

Assessing performance of *Mawar Emas* as a mosque-based Islamic financing program

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ABSTRACT

Purpose — *This research aims to assess the performance of the Mawar Emas program since its inception.*

Method — *This descriptive qualitative research involves several types of respondents such as mosque administrators, Chairperson of the Masyarakat Ekonomi Syariah (MES), MES Secretary, and beneficiaries. Data obtained through in-depth interviews were processed using reduction, display, triangulation and conclusion techniques.*

Result — *Using primary and secondary data and qualitative research techniques, the authors found that the Mawar Emas initiative supported 32 mosques in West Nusa Tenggara, totaling 1,194 prospective debtors. In terms of funding, the Mawar Emas program has a yearly budget of Rp. 1,275,000,000. However, these funds have not been used to their full potential since the program's inception. There was a decrease in funding and absorption of funds in the program's second year. Several aspects of this program must be evaluated, including increased funding, defaults, training delivery, outdated data, and the presence of profit-oriented institutions.*

Contribution — *This study contributes by providing performance of a mosque-based Islamic financing program to reduce dependency on conventional moneylenders.*

Keywords: *Evaluation, Mawar Emas, Moneylenders, Performance, West Nusa Tenggara*



INTRODUCTION

As the nation with the highest Muslim population in the world, Indonesia has 207 million Muslims ([BPS Indonesia, 2019](#)). Indonesia is the most religious nation in the world, according to [The Pew Research Centre \(2020\)](#). Additionally, 96% of Indonesians believe that religion are significant parts of their lives. As a result, it is not astonishing that the quantity of places of worship built in the country is inversely correlated with the number of religious individuals, especially Muslims. In 2021, Indonesia is expected to have 279,280 mosques across the nation ([Sistem Informasi Masjid, 2021](#)).

Mosques have long been the center of Muslim movement in all facets of life and have been significant in developing Islamic culture. The Prophet Muhammad built a mosque at Medina as soon as he landed there ([Said, 2020](#)). Mosques were to be the focal point of the Muslim community at that time, acting as a hub for social and political decision-making, information sharing, and economic activity, according to the Prophet Muhammad SAW's teachings ([Wahyudin, 2020](#)). Therefore, in addition to serving as houses of worship, mosques can also serve as economic drivers in their neighborhoods, especially if they have the legal authority to receive donations like *zakat*, *infaq*, and other sorts of donations ([Sarwan et al., 2020](#)).

Indonesian mosques are infamous for having bad money management ([Utama et al., 2018](#)). It is because mosque administrators usually manage mosque funds on a volunteer basis and may lack the necessary skills to manage cashflow. There are restrictions on managing mosque money including budgeting, service payments, and inaccurate financial reporting ([Sugiharto et al., 2019](#)). Consequently, managing mosque performance becomes more difficult due to a poor internal budgetary control system. Evidence that the mosque's existence in Malaysia has had no positive effects on the neighborhood's economy or social structure worsens the problem ([Mohamed et al., 2014](#)). It contravenes the Prophet Muhammad's teachings regarding the mosque's value to a society's well-being.

Financial management at the mosque is required to optimize its role and function since the mosque may have a favorable impact on the local economy ([Istan, 2017](#)). Mosques can empower local communities to better manage their finances and enhance their living standards by offering financial aid ([Utama et al., 2018](#)).

West Nusa Tenggara is one of the provinces with the highest percentage of Muslims, having 97 percent of the people being Muslim ([Badan Pusat Statistik NTB, 2020](#)). Lombok Island is also known as the Island of a Thousand Mosques and serves as the province's economic hub ([Sistem Informasi Masjid, 2021](#)).

However, it does not appear that the development of mosques has a big impact on local economies. West Nusa Tenggara continues to have a high yearly poverty rate of 14 percent, greater than the 9.8 percent national poverty average ([Badan Pusat Statistik NTB, 2020](#)).

The *Mawar Emas* program, which examines how mosques affect society's economic elements, is worth in-depth discussion. *Melawan Rentenir Berbasis Masjid* is referred to as *Mawar Emas* or in English it refers to fighting moneylenders with mosque ([Ali et al., 2022](#); [Supiandi, Azizurrohman, et al., 2022](#); [Supiandi, Pramuja, et al., 2022](#)). The Regional Financial Access Acceleration Team (TPAKD), comprised of universities, the provincial government, and NTB Sharia Banks, launched this program. The mosque will receive complete backing from Masyarakat Ekonomi Syariah (MES). The *Mawar Emas* Program was first established by the West Nusa Tenggara Government in 2020 with the intention of preventing MSMEs and the dangers of *usury* ([Muttalib & Siwi, 2021](#)).

There have already been several studies on financial support provided by mosques, such as study conducted by [Bara & Pradesyah \(2021\)](#) on managing mosque finances during a pandemic. He discovered that many mosques make financial investments to support and grow the local economy. The approach to promote the local economy is to finance the neighborhood using *sharia* principles or a profit-sharing scheme. Then some individuals cultivate hydroponic plants in the mosque's yard before selling them, and so forth. [Supandi \(2019\)](#) performed additional research on pandemic-related mosque-based sharia cooperatives. This study demonstrates how mosque-based sharia cooperatives have contributed significantly to the welfare of the populace during pandemics. These contributions include low-cost financing through *qardhul hasan* contracts, loan refinancing and rescheduling, delivery of basic food packages through *zakat* funds and cross subsidies, implementation of social activities, and health education. The *Jamik Al Baitul Amien* Mosque's role in enhancing community welfare is also the subject of research from [Wartoyo et al. \(2022\)](#) which focuses on models, concepts, practices, and the mosque-based economy from an Islamic economic perspective. The findings of his study demonstrate that the ummah economy operates on a finance or facilitation basis by supplying money in line with *sharia* norms. This financial aid is given using a successful *zakat* methodology so that it might aid the neighborhood in growing its business.

This study differs from other studies in that it focuses on assessing the program's effectiveness. The *Mawar Emas* initiative also differs from other financing since it employs money from financial entities rather than endowments, *zakat*, *infaq*,

etc. The *Mawar Emas* program also helps participants succeed in running their enterprises by offering mentoring, training support, and cash aid. Therefore, this study aims to evaluate the financial, management, and training aspects of the *Mawar Emas* program.

METHOD

This study belongs to the descriptive-qualitative subcategory, which comprises investigations that seek to characterize the particulars of circumstances (van Dijk, 2019). The description's purpose in this instance is to distinctly and in-depth explain and assess the *Mawar Emas* program.

The research site is dispersed, concentrating on West Nusa Tenggara in this case as the macro scope. This study's data sources are derived from observations related to the original situation, interviews with stakeholders, and documentation of supporting documents. In-depth interviews with the recipient, the MES Head and Secretary, and the mosque administration were held to guarantee the data's accuracy.

Table 1. List of respondents

No	Respondent Number	Role
1	Respondent 1	Head of MES
2	Respondent 2	Secretary of MES
3	Respondent 3	Bank NTB Syariah
4	Respondent 4	Mosque Administrator
5	Respondent 5	Beneficiary
6	Respondent 6	Beneficiary
7	Respondent 7	Beneficiary
8	Respondent 8	Mosque Administrator
9	Respondent 9	Mosque Administrator
10	Respondent 10	Beneficiary

We follow the stages of analysis carried out by Miles & Huberman (2014) where the stages start from data reduction, then the reduced data is displayed so that conclusions can be drawn before testing its validity by triangulation (Dicks et al., 2011).

RESULT AND DISCUSSION

The aspects that will be evaluated in this research are related to the program and financing realizations that stakeholders have implemented.

Financing realization

The authors were able to show the realization of funds in the last two years based on data obtained from the secretary of MES (See tables 1 and 2).

Table 2. Realization from the beginning of distribution (August 2020) until December 31st, 2021

No.	Financial services institutions	Number of mosques	Debtor	Maximum fund	Existing debtor	Debit tray amount	NPF
1	Sharia NTB Bank	28	1,114	1,146,000,000	389	115,654,477	8.39%
2	PNM Mekaar	1	20	69,000,000	20	47,080,000	0%
3	BPRS Dinar Ashri	3	60	60,000,000	69	9,600,000	0%
Total		32	1,194	1,275,000,000	569	172,334,477	8.39%

Source: MES' document (2022)

According to the table above, three financial service institutions are willing to provide financing assistance: Bank NTB Syariah, PNM Mekaar, and BPRS Dinar Asri.

In West Nusa Tenggara, the three institutions have helped 32 mosques, totaling 1,194 potential debtors. Compared to other financial institutions, Bank NTB Syariah has the greatest ability to provide funds. Bank NTB Syariah will finance 1,114 of the total prospective debtors. The remaining 20 and 60 percent will be borne by PNM Mekaar and BPRS Dinar Asri, respectively.

The three financial service institutions could disburse IDR 1,275,000,000 per year in terms of funding. However, these funds have not been fully utilized from the program's inception until the end of 2020. It has been demonstrated that the total number of debtors who have completed transactions is only 60% of the program's capacity. Furthermore, there was an 8.39 percent payment problem (NPF).

Table 3. Realization from January - December 2021

No.	Financial services institutions	Number of mosques	Debtor	Maximum fund	Existing debtor	Debit tray amount	NPF
1	NTB Sharia Bank	28	116	198,000,000	157	86,302,614	0%
2	PNM Mekaar	1	20	69,000,000	20	47,080,000	0%
3	BPRS Dinar Ashri	3	60	60,000,000	69	9,600,000	0%
Total		32	196	327,000,000	569	142,982,614	0%

Source: MES' document (2022)

Several positive and negative changes occurred in this program's second year. In terms of prospective debtors and funds, there is a decrease. The number of prospective debtors dropped dramatically, from 1,194 to 196. The ability of financial services institutions has also declined by more than 75% (approximately IDR 327 billion). Meanwhile, existing debtors have only absorbed IDR 142,000,000 million. Following the decrease in funds provided, the Non-performing Loan (NPF) appears to have decreased due to the drastic decline in several aspects. There were no payment issues with any of the three financial institutions.

Program evaluation

Based on the results of interviews and documents obtained from the Head and Secretary of MES, we can reach the following conclusions.

Limited allocation of qardh funds

Beneficiaries often complain about the limited funds that can be obtained. One of the beneficiaries said that:

"The maximum amount I can borrow is only 1 million, this amount is not enough"
(Respondent 6)

To overcome the limited funds that can be borrowed by customers, the lender will provide funds in the second year of IDR 2-5 million with a commercial contract. In 2022, Bank NTB Syariah will provide funds of IDR 2 billion, BPRS Dinar will provide IDR 500 million, PNM will coordinate the distribution mechanism and continue to support *Mawar Emas*. Moreover, MES will invite more financial service institution to support this program.

The biggest issue the mosque congregation has is their small amount of money. This issue makes it challenging for people whose businesses have just begun to grow. This is in line with what [Rupasingha et al. \(2019\)](#) and [Włodarczyk et al. \(2018\)](#) stated that having insufficient finances prevents business owners from expanding the scope and caliber of their enterprises. The *Mawar Emas* program must therefore assess the volume of loans given. For instance, because their capital requirements typically differ, beneficiaries who are just starting a business and those who are currently operating one are offered various loan amounts.

High Non-Performing Loan

In 2020, the Non-performing Loan (NPL) rate looks quite high, which is more than 5%. This is due to inadequate management and training assistance to fund recipients and fund managers (mosque administration). There are several solutions to this problem, such as implementing the Hijrah application (Bank NTB Syariah) and supporting financial digitization; signing the MoU between MES and the channeling financial services institutions; and involving the academic community of universities through the *Merdeka Campus* facilities by assigning them to training, among others.

NPL is a measure of credit risk; the lower the NPL, the less credit risk the bank takes on. A bank with a high NPL will incur more costs for generating reserves and other expenses. Consequently, there is a chance for bank losses ([Bhowmik & Sarker, 2021](#); [Lestari, 2018](#); [Qian & Wu, 2021](#)).

Bank NTB Syariah encountered beneficiary issues in the *Mawar Emas* case, where 8 percent of the money disbursed, approximately IDR 9 million, were not paid. As a result, Bank NTB Syariah's income has fallen. Consequently, Bank NTB Syariah's capacity to lend money to the *Mawar Emas* initiative dropped from its initial level of over IDR 1 billion to just IDR 198 million.

Training implementation

According to information obtained from the Head of MES, the implementation of training for mosque-based fund management has not been carried out optimally. However, the local government, the Financial Services Authority, Bank Indonesia, and channelling financial services institutions will conduct an evaluation to optimize mosque administrators, and training will be provided as soon as possible.

In practice, a program's viability depends heavily on its training ([Erina et al., 2015](#)). A business with qualified people resources is more likely to succeed than one without ([Kumpikaité, 2007](#)). For instance, beneficiaries of financial aid will have a much better chance of success. They will undoubtedly have no refund issues if they receive the necessary training in areas like financial management, business management, and product marketing ([Aboyassin & Sultan, 2017](#); [Desta, 2021](#); [Erina et al., 2015](#); [Kumpikaité, 2007](#)).

Data problem

Based on the documentation during discussions with policy makers, it can be concluded that to support data updating, data submission will be made on the early 3rd of every month to the secretariat of the Regional Financial Access Acceleration Team. Submission of data consists of the name of the customer, the name of the mosque, fund, and other basic data.

Good bookkeeping, whether done manually or with the aid of bookkeeping software, supports a company's success. Someone who owns a business must understand the value of bookkeeping for the enterprise (Nasyi'ah & Safitri, 2021). Bookkeeping is called the practice of gathering financial data and information in an organized and thorough manner (Yap, 2019). The following items must be gathered when creating books: capital, costs and revenue, obligations, etc (Nasyi'ah & Safitri, 2021; Sari & Indriani, 2017; Yap, 2019).

In a nutshell, this can be understood as gathering information about completed business tasks. Later, these bookkeeping efforts would result in daily, weekly, monthly, and even annual reports. Therefore, an entrepreneur must comprehend the significance of bookkeeping for his firm, regardless of how tiny the business they are working in. As a result, a program's performance can be known and used as evaluation data.

Margin oriented

PNM Mekaar is still profit-oriented, so it is not in accordance with the principle of the *Mawar Emas* which is mosque-based and free of interest. Beneficiaries complained and saying that:

"Because it involves a mosque and this fund is aid, this financing should be free of usury" (Respondent 5)

"We are taught by ustadz that accepting will have a bad impact on life both in this world and in the hereafter. Therefore, I prefer not to accept assistance that contains elements of interest" (Respondent 10)

This may affect mosque congregations' desire to receive financial support from PNM Mekaar. Tables 1 and 2 show that only one mosque in West Nusa Tenggara is prepared to act as a conduit for PNM Mekaar funding. The mosque's

congregation declared that they were aware of the consequences of *usury* and its prohibition, hence they decided against borrowing money from PNM Mekaar.

As stated in Kurniawan (2021) and Latif (2020), *usury* or *riba* does not lead to increased riches and is therefore dangerous. Allah said in His Qur'an,

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

"O you who have believed, do not consume usury, doubled and multiplied, but fear Allah that you may be successful" (Q.S. Ali Imran: 130)

Usury or *riba* will cause individuals to experience a tragic end similar to that which befell the Jews. Almighty God said in His Holy Book,

فَيُظْلَمُ مِّنَ الَّذِينَ هَادُوا حَرَّمْنَا عَلَيْهِمْ طَيِّبَاتٍ أُحِلَّت لَّهُمْ وَبَصَدْنَاهُمْ عَنِ سَبِيلِ اللَّهِ كَثِيرًا وَأَخَذَهُمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالَ النَّاسِ بِالْبَاطِلِ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

"For wrongdoing on the part of the Jews, We made unlawful for them [certain] good foods which had been lawful to them, and for their averting from the way of Allah many [people]. And [for] their taking of usury while they had been forbidden from it, and their consuming of the people's wealth unjustly. And we have prepared for the disbelievers among them a painful punishment" (Q.S. An-Nisa: 160-161)

CONCLUSION

According to the findings of this study, financial institutions participating in the *Mawar Emas* program assisted 32 mosques in West Nusa Tenggara, with a total of 1,194 potential debtors. In terms of funding, the financial services institution can disburse Rp. 1,275,000,000 per year. However, these funds have not been used optimally from the program's inception until the end of 2020. Clearly, the number of debtors who have completed transactions represents only 60% of the program's capacity.

Furthermore, there was an 8.39 percent payment problem (NPF) during that period. The ability of financial services institutions decreased by more than 75% in the second year, and fund absorption was not maximized. Moreover, several aspects of this program must be evaluated, including an increase in financing,

payment defaults, training delivery, outdated data, and the presence of profit-oriented institutions.

To depict the actual condition in the field, additional research must be done to collect data from a bigger sample size. Additional studies are required to examine each viewpoint in greater details, including viewpoints from financial organizations other than Bank NTB Syariah.

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