



THE ROLE OF BMT NUR INSAN MANDIRI IN AL-QARDHUL HASAN FINANCING ON MEMBER'S WELFARE

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ABSTRACT - MSMEs are one of the community entities that suffer economically during the pandemic. Not a few MSMEs are out of business in this difficult time. To survive or even rise, they need funds that are usually obtained through financial institutions. BMT as one of the non-bank Islamic financial institutions has an important role for them. One of the products of BMT Insan Mandiri is Al Qardhul Hasan, which is a breath of fresh air for its members in need. This is after getting researchers to find out the role of BMT Nur Insan Mandiri in financing Al Qardhul Hasan for the welfare of members before and after getting financing. In addition to know the supporting factors and obstacles in its application. The supporting factors for the financing of Al-Qardhul Hasan at BMT Nur Insan Mandiri are the existence of grants, zakat, infaq, alms and other funds. Meanwhile, the obstacles in financing Al-Qardhul Hasan at BMT Nur Insan Mandiri in the introduction of financing have not been carried out intensively. The research methodology used is included in qualitative research where data is obtained from data in the form of interviews, while secondary data is obtained from literature and data documentation. The results of this study are, BMT Nur Insan Mandiri provides Al-Qardhul Hasan financing to members who experience a lack of capital. After receiving Al-Qardhul Hasan financing, four out of five members experienced increased income and welfare experiences.

Keywords: BMT, Al-Qardhul Hasan, Member's welfare

ABSTRAK - UMKM adalah salah satu entitas masyarakat yang menderita secara ekonomi di masa pandemi. Tidak sedikit UMKM yang gulung tikar di masa sulit ini. Untuk bertahan atau bahkan bangkit, mereka membutuhkan suntikan dana yang umumnya didapatkan melalui lembaga keuangan. BMT sebagai salah satu Lembaga keuangan syariah non Bank punya peran penting bagi mereka. Salah satu produk BMT Insan Mandiri adalah Al Qardhul Hasan, yang menjadi angin segar bagi anggotanya yang membutuhkan. Inilah yang mendasari peneliti untuk mengetahui peran BMT Nur Insan Mandiri dalam pembiayaan Al Qardhul Hasan untuk kesejahteraan anggota serta kesejahteraan anggota setelah mendapatkan pembiayaan. Selain itu untuk mengetahui faktor pendukung dan hambatan dalam penerapannya. Adapun faktor pendukung pembiayaan Al-Qardhul Hasan di BMT Nur Insan Mandiri yaitu dengan adanya dana hibah, zakat, infak, sedekah dan dana lainnya. Sedangkan hambatan dalam pembiayaan Al-Qardhul Hasan di BMT Nur Insan Mandiri dalam pengenalan pembiayaan belum dilakukan secara intens. Metodologi penelitian yang digunakan termasuk dalam penelitian kualitatif dimana data diperoleh dari data pimer berupa wawancara, sedangkan data sekunder diperoleh dari literature dan dokumentasi data. Adapun hasil penelitian ini adalah, BMT Nur Insan Mandiri memberikan pembiayaan Al-Qardhul Hasan kepada anggota mengalami kekurangan modal. Setelah mendapatkan pembiayaan Al-Qardhul Hasan, empat dari lima anggota mengalami peningkatan pendapatan dan mengalami kesejahteraan.

Kata kunci: BMT, Al-Qardhul Hasan, Kesejahteraan Anggota.



INTRODUCTION

Welfare is a dream of human life. Conditions that are opposite to welfare, namely poverty in which conditions that must be overcome to achieve each economic process strengthen. Poverty is seen as a condition of a person who does not have the conditions to fulfill the basic rights to develop and pursue a life with dignity. Poverty alleviation is a shared responsibility of professional institutions, government, universities, private and state. One of the efforts to reduce poverty is to break the chain of poverty itself through the development of micro-enterprises, because SMEs can promote small people (Prabowo, 2019).

Islam itself gives freedom to its people to do business. Economic growth and development can come from business actors, from large companies, multinational companies and small or medium businesses. In running a business, one of the supporting factors needed is capital. Sources of business capital can be obtained from own capital, government assistance, bank financial institutions and non-bank financial institutions. The size of capital affects business development in achieving income (Purwadi, 2014). Limited capital and marketing are often problems faced by business actors.

Therefore, the strategy that must be taken by business actors to strengthen micro, small and medium enterprises is to seek business capital loans. Prior to the existence of sharia savings and loan institutions, small and medium-sized people increased their business capital by borrowing from moneylenders or conventional savings and loan institutions that charged high interest rates and the public found it difficult to obtain sources of funds from banks because the applicable financing systems and programs were so complicated that people could not afford it. comply with these banking procedures.

In order to support economic activities, financing facilities are very important, especially in supporting economic activities through the movement of financing sources and their distribution effectively and efficiently. Therefore, BMT is expected to play a more active role in improving current social and economic conditions. BMT is an institution that is not only business-oriented but also for the community. BMT is an institution that originates from public awareness to help the majority group, namely micro and small entrepreneurs. An institution that is not trapped in a business game for personal gain, but an institution that builds togetherness to achieve mutual prosperity. The role of BMT can be realized in the financing of Al-Qardhul Hasan.

Al-Qardhul Hasan is a soft loan that is given on the basis of social obligations alone. Al-Qardhul Hasan financing is a financing agreement between BMT and its members, and only members who are deemed to meet the requirements can obtain this loan. Activities that can provide such financing are members who are pressed to fulfill non-business obligations, or entrepreneurs who want to develop their business (Hamzah & Suprihatin, 2016). Members are required to return the principal loan at once or in installments according to the agreement. Members are allowed to give rewards in the form of infaq to BMT.

According to the word of Allah SWT. in QS. Al-Baqarah (2):280:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۗ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ

"And if (the person is in debt) in difficulty, then give him a grace period until he gets relief. And if you make it easy, it is good for you, if you know."

Fiqh scholars agree that Al-Qardh is permissible, on the basis that humans cannot live without the help and assistance of their brothers. No one has everything that is needed for life. Therefore, borrowing and borrowing has become a part of life in the world, and Islam is a religion that is very concerned about all the needs of its people (Purwadi, 2014)

BMT Nur Insan Mandiri is a business institution that has dual functions, namely social and commercial functions as a provincial-level cooperative legal entity, operating business according to Islamic sharia principles guided by the Qur'an and the Hadith of the Prophet Muhammad. BMT is a joint business entity, a union (syirkah) of people who are members of a member community who have a vision, mission and goals to be achieved together. BMT Nur Insan Mandiri has a goal, namely for the benefit of the people to survive in the hereafter and prosper in the world for members and the general public, as well as to participate in building the national sharia economic order in order to create an advanced, just, prosperous primary society.

LITERATURE REVIEW

Studies related to BMT are the focus of research. This is because the characteristics of BMT have practical uses for the community where BMT usually offers its products in order to be able to help its members.

Among these studies are those conducted (Hamzah & Suprihatin, 2016) which try to analyze funding for small traders or entrepreneurs. This research results that BMT Darussalam Madani distributes Al-Qardhul Hasan funds to Micro businesses which are very much needed in running their productive businesses. So the implications of Al-Qardhul Hasan continue to be informed to traders (entrepreneurs) who will borrow the funds. The steps for distributing Al-Qardhul Hasan funds provided by BMT Darussalam Madani are right on target for Micro Enterprises (Hamzah & Suprihatin, 2016).

If (Hamzah & Suprihatin, 2016) try to analyze funding for traders or small entrepreneurs, (Shabrina, 2013) focus on strategies in optimizing Al Qardh funds. This study found that the source of funds for Al-Qardh at BMT UMJ did not conflict with the DSN Fatwa Number 19/DSN-MUI/IV/2001 concerning Qardh. BMT UMJ has not been optimal in distributing Al-Qardh funds using FDR as the optimal standard for disbursing funds, which should be at least 80% - 85%. (Shabrina, 2013).

Research related to the role of BMT directly on its members is indeed widely carried out, in contrast to the research conducted (Rizal & Maulana, 2020) which only explains the analysis of the application of financing without any direct application to its members. The results of this study indicate that qardhul hasan financing is given to people who are economically still relatively low to be used as capital to build or develop a business (Rizal & Maulana, 2020).

In contrast to previous research, (Nur Wulan Oktavia, 2016) leads to risk management in Al-Qardh financing for problematic customers. Based on the results of this study, Financing Risk Management in the Al-Qard Agreement at BMT Assyafi'iyah is theoretically correct, but IMFIs Assyafi'iyah still has problematic customers. However, BMT Assyafi'iyah can solve problems that occur due to traffic jams, because the source of qardh funds comes from zakat, infaq, shodaqoh, so that they can continue to help the lower middle class people (Nur Wulan Oktavia, 2016).

(Prastiawati & Satya Darma, 2016) which is the latest research discusses the market trader sector and methods using survey methods and not using Al-Qard financing. The results of this study indicate that BMT financing to traditional market traders who are members of BMT in Bantul, does not significantly affect the perception of traders about their business development and improving their welfare. however, the merchant's perception of the development of his business has a significant positive effect on the perception of increasing his welfare. In general,

BMT already has a positive role in business development and welfare improvement, but it is too small or insignificant. (Rizal & Maulana, 2020).

Welfare is a condition in which people meet their minimum physical needs, including psychological and social needs. With a growing business will increase the income of members. If the income of members increases, the welfare of members will also increase. According to the Indonesian dictionary, welfare comes from the word prosperous which means safe, peaceful, prosperous and safe, or it can be interpreted as a good condition where people are in a healthy, peaceful and prosperous state.

Welfare is the desire and hope for every human being on this earth. Allah SWT. has guaranteed the welfare of his servants and living creatures as in the Qur'an Surah Hud verse 6:

وَمَا مِنْ دَابَّةٍ فِي الْأَرْضِ إِلَّا عَلَى اللَّهِ رِزْقُهَا وَيَعْلَمُ مُسْتَقَرَّهَا وَمُسْتَوْدَعَهَا كُلٌّ فِي كِتَابٍ مُبِينٍ

"And there is not a single creeping animal on the earth except that it is Allah Who provides for it." However, the guarantee will not be given without effort, as in Q.S Ar Ra'ad verse 11:

إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّى يُغَيِّرُوا مَا بِأَنْفُسِهِمْ

"Indeed, Allah does not change the condition of a people until they change what is in themselves."

Prosperity is obtained by forming a mental dependence on Allah (fearing Allah), speaking honestly and truthfully and Allah recommends preparing the next generation to be strong in terms of piety and strong in economic terms (Sodiq, 2016).

The welfare indicators according to the Central Statistics Agency, include:

1. Have income, people who have a steady income can meet their needs. Such as the fulfillment of consumption or family expenses (food and non-food).
2. The need for housing, adequate housing facilities.
3. Health of family members in the form of easy access to health services. At any time, you can access cheap and quality health services
4. Children's education is fulfilled, everyone can access the highest education. With higher education the quality of human resources is increasing.
5. Ease of getting transportation facilities. If these indicators are met, the member can be said to be prosperous (Prastiawati & Satya Darma, 2016).

Al-Quran alludes to welfare indicators in the QS. Quraish verses 3-4:

فَلْيَعْبُدُوا رَبَّ هَذَا الْبَيْتِ الَّذِي أَطْعَمَهُمْ مِنْ جُوعٍ وَآمَنَهُمْ مِنْ خَوْفٍ

"So let them worship the Lord (owner) of this house (Ka'bah), who has given them food to quench their hunger and secure them from fear."

There are three indicators of welfare according to the verse above, firstly welfare depends on Allah, this shows that if all indicators of welfare are based on the fulfillment of material aspects, it does not guarantee that humans feel happy. Therefore, human dependence on God can be applied in worship. The second indicator is the loss of hunger (fulfillment of consumption needs) and should not be excessive, let alone to hoard. While the third indicator is the loss of fear, which is the creation of a sense of security, comfortable and peace (Sodiq, 2016)

METHODS

The type of research used is a qualitative approach centered on the BMT Nur Insan Mandiri institution as the research subject. The object of this research is the role of BMT Nur Insan Mandiri in financing Al-Qardhul Hasan. The data used refers to primary data originating from

original sources directly obtained from the first party where it was obtained from interviews with staff and members of BMT Nur Insan.

As for secondary data obtained indirectly to support existing data or support the needs of primary data. Collecting valid data requires the existence of several techniques. For this study, interview and document techniques were used. As for data analysis using descriptive analysis by describing or describing the data collected as they are.

RESULT

When starting a business, what is needed is capital, but there are often limitations in finding capital. Therefore, BMT (Baitul Maal wa Tamwil) has come to be one of the saviors who are actively engaged to improve conditions that occur, a real example is the financing of Al Qardhul Hasan. In this study, BMT Nur Insan Mandiri itself has carried out with this financing which of course provides loans to members who need capital to start their new businesses.

DISCUSSION

A. The role of BMT Nur Insan Mandiri in Al-Qardhul Hasan Financing for the Welfare of Members

BMT is always synonymous with social activities and is concerned with the benefit of the people for members and the community, with Al-Qardhul Hasan financing it is expected as one way to help small entrepreneurs in developing their businesses. BMT Nur Insan Mandiri budgets for grants, social funds, zakat, infaq and alms to be productive for micro and small businesses, especially in locations near BMT Nur Insan Mandiri.

At the BMT Nur Insan Mandiri location, there are several small businesses such as kupaat tofu, fruit sellers, laundry businesses and others. BMT Nur Insan Mandiri tried to socialize to them about financing Al-Qardhul Hasan to help provide loan funds without any interest and any additional costs so that their business could develop more, but some were willing and some were not. There are several members who already know and immediately apply for Al-Qardhul Hasan financing. Members who received financing there were several who visited and bought their merchandise. Members and staff of BMT Nur Insan Mandiri also cooperate with each other by conducting socialization introducing the products available at BMT Nur Insan Mandiri.

BMT Nur Insan Mandiri allocates all social funds to finance Al-Qardhul Hasan. Carry out monitoring, control and supervision. Members who have received financing are monitored remotely. With this BMT Nur Insan Mandiri has played an active role not only waiting for members to come but also actively socializing to the outside community. In

accordance with one of the functions of BMT, namely to improve the welfare of its members, BMT Nur Insan Mandiri makes efforts to help small entrepreneurs through Al-Qardhul Hasan financing to improve the economy of its members in order to get a decent and prosperous life. Members can be said to be prosperous if they meet the welfare indicators according to the Central Statistics Agency.

Table 1 List of Members who Receive Al-Qardhul Hasan Financing

No.	Member's name	Type of Business	Financing Amount
1.	Mugioyono	Ice Merchant	Rp 2.500.000
2.	Kholifah	Food Stalls	Rp 2.000.000
3.	Prayitno	Typical food	Rp 2.000.000
4.	Prih Hartanto	Food Stalls	Rp 2.000.000
5.	Faisal Susanto	Kebab	Rp 2.000.000
6.	Abdul Kadir	Snack	Rp 2.000.000

Table 2 Comparison Before and After Receiving Financing

Member's name	Initial capital	Capital after financing	Income before financing	Income after financing
Mugioyono	Rp 3.000.000	Rp 5.500.000	Rp 40.000 – Rp 50.000	Rp 80.000 – Rp 200.000
Kholifah	Rp 3.000.000	Rp 5.000.000	Rp 40.000 – Rp 50.000	Rp 50.000 – Rp 150.000
Prayitno	Rp 6.000.000	Rp 8.000.000	Rp 50.000 – Rp 70.000	Rp 70.000 – Rp 100.000
Prih Hartanto	Rp 4.000.000	Rp 6.000.000	Rp 70.000	Rp 100.000 – Rp 200.000
Faisal S	Rp 18.000.000	Rp 20.000.000	Rp 90.000 – Rp 120.000	Rp 50.000

Table 3 Indicators of Member Welfare

Nama	Welfare Indicator				
	Income	Child Education	Residence	Transportation	Health Service
Mugioyono	Suffice	1 child has graduated, 2 children still in school	Own house	2 motorcycle	Personal money
Kholifah	Suffice	3 children in school	Own house	2 motorcycle	BPJS
Prayitno	Suffice	2 child has graduated , 2 still in school	Own House	2 motorcycle	BPJS
Prih Hartanto	Suffice	1 child in school	Own House	2 motorcycle	Personal money
Faisal S	Suffice	1 toddler	House for rent	1 motorcycle	Personal money

According to the Central Bureau of Statistics, a person is said to be prosperous if he has fulfilled five indicators of welfare, namely having income, housing, education for children, ease of access to health and ease of getting transportation. Of the five members who have received funding, four can be said to be prosperous and there has been an increase in income, including

Mogioyono, Prayitno, Kholifah and Parih Hartanto. Meanwhile, there was no increase in his business and his income decreased due to the impact of the Covid-19 pandemic and he had not sold for two months.

B. Supporting and Inhibiting Factors of BMT Nur Insan Mandiri in Financing Al-Qardhul Hasan

Supporting factor is one of the factors that help and facilitate so that it causes something to happen. Al-Qardhul Hasan financing is a benevolent loan whose funds are supported from social funds. So the supporting factors for financing Al-Qardhul Hasan at BMT Nur Insan Mandiri are the existence of grants, zakat, infaq, alms and other funds that can be distributed to members who have productive businesses even though the funds are still limited. In addition, members and administrators of BMT Nur Insan Mandiri always work together to provide Al-Qardhul Hasan financing to those in need, because to get the financing there must be an agreement with all parties. Members and administrators conduct socialization to introduce the products contained in BMT Nur Insan Mandiri.

The inhibiting factor is something that can hinder, slow down or hinder the occurrence of something. The inhibiting factor for Al-Qardhul Hasan financing at BMT Nur Insan Mandiri in introducing the financing has not been done intensely, information is only conveyed by word of mouth but BMT Nur Insan Mandiri is still trying to introduce Al-Qardhul Hasan financing directly to the public. The limited funds are an inhibiting factor, so that BMT Nur Insan Mandiri has not been able to socialize to the wider community, it can only be socialized near his office. In addition, there are members who are not responsible for returning the loan funds, such as being late or overdue in returning the loan. No attempt has been made by BMT Nur Insan Mandiri against a member who has matured. Even though it has been explained that Islamic Financial Institution must ensure that its members experience difficulties in returning financing and may provide relief and wait until the customer is able to pay by extending the repayment period or rearranging the return schedule.

CONCLUSION

BMT Nur Insan Mandiri conducted socialization to the public regarding Al-Qardhul Hasan financing to provide loan assistance without any interest and any additional costs so that their business could develop more, but some were willing and some were not. There are supporting factors for Al-Qardhul Hasan financing at BMT Nur Insan Mandiri, namely the existence of grants, zakat, infaq, alms and other funds although the funds are still limited, members and administrators of BMT Nur Insan Mandiri always work together, actively to introduce products in BMT Nur Insan Mandiri. Meanwhile, the inhibiting factor for Al-Qardhul Hasan's financing at BMT Nur Insan Mandiri in the introduction of the financing has not been carried out intensely, funds are still limited and no efforts have been made by BMT Nur Insan Mandiri for members who are past due.

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