



THE CONCEPT OF BEHAVIOR OF PRODUCERS PERSPECTIVE YUSUF QARDHAWI: STUDY ON THE FIVE FEET VENDORS AT TANJUNG JAYA MARKET, CENTRAL LAMPUNG

Lisda Aisyah

Universitas Islam Negeri Antasari Banjarmasin, Indonesia

Lisdaaisyah33@gmail.com

Haris Faulidi Asnawi

Universitas Islam Negeri Antasari Banjarmasin, Indonesia

hfaulidi@uin-antasari.ac.id

Galih Aisyah

Universitas Islam Indonesia Yogyakarta, Indonesia

galihaisia2108@gmail.com

Article Info	Abstract
<p>Article History</p> <p>Received: 17 October 2021</p> <p>Accepted: 23 November 2021</p> <p>Published: 31 December 2021</p>	<p><i>The efforts of producers to obtain maximum benefits can be realized if producers apply Islamic values. The benefits and blessings obtained by the producers are one thing that will contribute to the achievement of falah. Yusuf Qhardhawi has stated that there are 4 pillars that must be carried out by a Muslim producer. In this way, the producer will obtain essential happiness, namely glory not only in the world but also in the end. The purpose of this study is to analyze how the behavior of Muslim producers among street vendors in Yusuf Qhardhawi's perspective (Study on street vendors in Tanjung Jaya Market, Lampung Tengah. The research method used is qualitative descriptive method. From the results of this study, it can be seen that the four main pillars for behaving according to the behavior of Muslim producers are stated by Yusuf Qardhawi, namely: Godhead (Robbaniyyah), Ethics (Akhlaqiyyah), Human resources (Insaniyyah) and balance (Washaty), only 2 pillars practiced namely the pillar of human resources and balance, while the pillars of divinity and ethics are not all street vendors apply these pillars in practice. This is the proof that street vendors in the Tanjung Jaya market, Lampung Tengah, have not been in accordance with the behavior of Muslim producers according to Yusuf Qardhawi.</i></p> <p>Keywords: <i>Producer Behavior, robbaniyyah, Akhlaqiyyah, Insaniyyah, Washaty</i></p>

INTRODUCTION

As a Muslim producer, the purpose of production in Islam is not only to increase productivity per unit of goods or services in order to gain profit but the purpose of production is

to help procure goods or services needed and needed by Muslims so that they can be utilized properly, also get a good and *halal* profit (Abdul Aziz, 2008).

Producers' efforts to obtain maximum *mashlahah* (a concept in shari'ah regarded as a basis of law) can be realized if they apply Islamic values. In other words, all production activities are bound by an Islamic moral and technical value order, as in consumption activities. The role of values in production will not only bring benefits to producers, but also blessings. The combination of profits and blessings obtained by producers is a *mashlahah* that will contribute to the achievement of *falab*. In this way, producers will get true happiness, namely glory not only in this world but also in the hereafter (Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) Universitas Islam Indonesia Yogyakarta atas Kerja sama dengan Bank Indonesia, 2009).

Morals will be the basis for all economic activities, including production economic activities. According to Qardhawi, morality is the main thing in production that must be considered by Muslims, both individually and collectively, namely working in fields that are permitted by Allah SWT, and not exceeding what Allah has forbidden. Although the scope of halal is broad, most people are often neglected by greed. They do not have enough with little things and do not feel full with the superfluous ones. This considers as a transgression act that includes into the category of wrongdoers.

Blessing is an important component in *mashlahah*. Therefore blessing must be incorporated into production inputs. The blessing is attached to every production process so that the production output will contain blessings. A Muslim producer cannot produce anything that is not halal. Muslim producers are not allowed to do harm to themselves or the community with the products they make (Muhammad, 2004).

In addition to making the scale of needs based on consumer demand and increasing the welfare of producers, production activities also have a social function; distributing community welfare as a producer's social responsibility. In other words, increasing the welfare of producers is accompanied by the obligation to distribute their wealth in the form of zakat, alms, infaq or CSR (corporate social responsibility) funds. The purpose of making community needs and increasing the welfare of producers are carried out within the sharia corridor, namely the prohibition of running a business that is contrary to Islam or the prohibition of producing *haram* goods and services and can destroy human dignity.

Not all Muslim producers apply the obligations that must be implemented in every production activity as a Muslim producer. Yusuf Qardhawi claims that there are 4 pillars that must be carried out by a Muslim producer, encompassing: Divinity (*robbaniyyah*), Ethics (*Akhlaiyyah*), human resources (*Inسانيyyah*) and balance (*Wasbat*) (Agus Putra, 2020). Not all Muslim producers

understand the four pillars, especially those belonging to small and medium-sized business owners such as street vendors. Like the street vendors in the Tanjung Jaya market, Central Lampung. This study aims to analyze how the behavior of Muslim producers among street vendors based on Yusuf Qhardhawi's perspective (Study on street vendors at Tanjung Jaya Market, Central Lampung).

LITERATURE REVIEW

An Overview of Producer Behavior According to Islam

Production is an activity carried out by a person to produce goods and services needed and wanted by consumers. Production activities are the process of finding, allocating and processing resources that will be used as finished products for consumption by consumers with the aim of obtaining *mashlahab* for both producers and consumers involved in it. (Center for Study and Development of Islamic Economics (P3EI) of Islamic University of Indonesia of Yogyakarta in collaboration with Bank Indonesia, 2009).

The purpose of production according to Islam is to seek the maximum *mashlahab* in the provision of goods and services to be provided to consumers. This can be realized in several ways, including: the compliance of human needs in moderation, the compliance of community needs, providing future supplies of goods and services and the compliance of needs for social activities and worshipping Allah. Producing goods and services, of course, should not be excessive, because it can cause environmental damage due to excessive use of resources (Center for Study and Development of Islamic Economics (P3EI) of Islamic University of Indonesia of Yogyakarta in collaboration with Bank Indonesia, 2009).

Muslim entrepreneurs have several important aspects in producing goods and services including:

1. Production is an act of worship
2. Optimizing all existing production factors to produce the goods and services needed
3. Muslim's belief that all that has been tried will not make life difficult
4. Production is not only for material gain, but also for the benefit of society
5. Avoiding all production practices containing harm and are prohibited by Islam (Heri Sudarsono, 2004).

Production in Islam aims to:

1. Realize profits as optimally as possible
2. Realize the adequacy of individuals and families.
3. Not rely on others

4. Protect property and develop it
5. Explore economic resources and prepare them for use
6. Realize economic independence so as not to experience economic dependence.
7. Get closer (*taqarrub*) to Allah swt. (Lukman Hakim, 2012).

As previously discussed, the Islamic economic system described as a building with a roof; a moral character (*akhlak*). Morals will be the basis for all economic activities, including production economic activities. According to Qardhawi, morality is the main thing in production that must be considered by Muslims, both individually and collectively, namely working in fields that are permitted by Allah SWT, and not exceeding what Allah has forbidden. Although the scope of halal is broad, most people are often neglected by greed. They do not have enough with little things and do not feel full with the superfluous ones. This considers as a transgression act that includes into the category of wrongdoers.

The producers' behavior, basically presents the attitude of entrepreneurs in producing goods or services. Meanwhile, in production, it means creating benefits, not physically creating something that does not exist, but making the goods or services produced into benefits. For this reason, the behavior of producers in the production of goods or services has its own concepts in Islamic business ethics (Kamma, 2015).

It is explained that there are several key parameters of the Islamic ethical system summarized as follows:

1. Various actions or decisions are called ethical depending on the intention of the individual doing it. Allah, The Almighty, knows our intentions completely and perfectly.
2. Good intentions followed by good actions will be counted as worship. A lawful intention cannot change an unlawful act into a lawful one.
3. Islam gives freedom for individuals to believe and act according to whatever they want, but not in terms of responsibility for justice. Believing in Allah SWT gives individuals complete freedom from anything or anyone except Allah (Ambarwati, 2014).
4. Decisions that benefit the majority or minority groups are directly ethical. Ethics is not a game of numbers.
5. Islam uses an open approach to ethics, not as a closed system. Egoism has no place in Islamic teachings.
6. Ethical decisions must be based on a joint reading of the Qur'an and the universe.
7. This is unlike the ethical system believed by many other religions. Islam encourages mankind to carry out *tazkiyah* (purification of the self) through active participation in this

life. By behaving ethically in the midst of the temptations of the world's trials, Muslims must be able to prove their obedience to Allah SWT. (Sri Laksmi Perdanawati, 2015)

To conduct production activities in a halal manner, it is necessary to have guidelines that regulate things that must be considered by producers in producing halal goods. Such as: inspection of halal products by halal inspection agencies with a halal guarantee system with proof of halal certificates to be used as labels for each of their products. So, a Muslim can consume these goods without worrying about the halal sign of the product. (Departemen Agama RI, 2003).

Producer Behavior According to Yusuf Qardhawi

Yusuf Al-Qardhawi's real name is Yusuf bin 'Abdillah Al-Qaradawi. He was born in Egypt on September 19, 1926. Growing up in a religious environment, Yusuf Qardhawi grew up to be a Muslim scholar and a *mujtabid* who was not bound to any one school of thought. According to him, the problem of fiqh can be solved in the best way by using the arguments on which it is based, and how relevant it is to the conditions of the times (Abdul Aziz Dahlan, 2001).

Yusuf Qardhawi argues that every economic activity has four main pillars, including: Divinity (*robbaniyyah*), Ethics (*Akblaqiyyah*), Human resources (*Insaniyyah*) and balance (*Wasahy*). (Yusuf Qardawi, 1997) The following is the explanation:

1. Divinity (*Robbaniyyah*)

According to him, the rabbinic economy is based on and aims only at Allah SWT. So that all economic activities; consumption, distribution and production do not deviate from the laws that have been set by Allah SWT. If the producer's faith in Allah SWT, then every economic activity will be based on the provisions that have been set by Allah SWT and not out of the provisions set by Him (Nashruddin Baidan dan Erwati Aziz, 2014). Belief in Allah SWT becomes the initial foundation of a production. This belief is what makes humans have to submit to the rules that have been set by Allah SWT. Production activity is a form of obedience, human service, by cultivating the potential that exists in nature and other production factors, running a profitable business for one self and for the general welfare, and actualizing knowledge to earn a halal living (Etika Produksi Perspektif Ekonomi Islam, 2010).

2. Ethics (*Akblaqiyyah*)

In carrying out production, a Muslim should have goals, ethics and comply with all applicable norms. Islam gives freedom to a producer to produce goods and services, as long as it does not violate the laws that have been set in Islamic teachings. Yusuf Qardhawi said that: "*Akblak* is the main thing in every production process that must be considered by Muslims, both for individuals and for groups/organizations; it is doing what Allah SWT

has permitted and not doing what He has forbidden.” (Yusuf Qardawi, 1997). Halal has a very broad scope, but every human being has the nature of greed, because it does not prioritize what is more needed, so that lust will cause damage and harm others.

3. Human Resources (*Insaniyyah*)

Economy may make humans as messengers and leaders who have an important role in managing resources properly and will be responsible for them later in the hereafter. Rapid technological advances have an impact on production results increasing both in quality and quantity, welcomed by Islam. These technological advances, however, also have a negative impact on various sides, including termination of employment because many have been replaced by mechanical power, so that more and more workers are unemployed. This must be a concern for Muslim entrepreneurs to overcome these problems by opening new workers and increasing interest in becoming new entrepreneurs.

4. Balance (*Wasbathy*)

Economy with a benchmark of balance will be the life of an economic activity. The balance means that in every economy, it is concerned with fairness in every economic activity, such as not being wasteful in using existing natural resources and not being stingy with the profits earned. Justice becomes the standard of producer behavior in using the production factors; among of them are labor, natural resources, and capital that must be placed fairly. Even though the ability of the workforce is different, it is impossible for individuals to be treated the same (Yusuf Qardawi, 1997).

A Muslim producer is certainly not allowed to be greedy in order to generate maximum profit, because a Muslim producer must have ethics and norms that must be upheld in every production process (Misbahul Ali, 2013). Carrying out production activities, of course, must prioritize ethics in every application process. If it is not carried out with ethics or applicable norms, it will result in environmental damage due to excessive use of natural resources. If someone sets ethics in production, it is expected to prevent environmental damage by using natural resources according to their needs so that a balance is created.

RESEARCH METHOD

The research method used a qualitative descriptive method. Descriptive research is research that is intended to describe a particular situation and event (Ulul Azmi Mustofa, 2014). This method is used to explore the problems that are the focus of the problem in this study. By using data collection through interviews and observations of the data sources needed. Qualitative descriptive research aims to understand the phenomena of what is experienced by the subject in

research such as behavior, perception, motivation, and action holistically by describing it in the form of words and language, in a special natural context and utilizing natural methods (Supardi, 2005).

The types of data were applied primary and secondary data. Primary data were obtained from interviews and direct observations in the field. Meanwhile, secondary data were from document sources and previous research related to the research to be studied.

The author conducted direct interviews with street vendors in the Tanjung Jaya market, Central Lampung to describe this qualitative research related to the behavior of Muslim producers among street vendors in Yusuf Qhardhawi's perspective (Study on street vendors at Tanjung Jaya Market, Lampung). The results of the interview were then reviewed with the observations results that the authors made during the research period to find out how the behavior of Muslim producers among street vendors in Yusuf Qhardhawi's perspective. After the implementation of the method, the necessary data were collected then; the data were organized and systematized so they were ready to be used as material for analysis.

RESULTS AND DISCUSSIONS

Based on the results of interviews and field observations, there are various types of street vendors in Tanjung Jaya Market, Central Lampung, including:

Table 1. Details of the Number of Street Vendors and Types of Business in Tanjung Jaya Market, Central Lampung

No	Business Name	Total
1.	<i>Gorengan</i> (Fried Food)	5
2.	Baked meatballs and sausages	10
3.	Toast	4
4.	<i>Pempek</i>	2
5.	<i>Martabak</i>	3
6.	Meatballs and Chicken Noodles	4
7.	Assorted ice	6
8.	Satay	1
9.	Fried rice	3
Total		37

Source: Tanjung Jaya Market Data, Central Lampung

The data above illustrates that there are 37 street vendors in which there are 9 different types of businesses. The majority of these street vendors are Muslims. This study is conducted to analyze street vendors who operate at certain times; at 17.00-23.00 WIB.

According to Yusuf Qardhawi there are 4 main pillars in every economic activity, including: Divinity (*Robbaniyyah*), Ethics (*Akblaqiyyah*), Human resources (*Insaniyyah*) and Balance (*Washaty*).

These four pillars are used to measure the behavior of Muslim producers. According to Yusuf Qardhawi, the 37 street vendors in the Tanjung Jaya market, Central Lampung, have fulfilled the four main pillars to be producers who behave as Muslim.

According to the survey results, the majority of street vendors in the Tanjung Jaya market do not understand the four pillars that must be carried out by a Muslim producer. This is revealed from an interview regarding the four pillars of Muslim producers according to Yusuf Qardhawi:

1. Divinity (*Robbaniyyah*)

Belief in Allah SWT becomes the initial foundation of a production. This belief makes humans have to submit to the rules that have been set by Allah SWT. In relation to the relationship between man and his God, it can be seen from how the implementation of the obligations that must be carried out by Muslims, including the implementation of prayer, fasting and zakat among street vendors in the Tanjung Jaya market, Central Lampung

This can be seen from the results of interviews with Prana (Tanjung Jaya Market Street Vendor, Central Lampung, on June, 26 2019) from various respondents where not all respondents carry out the three obligatory worships that must be carried out as a Muslim, namely prayer, fasting and zakat. Because trading activities are carried out in the afternoon until the evening, the average sale is busy at the time of the Maghrib prayer, causing sellers to be reluctant to leave customers to perform the obligatory prayers. For obligatory fasting worship, the average Muslim sellers do it, but most of them do not implement zakat because they do not understand the zakat mal system, except for zakat fitrah.

2. Ethics (*Akhlakiah*)

In conducting production, a Muslim should have goals, ethics and comply with all applicable norms. Islam gives freedom to a producer to produce goods and services, as long as it does not violate the laws that have been set in Islamic teachings. Yusuf Qardhawi claims that: "*Akhlak* is the main thing in every production process that must be considered by Muslims, both for individuals and for groups/organizations, namely doing what Allah SWT has permitted and not doing what He has forbidden." (Yusuf Qardawi, 1997)

Based on the ethical side of the producers of street vendors in Tanjung Jaya Market, Central Lampung, on average, they have carried out this principle seen from the products and services provided by traders that do not violate the laws that have been set by Allah SWT. This can be seen from the average street vendors in the market using halal and healthy ingredients, even though they do not have halal labels on their products. However, there are also producers who do not apply ethics by using unhealthy food ingredients, using dangerous ingredients such as using

sugar substitutes in making coconut ice and others (Novi, Street Vendor at Tanjung Jaya Market, Central Lampung, on June, 26 2019).

3. Human Resources (*Insaniyyah*)

Economy may make humans as messengers and leaders who have an important role in managing resources properly and will be responsible for them later in the hereafter. In addition to being required to have good quality, human resources must be professional in working in any field, because this is one of the performance assessments carried out by the organization. There are three things for professionals in Islam, among others are:

a. *Kafa'ah*

Kafa'ah is capable or expert in the field being carried out. A person should work according to his field so that the work done can be completed properly and in accordance with the objectives.

b. *Himmatul 'amal* (work ethic)

A person is considered as a professional if he is always passionate and serious in his work. He must also have a high work ethic. Islam encourages every Muslim to always work hard and earnestly devote his energy and ability to work. A Muslim in carrying out work must be serious and full of enthusiasm. In other words, he works with a high work ethic. A Muslim is a smart worker having high discipline, productive and innovative.

c. Trustworthy

A professional Muslim must have the nature of trust, namely trust and responsibility. The attitude of trustworthy will have a positive impact on actors, companies, communities and even the country. On the other hand, an untrustworthy attitude will certainly have a negative impact. The attitude of trust must be owned by every Muslim. This attitude can be possessed if he is always aware that whatever activity is carried out, including at work, is always known by Allah SWT. The attitude of trustworthy can be strengthened if he always improves his understanding of Islam and is *istiqomah* to carry out Islamic law.

The majority of street vendors in Tanjung Jaya Market have implemented human resources because they fulfill the three principles; *kafaah* (capable or expert in the field they are doing), *himmatul 'amal* (work ethic) and trustworthy. Because every street vendor in Tanjung Jaya Market has been operating for more than 1 year, this shows that the average street vendor has implemented these three principles, so their business is still running until now (Yato, Tanjung Jaya Market Street Vendor, Central Lampung, on June, 26 2019).

4. Balance (*Wasbathy*)

Economy with a benchmark of balance will be the life of an economic activity. The balance means that in every economy is concerned with fairness in every economic activity, such as not being wasteful in using existing natural resources and not being stingy with the profits earned.

Justice becomes the standard of producer behavior in using the factors of production. This includes labor, natural resources, and capital that must be placed fairly. Even though the ability of the workforce is different, it is impossible for individuals to be treated the same (Etika Produksi Perspektif Ekonomi Islam, 2010). A Muslim producer is certainly not allowed to be greedy in order to generate maximum profit, because a Muslim producer must have ethics and norms that must be upheld in every production process carried out (Ghafur, 2018; Misbahul Ali, 2013)

According to Aria, (Tanjung Jaya Market Street Vendor, Central Lampung, on June 26, 2019), the majority of street vendors in Tanjung Jaya Market have implemented this pillar, because on average, traders have balanced by being fair in their production activities. The use of factors of production include: labor, natural resources, and capital that is placed fairly, because the three factors of production are only used by adjusting the customers who usually buy the product. This is because the business is still in the middle to lower scope requiring the use of factors of production that are relatively slightly compared to the large business sector.

CONCLUSION

Based on the research results and analysis, it can be concluded that the street vendors in Tanjung Jaya Market, Central Lampung who are all Muslims have not fully implemented the four main pillars of Muslim producer behavior according to Yusuf Qardhawi. This can be seen from the descriptions put forward by respondents from 37 street vendors in which there are 9 different types of businesses.

Of the four main pillars in behaving in accordance with the behavior of Muslim producers put forward by Yusuf Qardhawi encompassing Divinity (*Robbaniyyah*), Ethics (*Akblaqiyyah*), Human Resources (*Insaniyyah*) and balance (*Wasahaty*), only 2 pillars are practiced; the pillars of human resources and balance. Meanwhile, the pillars of divinity and ethics are not applied by all street vendors. This proves that the street vendors in the Tanjung Jaya market, Central Lampung are not in accordance with the behavior of Muslim producers according to Yusuf Qardhawi.

Belief in Allah SWT becomes the initial foundation of a production. This belief makes humans have to submit to the rules that have been set by Allah SWT. Production activity is a form of obedience, human service, by cultivating the potential that exists in nature and other production factors, running a profitable business for one self and for the general welfare, and actualizing knowledge to earn a halal living. Therefore, from this research, street vendors in Tanjung Jaya

Market, Central Lampung need to improve the behavior of Muslim producers on the pillars of divinity (*Robbaniyyah*), so the production activities are carried out in obedience to Allah SWT and the form of human devotion, and then the business they run can be profitable for themselves and for their welfare in general.

Due to the limited time and references in this study, there are still many shortcomings in terms of references. This is also far from perfect. Then, the author suggests to further researchers to complete this research so that it becomes a perfect research.

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