

ANALYSIS OF EMPOWERMENT OF PRODUCTIVE WAKF FUNDS THROUGH QARDUL-HASAN FINANCING IN ALPEND BAROKAH MANDIRI'S MICRO WAKAF BANK (BWM)

Zaid Raya Argantara, Yuliana Safitri

Al-Amien Prenduan Institute For Islamic Studies

E-mail: zaidrayaargantara@gmail.com, safitriyuliana2109@gmail.com

Abstract

The purpose of this research is to answer the problem that is focused on research is how the implementation of qordul-hasan payment in small and medium-sized micro-enterprises and the role of qordul-hasan accounts in the creation of small and medium-sized micro-enterprises at Wakaf Mikro Alpend Barokah Mandiri. The method used in this study is qualitative with qualitative approaches to phenomenology, with interview data sources, observations and documentation. Data analysis uses Janice Mc Drury's theory of studying data, finding themes, writing models, determining coding and making decisions so that we get the facts. The results of this study indicate that the implementation of these qordul-hasan accounts through the level of identification, socialisation, qualification testing, pre-PWK, PWK and Halaqah Mingguan (HALMI). The role of the qordul-hasan account provided by the Wakaf Bank Mikro Alpen Barokah Mandiri has had an impact on the expansion of the efforts carried out in the passport.

Keywords: *Implementation; Role; Qordul-Hasan.*

INTRODUCTION

According to the Central Statistical Office (BPS) of the Sumenep Corporation, the Small Micro Enterprise is one of the institutions with the largest economic income in the area, which by many contributions from UMKM itself in its economy does not make UMKM free from any problems that occur. Thus, the way that can be promoted to improve the UMKM is by contributing to social economic in society's development.

Data from one of the co-operation centres can be seen and UMKM Province East Java Sumenep has 269,005 UMKM with a workforce absorption of 486,196 people, making the Sumenep city a capital with the largest number of UMKM five of East Java. With this massive energy

supply, it is expected to help reduce unemployment in Indonesia. It's visible on the table below.

Table 1.1

**Many Households Working In The Prisons And
Types Of Industries In 2019**

UMKM Type	Total
Food, drink and smoke	146
Articles of wood, wheels and bamboo	95
Textile, leather and footwear	0
Paper and print	0
Total	241

Source: Data is in 2020

Based on the above table, if associated with the current condition at Pandemic Covid-19, UMKM perpetrators experienced a problem in running its operations as the focus human in an economic activity. One of his controls is that there's a decline in sales that slows them down because at least the visitors from the outside are spending their product.

In economic growth, as well as in achieving integrity to prevent chain practices circulating among the public, then the JRC here created an innovation through a pilot project called the "Microwave Bank". In performing its function as a financial institution, the Micro-Wakaf Bank only funding to its own resources and does not carry out fund-raising activities. The Micro Wakaf Bank provides funding facilities to meet the needs of those in need and to boost economic growth.

The existence of the Micro Wakaf Bank is expected by many people in providing solutions and providing accommodation for the population around the centre or the middle-down population that is not yet included in the formal financial institution. In addition to serving as a retail outlet,

Micro Wakaf Bank also provides financial access for the wider community supported by the OJK in supporting government programmes to address the problem of over-indebtedness and poverty eradication through financial inclusion in the innovation business model created through the Centre-based Micro-Corporate Money Valley (LKMS).

The Alpen Barokah Mandiri Micro Wakaf Bank (BWM) in Prenduan is one of the Nine Micro Corporate Money Balances (LKMS) Stage III (Three) Program "The empowerment of the community through the establishment of LKM Syariah around Pesantren. From an operational point of view, the Micro Wakaf Bank of Al Amien Prenduan has the potential to develop UMKM. This is marked by the existence of many communities that are professionally employed as farmers, salt miners, building leather and other small traders. Although BWM Alpend Barokah Mandi ri which notabene operates in the countryside with a variety of relatively passive characters because geographically it is at the eastern end, as opposed to the other capitals on the island of Madura, However, it does not close the possibility of being an individual challenge for BWM Alpend Barokah Mandiri in creating creative methods in the financing or in the efforts of the economic community.

The Micro Wakaf Bank can provide an individual benefit that can distinguish it from the other Corporate Finance Board, namely the Micro Wakaf Bank provides a financing to the public without any guarantee it is the funding for the financing provided to that institution at a maximum value of Rp.3 million, is the margin for the applied result equal to 3% per a year.

The loan was originally granted from Rp.1 million, with a discount payment system of Rp. 20.000- in week for 52 weeks for a year. When they make a request to receive more than one million in accordance with the decisions they have made, they are entitled or worthy to receive a capital of three million. The Wakaf Mikro Alpen Barokah Mandiri Bank has two purely operational systems, the first purely decision-making liability, the second of which is purely financial liability (savings and profit management).

The existence of the Micro Wakaf Alpen Barokah Mandiri Bank is growing from time to time, even though it has existed and has just stepped up its foundation for three years, precisely on July 16, 2018. They are being formed in 49 KUMPI, each of which consists of five people. So they were divided into 13 HALMI groups. And there are some of them, such as the recitation of the Ikrar, and the recitation of Holy Quran, and the absence, and the payment of sedekah, zakat, infaq and tausiyah.

The Alpend Barokah Mandiri Micro Wakaf Bank (BWM) only provides funding to scripts on condition that they form a group of businesses. Although the group was formed, it was not immediately liquid, but there was a construction operation that had to be carried out by the group for five consecutive days aimed at training for the improvement of the undertaking.

Based on these problems, this research aims to explain how the implementation and role of Qordul Hasan Payment In The Creation Of Small And Medium-Size Micro Enterprise (UMKM) in Alpend Barokah Mandiri Micro Wakaf Bank

RESEARCH METHODS

This research uses a qualitative phenomenological approach, and the type is a case study. This research is based on data or information related to the Implementation of Qordul Hasan Academy at the Wakaf Micro Alpend Barokah Mandiri Bank.

The data source in this research comes from primary and secondary data. In this study, the primary data obtained from interviews/observations at Wakaf Mikro Al-Amien Prenduan Bank include: data collected from Wakaf Bank Mikro Alpend Barokah Mandiri office, data from the residence of the post of head of the Indonesian Pesantran People's Business Group (KUMPI) and data from Halaqah Mingguan Activity Location (HALMI). Secondary data in this study consists of documents that can delay research through some activities related to the implementation of the hasan qordul akad in increasing micro-small and medium-sized enterprises.

Data compilation techniques in this research use interview,

observation and documentation techniques. The interview was conducted in a structured way that every respondent got the same question. Observations are carried out to determine the stage in the execution of the hasan qordul akad and to realise group accompaniment. Documentation here is nasabah parent data and nasabah implementation and funding data in the running period which will be obtained from the Mikro Wakaf Bank Al-Amien Prenduan records.

Data analysis techniques in this research according to Janice Mc Drury's theory using collaborative Group Analysis of Data by studying data, finding themes, writing models, determining coding and making decisions.

DISCUSSION

Implementation of Qardul-Hasan Payment at Alpen Barokah Mandiri Micro Wakaf Bank (BWM).

The payment at the Micro Wakaf Bank is uncertain or guaranteed at a maximum value of Rp.3.000.000.- with an accompanying service of 3% a year. Payments at Alpen Barokah Mandiri Micro Wakaf Bank (BWM) only use qordul-hasan against the funding system run by quoting on:

1. POJK No 12/2014 stdd No 61/2015 on licensing and vulnerability.
2. POJK No. 13/2014 stdd No. 62/2015 on LKM business surrender
3. Campaign No. 2 2008 on Compilation of the Social Economy Law
4. Fatwa DSN-MUI No.9/DSN-MUI/IV/2001 About Al-Qardh
5. Fatwa DSN-MUI No. 79/DSN-MUI/III/2011 About Qordh using nasabah funds.

By referring to the above guidance, the practice of Qordul-hasan in the BWM Alpen Barokah Mandiri as shown above is clearly in line with the existing provisions, is the use of the Qordul-hasan operating funding system.

Referring to the accounts used, the BWM operating mechanism carries out two basic activities, is receiving donations from charities

pooled by the LAZ BSM as basic capital, and also distributing them to the community's environment through funding that is accompanied by training and business support.

The candidates who follow the funding at the Micro Wakaf Bank are obliged to follow the PWK (Group Mandatory Training) carried out for 5 consecutive days as one of the conditions for becoming a new member of nasabah, the training must be attended by each candidate of nasabah, must come in time and cannot be represented by anyone. In these PWK activities, the candidates will be grouped into a number of groups consisting of five groups until the Indonesian Employers' Society Group (KUMPI) is formed. Once the PWK is established, the banks will then dilute the first funding to the reporters with a system indicating the two poorest members in the group as the first borrower, then the next two borrowers and the last usually the group heads (pattern 2:2:1). A candidate who has succeeded in following that condition is considered to have passed so that he can become a legitimate member of the Wakaf Bank Mikro Alpen Barokah Mandiri. Once it has succeeded in becoming a new member, then it will be accompanied by the Bank through HALMI activities and will be obliged to start paying the amount of funding that has been granted.

The weekly deferral system (HALMI) is a meeting of several CAMPIS that takes place once a week with a day that has been determined over a period of 90 minutes according to the bank's decision. During the HALMI execution process, HALMI members cannot bring food, drink more than smoke. If a member infringes that rule, he shall be punished for infringing a specified agreement.

For a member that can receive funding is a poor society on that condition has the will to have an effort even though it's a small effort, or that has a small effort but has a desire to develop an effort. That is according to Ismail's theory that the payment is given to small businesses to help them develop their best endeavours.

The Role Of Qordul-Hasan Payment In The Creation Of Small and Medium-Sized Micro Enterprise (UMKM) Alpen Barokah Mandiri Micro Wakaf Bank (BWM)

The payment paid at BWM Alpen Barokah Mandiri continue to

increase both in terms of the amount of business and the funds received at the bank for financing. In addition, with the presence of the Micro Wakaf Bank, the public is able to stay away from the cracks of the chains that have spread around the community.

Running a community-funded program is an important point that keeps the Micro Wakaf Bank running funding to the public. This is what keeps the spirits of the scribes working so they can increase the daily economy.

Based on the results of the research through observation and direct interviews, many of the effects the scribes have had after receiving the qordul-hasan funding and the process of accompanying the efforts undertaken by Wakaf Bank Mikro Alpen Barokah Mandiri are as follows:

1. There has been an increase in sales
2. Income increases or corporate spiders occur
3. Getting a lot of knowledge and religion
4. There is tolerance and help each other
5. Measuring the silhouette for one group with another.

In order to maximise or increase the effort, there are several accompanying steps that Wakaf Mikro Bank has to give to the scribes in order to achieve that result:

- a. Recognition of the potential of the enterprise
- b. There is an effort to load the established policies and rules
- c. There is active training and accompaniment carried out by the scribes
- d. Developing running business networks
- e. The disbursement of funds for the payment must indeed be given to productive poor peoples.

Based on the qordul-hasan contract, which is a financing system without any collateral, interest or additional installment financing. The provision of financing funds to the community is still said to be minimal, but the nasabah really hope for such financing, thus the financing is very influential on the development of productive poor people's lives or used for as business capital.

The increase in the effort carried out by the scripture is of its own

benefit, so that the role of the charity can be well realised and measured from the point of view of the development of the scripture, the increase of the consumer or the income of the scripture.

According to research carried out by the researcher, by leveraging Rp.1,000,000.- not entirely generates a significant economy every year, but that is not the reason for the rituals to retreat or stop developing the efforts being undertaken. So that the role and implementation of funding should be able to heal the economy of productive poor societies, both through economic and social conditions, by being able to contribute to good in order to achieve better economic outcomes.

The role of financing the qordul-hasan contract is strengthened and supported by research conducted by Nurul Mailiza Rkt with the title "Analysis of the Implementation and Role of Qard Financing in Mawaridussalam Micro Enterprises, North Sumatra" saying that the role of financing the qordul-hasan contract affects the development of the lives of the productive poor especially the increase in the results of operations carried out by customers, both in terms of the amount of business production and operating profit of customers.

Conclusions can be drawn that the role of the Kurdulhasan accountancy given by Wakaf Bank Mikro Alpen Barokah Mandiri has had an impact on the expansion of the efforts carried out in the post.

CONCLUSIONS AND RECOMMENDATION

The implementation of the payment by the nasabah through the qordul-hasan account starts at the level of the socialisation process, identification, qualification tests, pre-PWK (Group Mandatory Training), Group Mandatory Training (PWK) and ends with Weekly Halaqah (HALMI).

The role of qordul-hasan contract financing on the business run by customers at the Alps Barokah Mandiri Micro Waqf Bank has developed little by little on the economy, both in terms of the customer's business, the amount of business production and the customer's profit.

The Alpen Barokah Mandiri Micro Wakaf Bank (BWM) is expected to continue to introduce or socialize the BWM programmes so that it can

exist well in the general public's view about the existence of funding run by Alpen Barokah Mandiri Micro Wakaf Bank.

In accompanying efforts, it is hoped that the Micro Wakaf Bank (BWM) will continue to observe in detail the further development of the efforts undertaken by the sponsors in the hope of improving the daily economy.

It is expected for the next researcher to do more in-depth research by referring to this research as an additional reference

REFERENCES

- Badan pusat statistic kabupaten sumenep tahun 2020,
<https://www.sumenepkab.go.id/>, diakses pada tanggal 29 juni 2021
- Buku lembaga diklat. Buku Bacaan Manajemen
- Buku Panduan BWM LAZNAS BSM, Kebijakan Manajemen Organisasi
<https://jurnal.stie.asia.ac.id/index.php/ristansi/article/view/347/156>.
Dampak Pandemi Covid-19 Terhadap UMKM Batik di Kabupaten Sumenep. Diakses pada tanggal 20 September 2021
- Mailiza, R. N. 2020. Analisis Pelaksanaan Dan Peran Pembiayaan Qard Pada Usaha Mikro Mawaridussalam Sumatera Utara. Universitas Islam Negeri Sumatera Utara.
- Moleong, L. J. 2017. Metodologi Penelitian Kualitatif. Bandung. PT Remaja Rosda Karya Offset
- Mujibno, & Roby, D. I. 2021. Skema Penerapan Qardh Hasan Di LKMS Alpend Barokah Mandiri Dalam Pemberdayaan Masyarakat. *Equilibrium: Jurnal Ilmu Manajemen*, Vol. 1 No. 2 h. 39-44.
- Otoritas Jasa Keuangan. 2017. Manajemen Bank Wakaf Mikro. Jakarta
- Putri, R. 2019. Bank Wakaf Mikro Sebagai Program Pemberdayaan Ekonomi Umat Di Lingkungan Pondok Pesantren (Studi Kasus Bank Wakaf Mikro Alpen Barokah Mandiri, PP. Al-Amien Prenduan Sumenep). Thesis. Universitas Islam Negeri Sunan Ampel Surabaya.
- Rahman, H. & Faishol, M. 2021. Peran Pembiayaan Akad Qardhul Hasan Terhadap Peningkatan Pendapatan Nasabah Bank Wakaf Mikro Alpen Barokah Mandiri. *Jurnal Penelitian Ekonomi Dan Bisnis*, Vol. 1 No. 2 h. 49-57.

Zaid Raya Argantara, Yuliana Safitri: Analysis Of Empowerment..

Sudianto, R. & Septiana, R. 2021. Implementasi Akad Qardh Al-Hasan Pada Bank Wakaf Mikro Alpen Barokah Mandiri Prenduan.

Sugiyono. 2018. Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif, Dan R&D). Bandung. ALFABETA