not forget their obligation as God's creatures that is worship. To that end, the relevant paragraph of that is:

1. Surah Al - Jumu'ah verse 10

فَإِذَا قُضِيَتِ الصَّلَاةُ فَانْتَشِرُوا فِي الْأَرْضِ وَ  
 وَادْكُرُوا اللَّهَ كَثِيرًا لَعَلَّكُمْ تُفْلِحُونَ  
 ابْتَغُوا مِنْ فَضْلِ اللَّهِ

means: " O ye who believe, when the call for prayer on Friday, then hasten to remember Allah and leave trading. That is better for you if you know. When prayers have been performed, then you are scattered on the earth; and seek the bounty of Allah and remember Allah abundantly so that you may prosper. "

In business purpose other than obtaining the pleasure of god business also has another purpose which is to prosper life

The concept of well-being aimed at conventional economics is a controversial terminology, as it can be defined in many senses. One is with a pure materialistic understanding that completely denies spiritual



connection, or perhaps with a little hint of spiritual aspects. If prosperity is defined by the concepts of materialism and hedonism, then economics serves a portion of excellence in the fulfillment of personal interests (selfinterest) and maximizes wealth, physical enjoyment, and the satisfaction of lust. Conventional value theory has shortcomings in the rational and convex terms that make human beings a consumption machine that with its efforts must try to empower its resources to increase its satisfaction (material) with the size of money. While in the Islamic perspective, all economic activities carried out by humans, both individuals and as a society must be based on the purpose for the benefit. . The purpose of life is not to consume, but consumption is a consequence of life. Consumption activities both for want and need must be based on the ability of both soul, body, and finances. Islamic economic views on welfare are based on the whole of Islamic teachings about this life. This concept is very different from the concept of well-being in conventional economics, because it is a holistic concept. In short, the well-being desired by Islamic teachings is (Pusparini, 2015) :

- Holistic and balanced well-being, which includes both material and spiritual dimensions as well as individual and social dimensions
- Prosperity in this world and in the hereafter, because human beings not only live in the world but also in the hereafter. If this ideal condition can not be achieved then the well-being in the hereafter is certainly more important.

An Nahl ayat 97

مَنْ عَمِلَ صَالِحًا مِنْ ذَكَرٍ أَوْ أُنْثَىٰ وَهُوَ مُؤْمِنٌ فَلَنُحْيِيَنَّهٗ  
حَيَاتًا طَيِّبَةً ۖ وَلَنَجْزِيَنَّهُمْ أَجْرَهُمْ بِأَحْسَنِ مَا كَانُوا يَعْمَلُونَ

Whoever does good deeds, whether male or female, is in a state of faith, then surely We will give him a good life and we will reward him with better rewards than what they have done.



## **CHAPTER III**

### **RESEARCH METHODOLOGY**

Basically method of research is scientific way for getting data with goal and specific use. In generally the data that get from research can be able to understand, solve and anticipate problem. General purpose of this research is getting solve and getting answer on the formulation of the problem.

#### **A. Type of research**

The type of the research that use in this research is field research, and the location of research in Induk Bumiayu market, in Dukuhturi village district of Bumiayu and region of Brebes. The meaning of field research is some of research that doing in location of research by relying on observation about some phenomenon in a state. Field research is carried out within the community to discover reality that happen about some problem. The purpose of Field research for solve practical problem in daily life (marzuki, 2005).

Qualitative research is research that resulting research from descriptive data like written or spoken or based on observed behavior. The meaning of Descriptive research is for describe a situation or specific population area which is factual systematically and accurately. Purpose of Descriptive study for find new meaning, describes the condition of existence, determine the frequency of occurrence of something and categorize (danim, 2002).

Basically Qualitative research trying to describe the problem comprehensively, holistic, integrative and deep with observation of people in their habit and interact with them about the world around them. Qualitative research using verbal data and the qualification are theoretical. Data processing and hypothesis testing is not based on statistic, but with a certain mindset according to the laws of logic.

According Bogdan and Bikle qualitative research have a type like: (suyanto, 2016)

1. Qualitative research is doing in nature condition, direct on data source and research is key of instrument

2. Qualitative research is more descriptive, the data collected in the form of words or pictures, so it doesn't emphasize number.
3. Qualitative research more emphasize by process than product or outcome
4. Qualitative research using data analysis by inductive
5. Qualitative research more emphasize on meaning

If we see from characteristic of processing data, this research using qualitative method, this method is the data collected is in the form of words, picture not numbers. If there is number is just supporting of data, data that we get is field notes, private document, and other, generally in qualitative research method is collecting data with through direct contact with people that concerned, and for more sure and safe because of this pandemic researcher must less interaction with the other person (social distance) so research getting limited data and research mix with the document, this research is focus on data processing with data from interview, observation, previous research and the other side will helped by cultivating literacy in books related to Islamic law view regarding the market then analyzed and concluded.

#### **B. Time and location of research**

This research doing in Bumiayu Induk market, this market location in Dukuhturi village district Bumiayu and region of Brebes and this research held in March until June 2020.

#### **C. Subject and object of Research**

Research is the object, thing or person to which the data for the research variable is attached and in question. Subject in this research is trader of Bumiayu Induk market and object in this research is variable that research based on this problem is potential of Induk Bumiayu market.

#### **D. Research Data source**

There is 2 data source that use in this research, main data is primary data and secondary data.

### 1. Primary data

Primary data source is authentic data or data that get direct from first hand about the revealed data (nawawi, 2001) in other meaning tell that primary data is data obtained directly from subject research with measuring tool or direct data retrieval tool from the subject for information source who we search or the data which the researcher collected directly from the first source.

In this research the information from the interviewee become some of data source, and subject of this research is trader and for add information research interview the office or market manager of Induk Bumiayu market

### 2. Secondary data

Secondary data source is data based on the other data so is not authentic because has got from second hand, third hand and then. (Suryabrata, 1998). The other source is article and previous research which has the same concept as the research that is being done.

### 3. Collect data technique

After determining the type of research method and source data next step is decide how the collection data technique who will using in this research, this is useful for simplifying data processing. As for the methods of data collection in research are very diverse, but because this research is qualitative so the most precise data is with collection data method with this step :

#### 1. Observation

Observation is way to collect data with observe the object of research or events whether in the form of humans, nature and other (Sugiyono, 2013 ). the location of observation in traditional market in Bumiayu the name of market is Induk Bumiayu market in district Of Bumiayu Region of Brebes and the method that use is observation made by the research on the potential of welfare trader.

## 2. Interview

Interview is collecting data techniques by interviewing one or several people concerned (Tanzeh, 2011). Interview that researcher use is structured interview who most of primary data is data that get directly from subject as informan. As for the research subject who were interview is trader and officer of the market and head officer of market Induk Bumiayu market and local government.

## 3. Documentation

In this research the document and note become supporting data, while the contents of the notes is object of research or variable of research (Arikunto, 1992). The other this form of documentation in the form is photos of location, place of trade, and various source and respondents become authentic data.

### **E. Sample and population**

In this research, researcher using random sampling sample this method also we can say as sampling opportunity or probabilitas sampling where every part of the population has equal chance of being included in and each of the possible samples, in and each of a finite universe has the same probability of being chosen (Kothari, 1990). Due to the pandemic the researcher limitations in doing observation so that the sampling was taken only a few people and most of the research was based on exiting data. And the sample that the researcher take is 60 from trade of Induk Bumiayu market because using sample random sampling the resaecher must take minimal 10% from all of trader in Induk Bumiayu market. And for the other interview is with head of office Induk Bumiayu market, local goverment and some buyer

### **F. Analysis data technique**

Qualitative descriptive become based on this research in interpreting the result of the research conducted is tell some situation or what happen on the location and the theory concerned.

According to Whitney quoted by Soejono and Abdurrahman that descriptive method is for search the fact with right interpretation, while according to Moh. Nazir quoted by Soerjono he explained that descriptive research studies problems in society and certain situation including the relation between activities.

Based on Miles and Huberman tell that the activities in qualitative data analysis doing by continue until finish there is 3 step analysis :

#### 1. Reduction data

The Data from field quite a lot, for that it should be noted carefully and in detail. As has been stated, as longer time we spend in field so more data will be obtained, complex and intricate. So that we need analysis the data with reduction data. Reducing data is summarize, choose the main thing, and focus for the important things, search the themes and patterns. So that the data that reduced will give clearer picture, and easy to search if we look for that (Sugiyono, 2013).

In this research after researcher get data from various sources the next, researcher will choose the data that she need according to focus research. After reduced data researcher easier and clear in analysis process and she will collect the next data.

#### 2. Display data

In qualitative data, data presentation can be form a brief description, chart, relation between category and the other. In this season Miles dan Huberman, said that the most frequent that used in presentation the data in qualitative research is using narrative text (Sugiyono, 2013).

In this research, researcher focus on presentation data with narrative text. So that with that make it easy for understand what happen on that, and will plan the next work based on what is understood.

#### 3. Verification

Third step in qualitative data analysis is make conclusion and verification. The first conclusion that has found is temporary and will change if not found strong evidence to support the next stage of data

collection. But if found conclusion early in the stage, has support by valid and consistent evidence when researcher back to field to collect the data so the conclusion that get is credible (Sugiyono, 2013 ).

After reduced data and show the data, the last step in this observation is researcher will make conclusion how the potential of Induk Bumiayu market and the value is welfare of trader

SOAR analysis is an alternative offer to enrich the knowledge strategy analysis. SOAR analysis from appreciative inquiry approach. Appreciative inquiry is a new approach is being developed by David Cooperrider for helping organization or individual for make dreams come true, appreciative inquiry (AI) more emphasis on identifying and building strengths and opportunity more than the problem, weakness and threat (Stavros Jacqueline, 2003).

SOAR analysis allows organization members create the future they wanted themselves in all of process with investigation, innovation and inspiration. SOAR internal focus is strength of organization. The full of SOAR is Strengths, Opportunities, Aspirations and Results

1. Strength (S) is things that are the greatest strength and asset that is owned tangible or intangible asset. The purpose of saying that suppose give respect for all positive things that they have. This strength will continue to develop for individual progress organization or individual itself in the future.
2. Opportunities (O) the meaning what they do in external environment for identifying the best opportunity which they have and can be used for external environment, external environment is an area full of possibilities and opportunities. One of the terms of success some company is their ability to maximize the opportunities that they owned. This implies a positive perspective in viewing the external environment which is changing very rapidly.
3. Aspirations (A) members of organization share aspirations designing dream future conditions, which can lead to self-confidence and pride in yourself, your job, the department, and the organization as a whole. These

various mutual aspirations are very important in order to create mutually agreed upon vision, mission and values, which will guide the organization's journey towards the future.

4. Results (R) means determining the measure of the results to be achieved (measurable results) in strategic planning, in order to determine the extent to which the achievement of mutually agreed goals. In order for organizational members to feel motivated in the effort to achieve these predetermined goals, it is necessary to design an attractive recognition and reward system.

SOAR analysis for strategic planning begins with an initiate (the decision to choose SOAR) then is followed by an inquiry that uses positive questions to learn about core values, vision, strengths, and potential opportunities. In this phase, the views of every member of the organization are valued. Investigations are also carried out in order to fully understand the values possessed by members of the organization as well as the best things that have happened in the past. Then the members of the organization are brought into the imagination phase, using the time to "dream" and designing the expected future. In this phase, values are reinforced, a vision and mission are created. Long-term goals and strategic alternatives and recommendations are announced. The next phase is innovation, which is the start of designing short-term goals, tactical and functional plans, integrated programs, systems and structures to achieve expected future goals. In order to achieve the best measurable results, employees must be inspired through a system of recognition and rewards.

SOAR analysis diagram is a diagram that serves to identify the situation and position faced by the company in business competition according to the internal strategic factors that the company has and the external factors facing the company.. Diagram SOAR menurut Stravros, Cooperrider, and Kelley (2003) adalah sebagai berikut :



### Analysis diagram of SOAR

	Internal	Eksternal
Present	S Strengths	O Opportunities
Future	A Aspiration	R Result

Diagram diatas menggambarkan 2 kondisi yaitu :

1. Strategi Planning Fokus : The planning is focused based on the results of the table Strengths and Opportunities. Based on the conditions of the company / organization
2. Human Development Strategy : Development Strategy planner: focused planning based on the results of the Aspiration and Results table. Sourced from all elements of the company / organization's (personal) stakeholders

But it can discribe in SOAR matric, yaitu sebagai berikut :

	strength (s) Strengths of internal side	Opportunities (O) Opportunity
Aspiration (A) Strength of eksternal	S-A Strategy Create a strategy that uses strengths to achieve aspirations	O-A strategy Create an aspiration-oriented strategy that is expected to take advantage of opportunities
Result (R) Strength of eksternal	S-R Strategy Create a strategy based on strengths to achieve structured results	O-R Strategy Opportunity-oriented strategies for achieving results are structured

Matriks SOAR serves to compile strategic factors that describe how the external strengths and opportunities faced by the company can be adjusted to the aspirations and measurable results it has.

Penjelasan matrix SOAR :

Strategi SA : This strategy can be utilized by all strengths to achieve the expected aspirations

OA strategy : This strategy is designed to identify and fulfill the aspirations of each stakeholder oriented towards existing opportunities



SR strategy :This strategy is designed to realize the power to achieve measurable results

QR strategy :This strategy is oriented towards the opportunity to achieve measurable results



## **CHAPTER IV**

### **RESULT AND DISCUSSION OF THE RESEARCH**

#### **A. Overview of Bumiayu Main Market**

##### **1. The geographic condition of Bumiayu**

Bumiayu District is in Brebes Regency, Brebes itself is located along the north coast of the Java Sea, which is one of the autonomous regions in Central Java Province, extending to the south bordering the Banyumas Residency area. In the east is bordered by Tegal City and Tegal Regency, and in the west is bordered by West Java Province. It is located between 6044' - 7021' South Latitude and between 108041' - 109011' East Longitude. Brebes Regency has an area of 1,769.62 km<sup>2</sup> which is divided into 17 districts. (Brebes 2019) Bumiayu District is a hilly area and Bumiayu District is traversed by two rivers, namely the Keruh River and the Kalierang River. This area is traversed by the main road from Tegal to Purwokerto and the railroad route from Jakarta to Yogyakarta - Surabaya.

Bumiayu District itself has boundaries, including:

- 1) North : Sirampog and Tonjong Districts
- 2) South : Bantarkawung and Paguyangan Districts
- 3) West : Bantarkawung District
- 4) East side : Paguyangan District

##### **2. Demographics of Bumiayu District**

Population is an important factor in an area. Therefore, the population development process is the basic capital for the development of a nation. For this reason, the level of population development is very important to know in determining development steps.

Bumiayu sub-district is led by a sub-district head who has 15 villages consisting of 80 hamlets / hamlets. Where the whole hamlet consists of 59 RWs and 323 RTs which are tasked with helping the community in administrative matters (Wasno 2020).



Bantarkawung	17	17	17	60	60	60	50	60	181
Bumiayu	146	146	182	690	700	883	141	188	1165
Paguyangan	45	45	50	104	104	148	28	50	150
Sirampog	-	-	-	93	94	94	6	16	81
Tonjong	-	-	-	-	1	1	-	7	7
Larangan	42	42	49	235	238	306	150	178	626
Ketanggungan	67	67	85	437	441	510	392	439	924
Banjarharjo	26	26	33	172	174	239	164	199	629
Losari	-	-	-	-	3	3	-	26	26
Tanjung	-	1	4	-	5	31	-	29	169
Kersana	77	77	82	329	331	384	58	86	365
Bulakamba	54	54	60	528	534	602	243	271	596
Wanasari	25	25	32	52	56	117	22	60	208
Songgom	-	-	-	-	-	-	-	7	7
Jatibarang	83	83	91	800	800	877	250	273	1073
Brebes	176	176	195	706	721	911	552	632	1649

#### 4. The history of Induk Bumiayu market

market was established in the Dutch era, on an empty land, the river complex used to be called the kyempyeng market and runs from year to year, right in 1946, the Bumiayu main market, which is currently standing, has continued from year to year so changes that initially were only emergency loos later In 1978 the issuance of the Presidential Instruction of the market began to build a permanent building and loosely divided so that the Induk Bumiayu market unit was formed to this day. Induk Bumiayu market experienced a fire on September 2, 2002, to be precise at 16.30 which burned down the market, among others, which burned down as many as 57 kiosks, 526 loos and all archives in the office. It didn't take long for the Brebes government service to immediately respond by rebuilding the Bumiayu Induk market. however, the

arrangement and ownership of the premises were rearranged to make it look neat so that the existing market was formed.

## 5. Location overview

### a. Background of market

- a) Market land area : 7,292m<sup>2</sup>
- b) Building area: 6,454 m<sup>2</sup>
- c) Bumiayu Market which was founded in 1976 is located on Jl. P. Diponegoro No. 17 Bumiayu District, consisting of loos / kiosks on the first floor, second floor (belonging to the KUD) as well as the former Bumiayu terminal shop.

### b. Market Building Condition

Data of kiosk / loos:

#### a) Number of stalls: 200 pieces

Open: 155 pieces

Close: 45 pieces

Traders: 112 people

#### b) Number of loos: 667 pieces

Open: 550 pieces

Close: 117 pieces

Traders: 370 people

#### c) PKL / Outside loos: 140 traders (Rosmaeni 2020)

For management, Bumiayu Market is a government-owned market managed by the Brebes Regency Industry and Trade Service (DISPERINDAG). The location of Bumiayu Market is in the middle of residential areas of Bumiayu residents who really need traditional markets, where After Bumiayu Market was established, it became a public space from a social and economic perspective. In its social function, Bumiayu Market has a role to strengthen social relations between traders and buyers and also between the community and the local community. Meanwhile, from its economic function, Bumiayu Market can be used as a means of obtaining a livelihood. According to the opinion of Mr hari as the head of

Bumiayu Market, most of the traders selling at Induk Bumiayu Market are native people of Bumiayu District.

## 6. Facilities and Infrastructure

Furthermore, the facilities in the Induk Bumiayu market itself, in the form described above consist of boarding houses and kiosk street vendors, are permanent and semi-permanent roofed buildings equipped with insulating walls, and loos are elongated buildings with roofs but no. Loos dividers are divided into many plots and are used by traders as stalls to sell, while street vendors or what we usually refer to as street vendors are traders who carry out commercial activities on areas belonging to the road or that should become roads. Apart from the kis, loos and street vendors, there are also other facilities such as a large parking area, prayer room, 2 public toilets and 1 office.

## 7. List of traders as informants

This research focuses on the traders of the Bumiayu Induk market, 20 traders who become informants consist of various kinds of traders who have been selling for a long time in the Bumiayu Induk market.

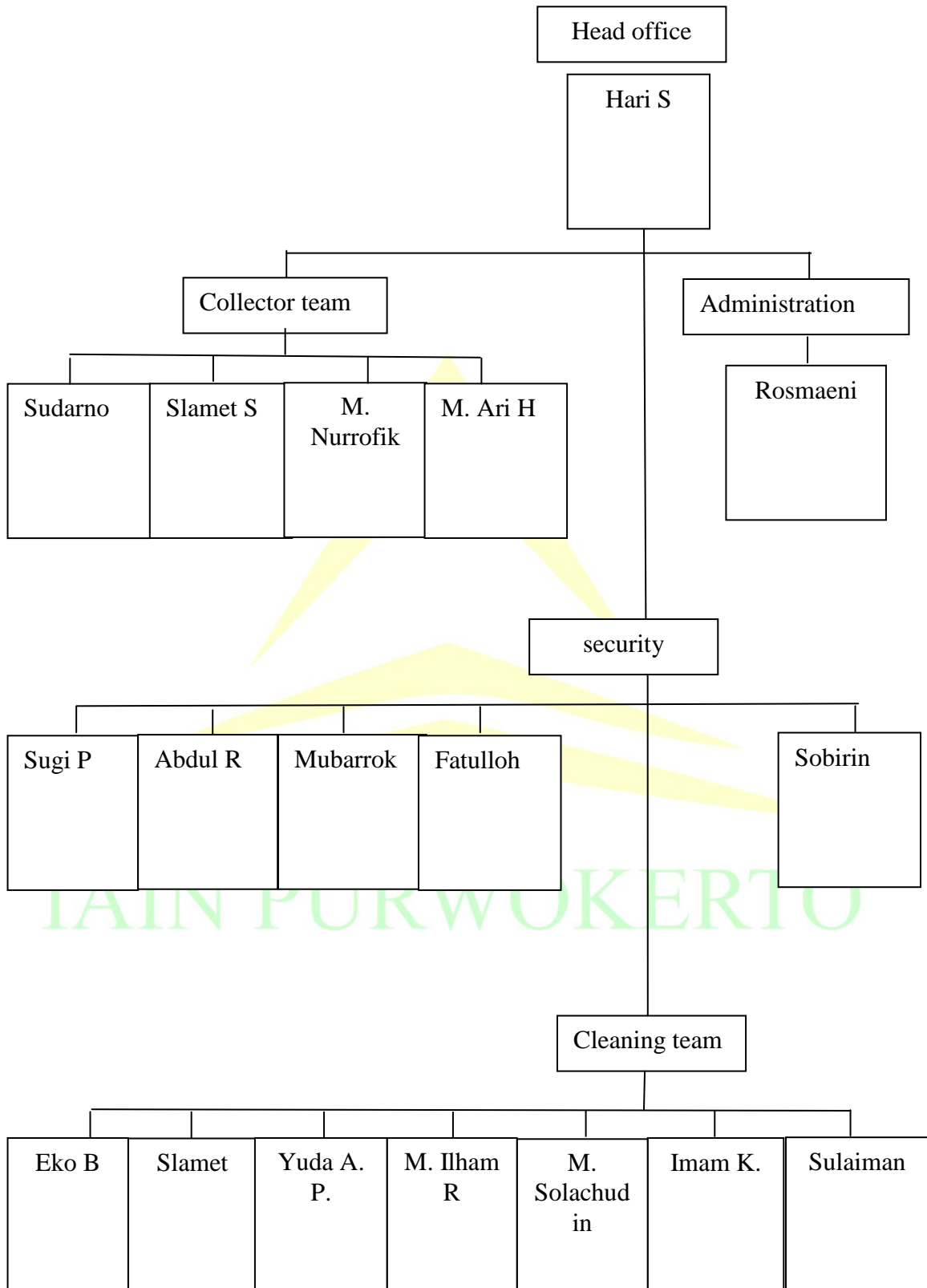
	<b>Nama Pedagang</b>	<b>Jenis dagang</b>	<b>Jenis kelamin</b>
1	Bapak Ali	Groceries	Male
2	Ibu Tuti	Groceries	Female
3	Ibu Juli	Sandal	Female
4	Ibu Iis	Sandal	Female
5	Ibu Sadiyah	Bumbu	Female
6	Ibu Nunung	Bumbu	Female
7	Bapak Toni	Tobacco	Male
8	Bapak Nawawi	Tobacco	Male
9	Ibu royanah	Chicken	Female
10	Sirut	Chicken	Female
11	Ibu siti	Tofu	Female
12	Ibu Ruroh	Tempe	Female

13	Ibu Tohinah	Snack	Female
14	Bapak Juli	Snack	Male
15	Ibu Masripah	Earthandware	Female
16	Bapak Kirno	Meat	Male
17	Ibu Puroh	Fruit	Female
18	Pak Hendi	Fruit	Male
19	Ibu Eva	Cloth	Female
20	Ibu entin	Vegetable	Male
21	Bapak Nurman	Mendoan	Male
22	Roisah	Mendoan	Female
23	Subiah	Mendoan	Female
24	Wasrah	Grocery	Male
25	Tarjo	Grocery	Male
26	Dikun	Grocery	Male
27	Warso	Counter	Male
28	Jumedi	Counter	Male
29	Ponidin	Counter	Male
30	Marin	Toy	Female
31	Kasini	Toy	Female
32	Sodiah	Toy	Female
33	Sinah	Toy	Female
34	Jenab	Jenang/dodol	Female
35	Kinem	Jenang/dodol	Female
36	Warsiti	Jenang/dodol	Female
37	Wahum	Earthandware	Male
38	Saidah	Earthandware	Female
39	Farida	Earthandware	Female
40	Tobiah	Rujak	Female
41	Siti	Rujak	Female
42	Biin	Tailor	Male

43	Johan	Tailor	Male
44	Jumadi	Tailor	Male
45	Royanah	Terrace	Female
46	Wasli	Teracce	Male
47	Waunah	Dried fish	Female
48	Bambang	Dried fish	Male
49	Wapidin	Dried fish	Male
50	Yakub	Nugget/ frozen food	Male
51	Torisah	Nugget/ frozen food	Female
52	Salamah	Nugget/ frozen food	Female
53	Umi	Sewing kit	Female
54	Ela	Sewing kit	Female
55	Meli	Febric	Female
56	Nikmah	Febric	Female
57	Jamali	Mattress	Male
58	Kurnia	Mattress	Female
59	Apin	Poultry food	Male
60	Sami	Poultry food	Male



### 8. Induk Bumiayu Market management structure



## B. Induk Bumiayu Markets Potential

In previous research, traditional markets have great potential for the community's economy, but the Islamic aspects of many markets are lacking due to inadequate education and an unsupportive environment that produces the same pattern among traders. This also happened in the Induk Bumiayu market. Market potential that remains in the modern era is beneficial for traders, especially the low and middle class.

Market is classified as a traditional market, this is in accordance with the Minister of Home Affairs Regulation No. 20 th. 2012 Chapter II article IV which contains criteria for traditional markets, among others:

- a. owned, built and / or managed by local government
- b. transactions are made by bargaining
- c. business places are diverse and united in the same location and
- d. most of the goods and services offered are of local raw materials.

And based on the results of observations and interviews, Induk Bumiayu market has the potential to improve welfare, especially Induk Bumiayu market traders themselves. The reason why Induk Bumiayu market is potential because until now Induk Bumiayu market is one of the markets that still exist among Bumiayu residents, they chose the Induk Bumiayu market because:

1. the product price is cheaper
 

as for the reason why the price is cheaper because

  - a. There is no price intervention from any party unless the price is in chaos
  - b. the traders take some items such as vegetables directly from the distributor and some like tofu tempe traders make their own "I fill pineapples in this market because yes the market here is quite high compared to my daeha, the price is also cheap so.
  - c. Retribution fees tend to be cheap, although some people have several stalls in one possession, they are sometimes given a discount on market retribution fees.

"It's true that some traders have more than 1 stall and we see the situation of the sword if it feels low sales then we lighten it"(Rosmaeni 2020).

because price is an important component in purchasing decisions, buyers say that:

"I prefer Bumiayu main market because yes besides the lower price, the goods are also more complete than other markets" (Neneng 2020).

because Induk Bumiayu's market is a perfectly competitive market where prices are not determined, price intervention in the market itself will be carried out if there is chaos in my interview with market officials

"yes we will do market supervision to monitor prices sometimes impromptu operations to keep prices safe" (Rosmaeni 2020).

Islam has special attention to the market, because besides being a means of da'wah, the market is a fundamental instrument for building the people's economy. Rasulullah was a trader and started trading activities since he was 7 years old when he was invited by his uncle Abi Talib to trade in the land of Syaria.

He strongly rejects the determination of price fixing policies, as long as the increase or decrease in prices that occurs in the market is influenced by the strength of pure demand and supply, not monopoly factors or other fraudulent actions (Mukhiqom 2014).

In the Islamic market mechanism price formation is influenced by market supply and demand where transactions that occur between traders and buyers are based on consensual factors. In a fair market, there should be no price intervention from any party. In the Induk Bumiayu market there is no price intervention.

As stated by Ibu Sadiyah when asked about price fixing. He traded clothes for 18 years in the market. He said that:

"For the price of spices which often fluctuates, we follow the price. If the price goes up, then we increase it. If the price goes down, we will lower the selling price (Sadiyah 2020).

Rasulullah strongly disagrees with pricing, prices are natural and run as they are, the government should not intervene in the market unless it is an emergency, for example there is stockpiling of goods, monopolies and so on. If something like that happens, the government may intervene in market prices.

In research before the market just open morning until afternoon and this market 24 hour there is trader that still open, even when great celebration still open like ied fitri, eid adha and the other. Every morning, starting from 2 o'clock, the market starts to be crowded with vegetable distributors, then the traders take from that place to get their selling items, at dawn the tofu traders start to enliven the market, some of which are from the ajibarang area who deliberately sell in the Bumiayu market, even fish traders. In fact, some of them come from Tegal, this shows the potential of Bumiayu Induk market which is considered to have more potential to get high sales so that it can meet the daily needs of traders. The local government through the Department of Finance and Revenue Management Regional provides a policy of collecting a retribution fee of 3000 every store /place.

## 2. variants of goods

because the Bumiayu Induk market is one of the largest markets in the Bumiayu region, there are more variations of goods compared to other markets, traditional markets that sell various kinds of daily necessities with good quality. Products that are sold in this market are: rice, cooking oil, white sugar, brown sugar, eggs, peanuts, tempeh, tofu, shallots, eggs, spices, mixed goods, snacks, packaged drinks (sacshet, bottle, cans), instant noodles, detergent, soy sauce, sauce, instant spices, men's shirts, women's clothes, pants, veils, skirts, underwear, sarongs, shoes / sandals, powder, various women's accessories, various vegetables and fruits, services coconut mill, meat mill, sea fish, freshwater fish, smoked fish, dried fish, cut chicken, beef, shrimp, squid, crab, various types of cakes,

knives, assorted tableware, various plastic home appliances, children toys, pillows, various types of medicine, animal feed, chicken noodles, coffee, gado-gado, yellow rice, fried food, dodol / jenang, etc.

### 3. Time and strategic location

Bumiayu Induk Market has a fairly wide and strategic area, the Bumiayu Induk market is right on the edge of the main road in the center of Bumiayu this is undeniably a consumer attraction, for working time the Bumiayu Induk market itself has 3 categories, some are open 24 hours such as fruit traders, some grocery stores, and some trade only at night such as mendoan sellers, coffee, green bean porridge, they start to open at 18.00 until morning and for the other category, hold which we usually see in the market such as vegetable, fish, dodol, sandals, clothes, they open in the morning and close in the afternoon. Mr. Nawawi, who has been selling for 27 years,

"I am open 24 hours, yes, because besides my shop it cannot be closed, because my customer is a Bantarkawung person who travels to Jakarta so that the trip arrives at 2 a.m" (Nawawi 2020).

Mba iis, a sandal trader

"I start to market sometimes at hours. 7 or 8 o'clock in the morning, yes because I am a housewife and my buyers are also mothers who go to the market in the morning or at noon " (Iis 2020).

Mr. Nurman, the seller of the prayer

" I started to open a stall at 7pm, my subscription is a motorcycle taxi driver, the same people who rantau Bantarkawung usually do Go home, stop by at the market first, besides shopping at the grocery store, they also drink coffee or eat at my place. (Nurman 2020).

And according to buyers who often shop at the Induk Bumiayu market, Mrs. Ratna

"yes I like shopping here, it's normal too, mb, for daily necessities the goods are complete, the price is not even" (Ratna 2020).

## C. Welfare

Welfare is the main objective of traders in selling activities. In Law of the Republic of Indonesia Number 11 of 2009 concerning Social Welfare, welfare or prosperity can have the following meanings:

- a. In general terms, prosperity refers to the good condition of the human condition in which the people are prosperous, in a state of health and peace.
- b. In economy, prosperity is associated with material gain. Prosperity has a special official or technical meaning, as in terms of social welfare functions.
- c. In social policy, social welfare refers to the range of services to meet community needs. This is the term used in the idea of a prosperous state.

Prosperity will emerge because of an effort to reach it in this discussion related to traders, they carry out trading activities to meet their needs whether it's daily, monthly or as savings in old age, concerning Social WeThere are three parameters used to measure the success of human development using HDI, namely (1) health, and longevity that is read from life expectancy, (2) education as measured by the average literacy rate and length of schooling, and (3) income measured by purchasing power (Tamin 1997). success of Islamic economy colated at how far balancing among material needs and human ethical needs (Rahman 1995).

According to Mr. Nawawi, a tobacco trader who is 60 years old and has been selling 27 years, he said

"the sales that have been made so far have been able to raise my 5 children, they can go to school until they graduate, I also live well" (Nawawi 2020).

interview with tuti's mother A groceries seller who has been selling for 20 years

"I started from this small shop to be big, rich now, and from this shop I can send my child to school, he is a doctor now" (Tuti 2020)

Welfare in the view of Islam is not always related to material but a sense of peace and gratitude. according to mother masripah, a pottery trader in the Induk Bumiayu market,

"I used to go to school and continue my parents who have been selling for a long time, in my opinion people will not be satisfied if they are not grateful, mba so I am grateful for my fortune every day and thank God it's always enough, never tired. My children, but still I pray every prayer asking for luck to be made easy " (Masripah 2020)

And every year the level of education in the Bumiayu area increases as evidenced by the data on the

level of education	Total
Not until finish elementary school	1494
Elementary	3168
Junior high school	2775
Senior high school	3407
D1/S2	679
Jumlah	11.523

#### D. Islamic Economic Analysis

##### 1. Halal products

يَأْمُرُهُمْ بِالْمَعْرُوفِ وَيَنْهَاهُمْ عَنِ الْمُنْكَرِ وَيُحِلُّ لَهُمُ  
الطَّيِّبَاتِ وَيُحَرِّمُ عَلَيْهِمُ الْخَبَائِثَ

Meaning :

ma'ruf commanding them to do and prohibit them from doing what is wrong and justifies to them all that is good and forbids them evil things all of that sell and buy by trade in Induk Bumiayu market are goods - halal goods even though there is no written regulation on the regulation, but suhah becomes an unwritten rule that the goods being traded must be lawful goods, often the market administrators hold an inspection.

##### 2. Scales Weighing

equipment is a supporting instrument in buying and selling transactions. These tools have an important role to play in determining the number, weight and size of goods being traded. Traders should really pay attention and be careful in using these tools so that things that are



detrimental to both traders and buyers do not occur. In the verse al muthafifin,

Verses 1-6: Threats to those who cheat in measuring and weighing.

وَيْلٌ لِّلْمُطَفِّفِينَ (١) الَّذِينَ إِذَا أَكْتَالُوا عَلَى النَّاسِ يَسْتَوْفُونَ (٢) وَإِذَا كَالُواهُمْ أَوْ  
وَزَنُواهُمْ يُخْسِرُونَ (٣) أَلَا يَظُنُّ أُولَئِكَ أَنَّهُمْ مَبْعُوثُونَ (٤) لِيَوْمٍ عَظِيمٍ (٥) يَوْمَ  
يَقُومُ النَّاسُ لِرَبِّ الْعَالَمِينَ (٦)

Woe to those who cheat ( in measuring and weighing),<sup>2</sup> (namely) people who when they receive a measure from someone else they ask to be fulfilled, <sup>3</sup> and when they measure or weigh (for someone else), they reduce <sup>4</sup> Don't those people think that they are actually will be resurrected, <sup>5</sup> on a great day, <sup>6</sup>. (that is) on the day (when) all people will rise before the Lord of all worlds

Mr. Kirno, a beef and goat trader

"I use the old scales and I don't change or add to the burden because I have regular customers so if I add to the burden, the customers will be aware and choose other traders in the end I will lose myself" (Kirno 2020).

Mr. Nawawi, a tobacco seller

"I still use the usual scale, mba, the rich in the past, don't use the rich ones now, the digital ones, but I don't add the weight under it" (Nawawi 2020).

### 3. Cleanliness

In Islam, the aspect of cleanliness is an important aspect in everything, therefore cleanliness does not escape the measure of the quality of goods, but in the Induk Bumiayu market itself the traders pay less attention to this aspect, vegetable traders who every morning only use tarps to sell traders. snacks that do not clean the dust stuck to them or fried traders that do not follow their trade so that the dust can stick, and when

the rainy season comes the market becomes muddy and full of mud, causing discomfort.

For the Bumiayu Induk market itself, it has 5 cleaners, according to Mrs. Ros as the market manager

"so for cleanliness we do cleaning every day every afternoon but don't have a TPS so the office provides a truck to transport the collected garbage" (Rosmaeni 2020).

#### 4. Riba

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ إِلَّا  
أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا أَنْفُسَكُمْ

O ye who believe, do not eat each other neighbor's property by way of vanity, except by way of commerce that goes with the same love-love among you. (an-nisa aya 29)

The elements of gharar can occur in 4 things, namely

- a. Quality, namely gharar that occurs in the sale of plants or fruits with unclear results, such as buying and selling bonded bonds (tebas system)
- b. Quality, namely gharar in the form of selling animals that are still in their womb
- c. Price, namely gharar that occurs in the price of goods.
- d. Time of delivery, namely gharar which occurs when Person "A" sells items that are not yet clear or items that are still in the process of being searched (lost) to Si "B" and agrees by "B", the goods will be handed over when they are found. What causes gharar is that both parties do not know when the goods can be handed over.

The implementation of Induk Bumiayu market trade itself is still "yes, if I am asked about the goods that I sell, I will answer honestly, mba, kao lied to the buyer so I give up shopping again so I will be my customer, I say the quality of the goods is good and not good. the price is different, mba. Everything that is traded in the Induk Bumiayu Market itself has goods.

Riba in the Induk Bumiayu market still exists like a form of loan by individuals and that person takes a large amount of interest according to Mr. Soimah

"yes mba I borrowed money several times at interest ... and the time has been determined beforehand ... but if you owe merchandise to fellow traders no interest or additional fees are charged" (Soimah 2020).

## 5. Business ethics

### a. Honesty

One of the characteristics of the prophet that made him trusted was honesty in all matters of trading, one of them, even the prophet's way of trading was different from the way of trading of other people, honestly said the initial capital and he gave the buyer options whatever the buyer added from the initial capital the prophet would receive gracefully.

Even so, the view of honesty is not always seen like that in the Induk Bumiayu market, it still maintains honesty according to Mr. Nawawi "I say the quality is different if the buyer asks"

And according to Mrs. Nunung, the chili seller

"yes I let the buyer choose the chili to buy I also differentiate the price mba, which is not good and good, if the price goes down, I will lower the price " (Nunung 2020).

### b. Product quality

In Islam itself stops blessings and benefits for both consumers and sellers so that the goods being traded are also considered by traders.

Mr. Enterin as the trader of Bumiayu Market

"I still provide fresh vegetables but yes, the name is also vegetables. If the day is wilted, it depends on the buyer, buying what time it is during the afternoon which is not good enough. (Entin 2020)

Mr. Nawawi is a mangrove seller, he sells mangroves with a different quality from the beginning because the taste is different and consumer tastes are different and the purchasing power is so that Mr. Nawawi provides options, and Ibu Puroh as a tempe trader makes his own tempe every day because he is a home industry making him make with the same quality and of course good so that customers are not disappointed

c. Hospitality and service

In addition to forgiveness Hospitality is an attitude that is highly recommended in Islam, the Prophet himself always applies this attitude in his daily life, always smiling, holding back emotions is a form of hospitality, especially in the business world where people, especially in the business world, where people often compare satisfaction when doing expenditure.

For the average trader and especially the resource persons I see they always apply hospitality in serving buyers and are always patient in explaining the goods and even when bargaining they still treat it well and explain when prices do not reach a mutual agreement, if not jedi buy the traders do not scold buyers or force buyers to keep buying merchandise, they also when I ask how they can treat their customers or potential customers they answer trying to serve the buyer well. This behavior shows that Induk Bumiayu market traders apply the principle of free will, buyers are free to bid and every final decision will be respected by the seller.

d. Establishment of a promise

Trust arises from what is shown by a person how his words and deeds are appropriate or not and trust is the initial capital for a business bond. Often people waste trust so that the business carried out does not develop because there is no business partner who trusts it. Mrs. Tohinah as a seller of dry snacks, she really holds a promise to the buyer when

someone intends to order lunkhead and she agrees because she has a second hand, she immediately orders lunkhead to the dodol maker for the time agreed by Mrs. Tohinah and the buyer, and she keeps the dodol separated by Another dodol if another dodol has been used up and there is another buyer, Ibu Toinah, does not give the lunkhead, according to him when someone has promised something that must be fulfilled.

Mas Ali, the seller of rice, often gets orders for rice from customers and he promises to send it during the day and when that time arrives, even though he may send the rice to the customer as soon as possible.

e. Competition

Competition is always there, especially in terms of business, whether it's small or large scale, this problem often results in pushing down the competitors' prices so that the image of the rivals will decrease or it will be claimed that the traders set high prices, competition between businessmen should be carried out in a manner that is healthy, namely by not suppressing or tarnishing the image of other traders in the eyes of consumers or potential consumers.

In Induk Bumiayu market itself, there are some who do this, Mr. July, one of which is he denigrates his competitors by undermining the image of his competitors, but many traders still apply healthy competition, for example, a sandal trader, he often runs out of stock of sandals and he often advises potential customers to buy from Ibu Ruroh who is also a sandal trader, on the other hand, it is not uncommon for Ruroh to do the same thing.

And according to Syeh Heider Naqvi has 5 principles in doing business, namely unity (tauhidan), balance (justice), the principle of free will (free will), the principle of responsibility (responsibility) and virtue (virtue), and the results of the research show that the traders of Induk Bumiayu Market are holding these principles in doing selling activities.

### **E. SOAR analysis of potential traditional market in increasing welfare**

Analysis of potential induk bumiayu market directed based on soar analysis. In using soar analysis begins with the identification and inventory of the elements of strength, opportunities, and aspirations. Then formulate the results that can be measured from the strength of the opportunities and aspirations that have been obtained.

1. strength
  - a. relatevely cheaper price
  - b. ample variety of items
  - c. time and strategic location
  - d. maintained security
  - e. fair competation
2. opportunity
  - a. trade is become majority of job in Bumiayu
  - b. induk bumiayu market is biggest market in Bumiayu
  - c. there are still many person who prefer shopping at the traditional market,whether they come fromthe Bumiayu area or outside Bumiayu
3. aspiration
  - a. Can improve welfare
  - b. The market is more organized
  - c. Cleaner market
  - d. Does not scause jams
  - e. Some traders still don't understand
4. result
  - a. Raising the welfare of traders
  - b. Increase district income
  - c. Making citizens productive
  - d. Creating own employment opportunities

	<b>Strength (S)</b>	<b>Opportunity (O)</b>
Internal	<ol style="list-style-type: none"> <li>1. relatively cheaper price</li> <li>2. ample variety of items</li> <li>3. time and strategic location</li> <li>4. maintained security</li> <li>5. fair competition</li> </ol>	<ol style="list-style-type: none"> <li>1. trade is become majority of job in Bumiayu adalah</li> <li>2. induk bumiayu market is biggest market in Bumiayu</li> <li>3. there are still many person who prefer shopping at the traditional market, whether they come from the Bumiayu area or outside Bumiayu</li> </ol>
Eksternal		
<b>Aspiration (A)</b>	<b>SA</b>	<b>OA</b>
<ol style="list-style-type: none"> <li>1. Can improve welfare</li> <li>2. The market is more organized</li> <li>3. Cleaner market</li> <li>4. Does not cause jams</li> <li>5. Some traders still don't understand</li> </ol>	<ol style="list-style-type: none"> <li>1. Increase the motivation of traders to continue developing their business</li> <li>2. Land arrangement</li> <li>3. Discipline cleanliness</li> <li>4. Increase facilities for mutual comfort</li> </ol>	<ol style="list-style-type: none"> <li>1. Maintaining a fairly good service</li> <li>2. Make the most of the conditions</li> <li>3. Optimizing himself / his business</li> <li>4. Develop and introspect the deficiencies of</li> </ol>
<b>Result (R)</b>	<b>SR</b>	<b>OR</b>
<ol style="list-style-type: none"> <li>1. Raising the welfare of traders</li> <li>2. Increase district income</li> <li>3. Making citizens productive</li> <li>4. Creating own employment opportunities</li> </ol>	<ol style="list-style-type: none"> <li>1. Encouraging community productivity</li> <li>2. Strengthening cooperation between traders and farmers</li> </ol>	<ol style="list-style-type: none"> <li>1. Carry out facilities and infrastructure to support the welfare of traders</li> <li>2. Pumping up merchant creativity in order to increase sales</li> </ol>



## **F. Strategy of Development of the welfare of Induk Bumiayu market traders**

The welfare development strategy is based on human resources. Based on table, it can be seen that the aspects of strengths, opportunities, and aspirations that have been collected are then formulated results that can be measured as an alternative strategy, namely

1. Strategi SA
  - a. Increase the motivation of traders to continue developing their business
  - b. Land arrangement
  - c. Discipline cleanliness
  - d. Increase facilities for mutual comfort
2. Strategi OA
  - a. Maintaining a fairly good service
  - b. Make the most of the conditions
  - c. Optimizing himself / his business
  - d. Develop and introspect the deficiencies of
3. Strategi SR
  - a. Encouraging community productivity
  - b. Strengthening cooperation between traders and farmers
4. Strategi OR
  - a. Carry out facilities and infrastructure to support the welfare of traders
  - b. Pumping up merchant creativity in order to increase sales.

Based on the four strategies described above, the most strategic strategy for welfare developing of Induk Bumiayu market traders House is the SA (strengths-aspirations) strategy. This strategy utilizes the strengths of the organization to achieve organizational aspirations. Organizational strength and aspirations are strategies that can be applied so that the organization develops.

## CHAPTER V CLOSURE

### A. Conclusion

After conducting a series of discussions and analyzes, the authors draw the conclusion that :

1. Induk Bumiayu Market have potential in improving the merchant economy. As for the market potential of Induk Bumiayu, first, the price is cheaper. Second, a more varied product. third, time and strategic location. In addition, other supporting factors are the attention of local governments, namely, first, price control. Second, prevent fraud in the market, such as the problem of fraud in weighing and measuring. Third, preventing the sale of damaged goods, as well as actions that destroy morale. By maximizing the potential that exists in the Induk Bumiayu market, it can increase the income of traders and encourage the economic independence of the Bumiayu people, realizing the independence of both individuals and communities by carrying out productive activities to achieve self-sufficiency, it aims to achieve the welfare of the people and not depend on others.
2. In general, the economic behavior of traders, both in terms of merchandise sold, weighing tools, usury and gharar, prices, business ethics, traders at Induk Bumiayu market violate Islamic law, but many still maintain Islamic law and from a cleanliness point of view they are still not paying attention. by the market traders themselves
3. Based on the analysis of research on the potential analysis of traditional markets in improving the welfare of the Bumiayu Induk market traders, it can be seen that the external and internal analysis is in the form of strengths and opportunities and aspirations of the market. Strategic environment analysis using SOAR analysis. The results of the SOAR analysis develop four types of strategies, namely the SA strategy, OA strategy, SR strategy, and OR strategy. In this case, SOAR analysis can

4. provide an alternative choice of strategies for the development of merchant welfare. Based on the results of the research that has been done, the SA strategy taken is:
  - a. Increase the motivation of traders to continue developing their business
  - b. Land arrangement
  - c. Discipline cleanliness
  - d. Increase facilities for mutual comfort

This is a solution to several problems that occur in the market, so that consumers will be more comfortable and attract the attractiveness of other consumers and when there is an increase in consumer visits, the potential that arises is even greater.

## **B. Suggestion**

Based on observation , conducting a series of discussions and analyzes, so researcher give convey suggestions that aim to provide benefits to other parties from the results of this study. The suggestions that the researcher can convey are as follows:

1. Traders in the Bumiayu Induk market who have traded in accordance with Islamic law are expected to carry out business or trade to adhere to the principles and values or rules that have been established by Islamic law.
2. Traders who do not pay attention to the value of Islam or the rules in trading, it is not only expected profit but also the pleasure of Allah SWT.
3. The market is expected to clean up the market, whether it's the layout or problems that have caused severe congestion.
4. For research before i think the result that have so general may be if using the other analysis the result will different and more clear

The studies conducted by researchers still have limitations, so it is hoped that this research can be continued by other researchers with different

objects or points of view so that it can increase scientific knowledge in the field of science related to economics.



## Bibliography

- Adi, Isbandi, Rukminto. "Ilmu Kesejahteraan Sosial dan Pekerjaan Sosial." 2005.
- amar, fauzan. *ekonomi islam : suatu pengantar*. jakarta: uhamka press, 2016.
- Antonio, Muhammad Syafi'i. *Bank Syariah : Teori ke Praktek*. Jakarta : Gema Insani, 2001.
- arifin, zainul. *Dasar-dasar Manajemen Bank Islam*. jakarta: pustaka alvabet, 2005.
- Arikunto, Suharsimi. *Prosedur Penelitian Suatu Pendekatan Praktik* . Jakarta: Rineck Cipta, 1992.
- Assidiq, Rijal. "Peran Negara Untuk Mewujudkan Kesejahteraan Dalam Kerangka Maqashidul Syariah." *Jurnal Ekonomi Syariah & Filantrop Islam* , 2017: vol 1 no 2.
- Brata, Ida Agus. "Pasar Tradisional di Tengah Arus Budaya Global ." 2012: 4.
- brata, ida bagus. "Pasar Tradisional di Tengah Arus Budaya Global." 2012.
- Candrawati, A.A Ketut Sri. "Pasar Modern dan Pasar Tradisional Dalam Gaya Hidup Masyarakat di Kabupaten Tabanan, Provinsi Bali." 2014: 224.
- Chamid, Nur. *Langkah Sejarah Pemikiran Ekonomi Islam*. Yogyakarta: Pustaka Pelajar, 2010.
- Danim, sudarwan. *menjadi peneliti kualitatif*. bandung, 2002.
- Djalaluddin, Misbahul Munir & A. *Ekonomi Qur'ani*. Malang: UIN Maliki Press, 2014.
- dkk, Nurul Huda. *keuangan publik islam pendekatan teoritis dan sejarah*. Jakarta: Kencana Prenada Media Group, 2012.
- Drs. Ari Sudarman, M.Sc. "pengertian dasar fungsi pasar dan harga."
- Entin, interview by Farah Fatkhiyatul Fadilah. *how Trade of Trader* (june wendesday, 2020).
- Hafiz, Abi. 6 2020: 1.
- Iis, interview by Farah Fatkhiyatull Fadilah. *how trade of trader* (june wendesday, 2020).
- Johan Wiradhana Nalwan, S.L.H.V. Joyce Lapien and Farlane S. Rumokoy. "The Existance of Traditional Market Toward Modern Market in Tomohon City." 2017: 3347.

- Jovan Wiradhana Nelwan S.L.H.V, Joyce Lopian, Farlane S. Rumokoy. "The Existance of Traditional Market Toward Modern Market in Tomohon City ." 2017: vol 5 no 3.
- Karim, Adiwarma A. *Ekonomi Mikro Islam*. jakarta: PT Raja Grafindo Persada, 2007.
- Kirno, interview by Farah Fatkhiyatul Fadilah. *how trade of trader* (june wendesday, 2020).
- Kothari, C.R. *research methodology methds & techniques*. new delhi : New Age International (P) Limited, 1990.
- Labolo, Muhadam. *Memahami Ilmu Pemerintah* . Jakarta: PT Raja Grafindo Persada, 2007 .
- Luhud N Wicaksono, dwi astuti. "Persepsi Pedagang Pasar Terhadap Program Perlindungan Pasar Tradisional oleh Pemerintah Kota Semarang." 2016.
- Lulud N Wicaksono, Priyatno Harsasto dan Puji Astuti. "Persepsi Pedagang Pasar Terhadap Program Perlindungan Pasar Tradisional Oleh Pemerintah Kota Semarang." 2010: 2.
- Mannan, M.A. "Ekonomi Islam: Teori dan Praktis (Asas-Asas Ekonomi Islam)." 2007: 34.
- Manuel Chandra, Kuntjoro Santoso. "Pasar Tradisional – Modern Surabaya ." *JURNAL eDIMENSI ARISTEKTUR*, 2012: 1.
- marzuki. *Metodologi Riset Panduan Penelitian Bidang Bisnis dan Sosial*. Yogyakarta: Ekonisa, 2005.
- Masripah, Siti, interview by Farah Fatkhiyatul Fadilah. *islam view in trade* (june sunday, 2020).
- Muhammad. *Prinsip-Prinsip Ekonomi Islam*. Yogyakarta: Graha ilmu, 2007.
- Muhsinat, diaul. "POTENSI PASAR TRADISIONAL DALAM PENINGKATAN EKONOMI MASYARAKAT MENURUT PERSPEKTIF Ekonomi Islam (Studi Kasus Pasar Cekkeng di kab. Bulukumba)." 2016: 1.
- Mukhiqom, iqom. "Konsep Pasar Tradisional Menurut Islam." 2014: 1.
- Mukhiqom, Iqom. "Konsep Pasar Tradisional Menurut Islam." *tesisi UIN Kalijaga Yogyakarta*, 2014: 19.
- nawawi, hadari. *Metodologi Penelitian Bidang Sosial*. yogyakarta, 2001.
- Nawawi, Muhammad, interview by Farah Fatkhiyatul Fadilah. *kesejahteraan pedagang* (November tuesday, 2020).

- Neneng, interview by Farah Fatkhiyatul Fadilah. *Kepuasan Berbelanja diPasar Induk Bumiayu* (november Wendesday, 2020).
- Nunung, interview by Farah Fatkhiyatul Fadilah. *How Trade of Trader* (june wendesday, 2020).
- Nurman, interview by Farah Fatkhiyatul Fadilah. *how trade of trader* (june wendesday, 2020).
- Peraturan Menteri dalam Negri* . 20 (bab 2 pasal 4, 2012).
- philip kotler, gary armstrong. *prinsip-prinsip pemasaran*. jakarta: erlangga, 2008.
- Purwanto, Agus Pramusinto dan Erwan Agus. *Reformasi Birokrasi*. Yogyakarta: PT Raja Grafindo, 1994.
- Pusparini, Martini Dwi. "Konsep Kesejahteraan Dalam Ekonomi Islam (Perspektif Maqasid Asy-Syari'ah)." 2015.
- Pusparini, Martini Dwi. "Konsep Kesejahteraan dalam Konsep Islam." *Islamic Economics Journal*, 2015: 49.
- Putong, Iskandar. *Ekonomi Mikro & Makro*. Jakarta: Ghalia Indonesia, 2003.
- Rahman, Afzalur. *Doktrin Ekonomi Islam* . Yogyakarta: Dana Bhakti Wakaf, 1995.
- . *Doktrin Ekonomi Islam*. Jakarta: Dana Bakti Wakaf, 1995.
- Ratna, interview by Farah Fatkhiyatul Fadilah. *how Feel Shopping in Traitional Market* (june wendesday, 2020).
- Rosmaeni, interview by Farah Fatkhiyatul Fadilah. *conditio of bumiayu market* (June Tuesday, 2020).
- Rosmaeni, interview by Farah Fatkhiyatul Fadilah. *pengelolaan pasar induk Bumiayu* (march monday, 2020).
- Rosyidi, Suherman. *Pengantar Teori Ekonomi Pendekatan Kepada Teori Mikro & Makro*. Jakarta: PT RajaGrafindo Persada, 2006.
- Sadiyah, interview by Farah Fatkhiyatul Fadilah. *kegiatan penjualan* (november wendesday, 2020).
- Sardar, Ziauddin. "Kesejahteraan Dalam Perspektif Islam Pada Karyawan Bank Syariah." 2016: 293-294.
- Sitepu, Novi Indriyani. "Model Sistem Pengawasan Pasar Berdasarkan Ekonomi Syariah." *Jurnal Hukum dan Ekonomi Syariah*, vol 06 3.



- Soimah, interview by Farah Fatkhiyatul Fadilah. *About Riba* (june wendesday, 2020).
- Stavros Jacqueline, Cooperrider David, Kelly D. Lynn. "Strategy Inquiry Appreciative Intent: Inspiration to SOAR a New Framework for strategy Planning." *al pRACTITIONER*, 2003: 1-4.
- Sugiyono. *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif dan R&D)*. Bandung: Alfabeta, 2013 .
- Sukirno, Sadono. *Mikro Ekonomi Teori Pengantar*. jakarta : PT RajaGrafindo Persada, 1994.
- . *Mikro Ekonomi Teori Pengantar*. Jakarta: Rajawali Pers, 2010.
- . *Mikro Ekonomi Teori Pengantar*. Jakarta: Rajawali Pers, 2010.
- Supriadi, Sukarno Wibowo dan Dedi. *Ekonomi Mikro Islam*. Bandung: PT Pustaka Setia, 2013.
- suradi. "Pembangunan Manusia, Kemiskinan dan Kesejahteraan Sosial Kajian tentang Kebijakan Pembangunan Kesejahteraan Sosial di Nusa Tenggara Barat." 2007: 4.
- Suradi. "Pembangunan Manusia, Kemiskinan dan Kesejahteraan Sosial Kajian tentang Kebijakan Pembangunan Kesejahteraan Sosial di Nusa Tenggara Barat." 2007: 1.
- Suryabrata, Sumadi. *Metodelogi Ppenelitian* . Jakarta : Raja Grafindo Persada, 1998.
- suyanto, siswanto dan. *Metode Penelitian Kombinasi Kualitatif dan Kuantitatif pada penelitian tindakan (PTK DAN PTS)*. Klaten, 2016.
- Syarif, Mujar Ibnu. "Konsep Riba Dalam A-LQur'an." *Al-Iqtishad: Vol. III, No. 2*, 2011: 294.
- Tamin, Faisal. "IPM dan Pemanfaatannya dalam perencanaan pembangunan." *jurna pembngunan daaerah Depdagri*, 1997.