
THE ROLE OF WAQAF MICRO-AHMAD TAQUIDDIN MANSYUR BANK IN EMPOWERING THE ECONOMY OF THE COMMUNITY OF BONDER VILLAGE, PRAYA BARAT DISTRICT, LOMBOK CENTRAL DISTRICT

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Abstract

Various efforts have been made by the government to reduce the poverty rate in the community. One of the approaches taken by the government is to facilitate financing programs carried out by all banking institutions in Indonesia in order to help micro, small, and medium enterprises (MSMEs) who experience problems in terms of lack of capital. Traditional banks offer financing with interest, including usury. For this reason, the Financial Services Authority cooperates with LAZ BSM (an independent Islamic bank and amil zakat institution) to create a riba-free financial product, namely the Ahmad Taqiuddin Mansyur Micro Waqf Bank. However, it is not easy to understand whether the Ahmad Taqiuddin Mansyur Micro Waqf Bank has a positive impact on the economic development of society. This type of research uses a qualitative descriptive method. The data collection methods used are the observational method, interviews, documentation, and data analysis techniques. The results showed that the Ahmad Taqiuddin Mansyur Micro Waqf Bank had a positive impact on community economic empowerment. This is evidenced by the implementation of three concepts, namely enabling, empowering, and protecting. In addition, the community can also gain knowledge from microwaqf bank managers about entrepreneurship and Islamic teachings from members or other groups.

Keywords: Micro Waqf Bank; Enabling, Empowering, and Protecting Community Economic Empowerment.

1. INTRODUCTION

Waqf management in Indonesia is governed by Law No. 41 of 2004 concerning Waqf, which states that waqf is a legal act of a waqif (a waqf person) to separate and or surrender part of his property to be used forever or for a specific period of time in accordance with his interests for the benefit of worship and or public welfare according to Sharia. Furthermore, this law divides waqf assets into two categories: movable and immovable waqf assets. One of the movable waqf assets is money, or what is known as "cash waqf." At this time, cash waqf is an alternative for people who want to donate their assets but do not have large amounts of assets

such as land or buildings. The existence of cash waqf makes it easier for people to do charity; besides being easy, the benefits of cash waqf are also very large in advancing the community's economy, because cash waqf is not only focused on establishing worship facilities and infrastructure but can also function to empower people, or what is known as productive waqf. In 2017, the Financial Services Authority (OJK) initiated the formation of Micro Waqf Banks (BWM). Micro Waqf Banks are Sharia Micro Finance Institutions (LKMS) that have licenses from the OJK. The concept of Micro Waqf Banks is to provide financing for people who do not yet have access to institutions of formal finance such as banking.

The role of Ahmad Taqiuudin Mansyur Micro Waqf Bank in Bonder Village is a form of Islamic boarding school-based community economic empowerment where the location of the Micro Waqf Bank is usually in the Islamic boarding school environment. Islamic boarding schools are chosen because in rural or remote areas there are always Islamic boarding schools, and of course the Islamic boarding school environment feels more familiar and close to people in rural areas, so socialization and distribution of loan funds become easier. Micro Waqf Bank (BWM) Ahmad Taqiuudin Mansyur is one of 56 BWM in Indonesia. The existence of BWM Ahmad Taqiuudin Mansyur, who is in the NU Al-Mansyuriah Islamic Boarding School environment, Ta'limushiyan Bonder, Praya Barat sub-district, has a strategic role in carrying out its role in empowering the community's economy.

Several researchers have investigated the importance of Micro Waqf Banks and their implications for community empowerment. This indicates that Micro Waqf Banks use al-qard contracts to finance productive poor communities by prioritizing education and community assistance (Nurhayati & Nurjamil, 2019), empowering productive poor communities through assistance and micro-financing without collateral using cash waqf funds (Fitaloka, 2019), and being able to contribute to increasing access to micro-scale funding for the community (Sutra Disemedi & Roisah, 2019), influencing an increase in business income, operating profit, and economic conditions (Alan Nur, 2019), and has a role in empowering the community by providing business capital loans, breaking free from the snare of moneylenders and the interest or usury system and adding religious knowledge which clearly provides community welfare (Harahap et al., 2019).

Another problem faced by the community is the difficulty for micro-entrepreneurs to access capital because, as has been known so far, conventional banking requires that small communities that want to borrow capital provide collateral, guarantees, and stacked administration. Bank interest, which is closely related to usury, does not seem to provide opportunities for small communities to open businesses. In this case, the Micro Waqf Bank is

The Role of Waqaf Micro-Ahmad Taquiddin Mansyur Bank

here to overcome the problems that have occurred so far, does not require collateral, and provides guidance for members in developing businesses as well as religious knowledge, which is facilitated by Islamic boarding schools. (General information on microfinance institutions, 2017)

The government's decision to establish a Micro Waqf Bank with the aim of not only establishing high-interest-free lending capital but also providing additional insight into building a business, managing finances, and avoiding the threat of detrimental loan sharks. Community economy rural areas can be developed and poverty reduction can be resolved more quickly, one of which is by providing access to banks and financial products that are friendly and avoid usury.

2. METHODOLOGY

This type of research is descriptive qualitative research, which involves understanding the phenomenon of what is experienced by research subjects, for example, behavior, perceptions, motivation, and actions (Moloeng, 2018). "Descriptive research" is a process of finding facts, descriptions, or drawings that systematically, factually, and accurately describe characteristics and the relationship between the phenomena studied (Nazir, 1998). The object of this research is the Ahmad Taqiudin Masnyur Micro Waqf Bank, with data collection techniques of observation, interviews, and documentation. Data analysis is carried out by working with data, organizing it, sorting it into manageable units, synthesizing it, searching for and finding patterns, finding what is important and what is learned, and deciding what can be told to others using the deductive method.

3. RESULT DISCUSSION

The Ahmad Taqiuddin Mansyur Micro Waqf Bank is an LKMS located at the NU Al-Mansyurah Ta'li Mushibiyan Bonder Islamic Boarding School that distributes financing to the community around the Islamic boarding school and the Praya Barat sub-district for business capital needs. The financing used for business capital makes customers' incomes increase. Customers use this income for various needs.

The customer applies for financing to BWM Ahmad Taqiuddin Mansyur for business capital on the grounds that BWM Ahmad Taqiuddin Mansyur is a sharia-based microfinance institution with no interest, no binding guarantees, and low cost of operational service values so that customers can be calm in running their businesses without being afraid to carry out

usury practices. By choosing BWM Ahmad Taqiuddin Mansyur, customers have avoided the existence of usury transactions, which are forbidden by religion.

The customer's decision to use BWM Ahmad Taqiuddin Mansyur includes a form of property protection carried out by the customer; the customer chooses a path that is more pleasing in terms of increasing capital, in contrast to other Muslims who use conventional financial institutions. With the financing submitted by the customer to BWM Ahmad Taqiuddin Mansyur, the customer can continue to develop his business by adding assets or merchandise. Faisal (Good Aji Afriliawan, 2021).

The Ahmad Taqiuddin Mansyur Micro Waqf Bank has the goal of improving the economy of the poor who have businesses or who have the intention to own businesses. This is in line with the goal of community economic empowerment, namely community economic empowerment aimed at helping authentic and integral human development among weak, poor, vulnerable, and small people to become a more independent society capable of meeting their basic needs. Mulyawan, R. (2016) Community economic empowerment carried out by BWM ATQIA is the development of micro-enterprises around the Al-Mansyurah Ta'li Mushibian Bonder Islamic Boarding School. Microbusiness development is carried out by providing financing and business development. Empowerment carried out by the Ahmad Taqiudin Mansyur Micro Waqf Bank, namely:

1. Enabling, which builds individual spaces with hope that every community member or customer of BWM Ahmad Taqiudin Mansyur already has their own business space, in which it is hoped that each individual will have independence in developing their respective businesses with assistance through methods of giving motivational encouragement and arousing the potential of their respective businesses.
2. Empowering, namely with the intention of laying a strong foundation so that the potential and strength of individuals owned by some members of the public or members of BWM Ahmad Taqiudin Mansyur's customers can be maximized, BWM Ahmad Taqiudin Mansyur routinely carries out halmi, namely weekly Halaqoh for all of BWM Ahmad Taqiudin Mansyur's customer members, with the aim that customers and management
3. Protecting, namely after enabling and empowering BWM Ahmad Taqiudin Mansyur, also involves protecting BWM Ahmad Taqiudin Mansyur's customers in the empowerment process by carrying out counseling and giving directions so that business actors do not compete with each other and there is a balance between the strong and the weak.

The impact of community empowerment is felt in the context of managing micro-waqf banks through BWM. Ahmad Taqiuddin Mansyur's increasing business capital and being able to increase the scale of the business so as to be able to reduce the level of dependence on loan sharks and develop social solidarity in the form of joint responsibility used to overcome customers who cannot pay installments has a positive impact on harmony and togetherness among people. Thus, waqf-based community empowerment is able to increase the knowledge, understanding, and behavior of the empowered community.

4. CONCLUSION

The assistance and financing provided by the Micro Waqf Bank Ahmad Taqiuddin Mansyur have had a positive effect on improving the economic conditions of its customers. The customer's economy is seen to have increased, although in reality it is not always significant, and this is because the capital provided is also low. However, a very different thing that customers feel or experience is a shift in mindset toward developing their business, not only in the economic and entrepreneurial fields, but also in the religious field, thereby increasing the spiritual value of members, where community development like this is currently difficult to find, and moreover, the program being carried out is a financing donation program for people who own businesses. because the Micro Waqf Bank itself combines three sectors at the same time, namely the financial sector, the real sector, the social sector, and also the customer's religious or religious affiliation.

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The Role of Waqaf Micro-Ahmad Taquiddin Mansyur Bank

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