

Implementation of Congregational-Based Financing through Qardul Hasan Contracts in Microbusiness Development: Case Study at BMT NU Branch in Sumenep City

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ABSTRACT

The article titled, "Implementation of Congregational-Based Financing through Qardul Hasan Contracts in Microbusiness Development (A Case Study of Baitul Maal Wa Tamwil NU Sumenep City Branch)," is a qualitative research study aimed at answering questions about the implementation of LASISMA financing through Qardul Hasan contracts and how this financing contributes to the development of microbusinesses of Baitul Maal Wa Tamwil NU Sumenep City Branch. This research utilizes a qualitative approach with a descriptive method. Data collection was carried out through observation and interviews with respondents who are staff members of Baitul Maal Wa Tamwil NU Branch in Sumenep City and LASISMA financing members in Marengan Village. All types of financing at Baitul Maal Wa Tamwil NU Branch in Sumenep City are Sharia-compliant, including LASISMA (Congregational-Based Services) financing through Qardul Hasan contracts. BMT NU Branch in Sumenep City plays a role in supporting the independence of microbusinesses by providing capital assistance to microbusiness operators. In addition to capital support, BMT NU Branch in Sumenep City also offers guidance known as Basic Education (DIKDAS) to equip financing members with the necessary knowledge to develop their businesses. The sources successfully expanded their product offerings, which also increased their incomes. The results of this study indicate that the LASISMA program implementation at Baitul Maal Wa Tamwil NU Branch in Sumenep City is Sharia-compliant. Baitul Maal Wa Tamwil NU implements the LASISMA program with requirements that adhere to the principles and laws of Qardul Hasan financing. BMT NU contributes to the development of businesses in Sumenep City by providing capital assistance and business development guidance, enabling LASISMA program participants to increase their sales turnover.

Keywords: LASISMA, Qardul Hasan, Microbusiness

ABSTRAK

Artikel berjudul, "Implementasi Pembiayaan Berbasis Kongregasi melalui Kontrak Qardul Hasan dalam Pengembangan Usaha Mikro (Studi Kasus Baitul Maal Wa Tamwil NU Cabang Kota Sumenep)," adalah studi penelitian kualitatif yang bertujuan untuk menjawab pertanyaan tentang pelaksanaan pembiayaan LASISMA melalui kontrak Qardul Hasan dan bagaimana pembiayaan ini berkontribusi terhadap pengembangan usaha mikro Baitul Maal Wa Tamwil NU Cabang Kota Sumenep. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif. Pendataan dilakukan melalui observasi dan wawancara dengan responden yang merupakan staf Cabang NU Baitul Maal Wa Tamwil Kota Sumenep dan anggota pembiayaan LASISMA di Desa Marengan. Semua jenis pembiayaan di Baitul Maal Wa Tamwil Cabang NU Kota Sumenep sesuai Syariah, termasuk pembiayaan LASISMA (Congregational-Based Services) melalui kontrak Qardul Hasan. BMT Cabang NU Kota Sumenep berperan dalam mendukung kemandirian usaha mikro dengan memberikan

bantuan modal kepada pelaku usaha mikro. Selain dukungan modal, BMT Cabang NU di Kota Sumenep juga menawarkan bimbingan yang dikenal sebagai Pendidikan Dasar (DIKDAS) untuk membekali anggota pembiayaan dengan pengetahuan yang diperlukan untuk mengembangkan bisnis mereka. Sumber-sumber tersebut berhasil memperluas penawaran produk mereka, yang juga meningkatkan pendapatan mereka. Hasil penelitian ini menunjukkan bahwa pelaksanaan program LASISMA di Baitul Maal Wa Tamwil Cabang NU Kota Sumenep sesuai dengan Syariah. Baitul Maal Wa Tamwil NU melaksanakan program LASISMA dengan persyaratan yang sesuai dengan prinsip dan hukum pembiayaan Qardul Hasan. BMT NU berkontribusi dalam pengembangan usaha di Kota Sumenep dengan memberikan bantuan modal dan pembinaan pengembangan bisnis, memungkinkan peserta program LASISMA untuk meningkatkan omset penjualannya.

Kata kunci: LASISMA, Qardul Hasan, Bisnis Mikro

INTRODUCTION

There are various non-bank financial institutions in Indonesia, such as Sharia Cooperatives, BMT, Sharia Insurance, Sharia Pawnshops, Pension Funds, and others. Each of these institutions has different methods in their business development processes. The focus of this research is on one of the non-bank financial institutions, namely Baitul Maal Wat Tamwil (BMT).

Sharia economics in Indonesia is developed by prioritizing the values of justice, solidarity, equity, and benefit, in line with sharia principles. These sharia principles refer to the fatwas issued by the authorized institution in determining sharia rulings, namely the Fatwa of the National Sharia Council of the Indonesian Ulema Council (DSN-MUI). The fatwas issued by this Sharia Council serve as a reference for every sharia financial institution, including Baitul Maal Wat Tamwil (BMT).

Baitul Maal Wat Tamwil (BMT) is a sharia-based financial institution that emerged as an option integrating the concepts of *maal* and *tamwil* in its operations. The *maal* concept developed as part of Muslim community life in collecting and distributing zakat, infaq, and sadaqah (ZIS) in a productive manner. Meanwhile, the *tamwil* concept focuses on productive activities aimed at generating profit, with its primary target being the lower-middle class (micro) community (Novita Dewi M, 2011).

The main activity carried out by BMT is the development of micro and small enterprises, particularly in providing capital assistance. To support the smooth implementation of this financing, BMT strives to collect as much funding as possible from the local community. As a sharia financial institution, BMT is obliged to firmly adhere to sharia principles. Faith serves as the foundation of the belief that BMT can grow and develop (Fitri Ananda, 2011). Micro, Small, and Medium Enterprises (MSMEs) are a highly important sector in a country's economy. In Indonesia, the development of micro enterprises plays a significant role in driving economic growth and reducing poverty levels. The growth and development of the MSME sector are

often considered one of the key indicators of development success, particularly in countries with low per capita income (Dimas dkk, 2015).

The condition of Indonesian society, where many people struggle to find employment, has given rise to various problems. This is evident from the increasing unemployment rate and poverty percentage in Indonesia. These issues have encouraged many companies and institutions to view them as business opportunities. Numerous sharia financial institutions as well as conventional banks provide business capital assistance programs for the community. One of the institutions actively offering this program, which has now reached even remote villages, is BMT.

The role of BMT in offering various sharia-based programs to improve the community's economy has attracted the attention of many parties. As a result, many institutions similar to BMT can be found in rural areas. One of the BMTs in Indonesia, particularly in East Java, is BMT NU East Java. To date, BMT NU East Java has established 100 branches spread across 11 regencies in East Java. Among these 11 regencies, Sumenep Regency has the largest number of branches, totaling 16.

The development of BMT NU East Java in Sumenep has been quite rapid, which cannot be separated from the effectiveness of BMT's programs in attracting public interest. One of the programs offered by BMT NU East Java is LASISMA financing with a *qardhul hasan* contract. However, even a good program or product will not be easily accepted without proper socialization or appropriate implementation for the community or prospective customers.

Based on the issues described above, the author is interested in conducting research on the implementation of *qardhul hasan* financing and the application of LASISMA financing in developing micro enterprises at BMT NU Sumenep City Branch. Therefore, the author has chosen the title: **"THE IMPLEMENTATION OF JAMAAH-BASED SERVICE FINANCING THROUGH QARDHUL HASAN CONTRACT IN THE DEVELOPMENT OF MICRO ENTERPRISES (A Case Study at BMT NU Sumenep City Branch)"**.

RESEARCH METHODOLOGY

This study uses a qualitative method to provide a detailed description of how BMT NU Sumenep City Branch implements the *qardhul hasan* financing system to support the growth of micro enterprises (Lexy J .Moleong,2008). The data used include primary data obtained directly from interviews with BMT management and secondary data collected from official BMT documents, such as annual meeting reports and brochures (Sugeng Pujileksono, 2015).

In this study, data analysis was carried out through several stages, including data reduction, in-depth analysis, and conclusion drawing. Data reduction involved selecting information that was relevant to the research objectives (Muhammad, 2008). The selected data were subsequently examined thoroughly with reference to

the applicable theoretical framework. The final step in the data analysis process involved drawing conclusions based on the empirical evidence (Sugiyono, 2010).

RESULTS AND DISCUSSION

The Implementation of LASISMA Financing (Jama'ah-Based Services) Through Qardhul Hasan Contract at BMT NU Sumenep City Branch

Financing involves supplying funds from one party to another with the aim of facilitating a planned investment, whether undertaken by an individual or an institution. In other words, it is the provision of capital to support investment activities. In the context of Islamic finance, financing refers to the provision of money, receivables, or their equivalents based on an agreement or contract between a bank and another party, requiring the recipient to repay the funds or receivables after a specified period in return for a reward or profit sharing.

Based on the interview with the branch manager of BMT NU Sumenep City Branch, Mr. Salman Al-Fariziy stated that all forms of financing at BMT NU Sumenep City Branch are sharia-based. One of these is LASISMA financing (Jama'ah-Based Services) through the *qardhul hasan* contract offered by BMT NU. All procedures and regulations in LASISMA financing follow sharia principles. Financing based on sharia principles is a form of financing taught by the Prophet Muhammad (peace be upon him). Such a system or contract is believed not to burden either party, ensuring that no party feels disadvantaged. Both parties, the provider and the recipient of the financing, can establish a fair and mutually beneficial cooperation agreement.

Abdul Ghofur Ansori, in his book titled *Perbankan Syariah di Indonesia*, explains that *qardhul hasan* is a financing transaction in which assets are provided to someone based on a *ta'awuniah* contract, which means it is founded on the principle of mutual assistance (Abdul Ghofur Ansori). *Jazaul ihsan*, or voluntary service fees given by members, are entirely the rights of the members. BMT NU never forces members to provide any compensation. This aligns with the results of the author's interviews with one of the LASISMA officers at BMT NU and with LASISMA financing members in Marengan Village. The voluntary service fee provided by members to BMT NU averages 1% per month; for example, with a loan of IDR 2,000,000, a member contributes IDR 20,000. This is also consistent with what Muhammad explains in his book, stating that a good loan is one where the borrower returns more than the original amount borrowed willingly, without resentment, and with sincerity (Muhammad, 2009). This is in accordance with the teachings of the Prophet Muhammad, who also encouraged his companions to provide a profit as a token of gratitude to those who lent funds. Therefore, the loans provided by BMT NU to its members are truly a form of good *muamalah* (ethical transaction).

Referring to the results of an interview with the branch manager of BMT NU Sumenep City Branch, he stated that members eligible to join the LASISMA capital loan group must be self-reliant, which can be demonstrated by owning and operating their

own business. BMT NU Sumenep City Branch is very careful in selecting members to be granted financing. One of the measures taken by BMT NU Sumenep City Branch to reduce risk in member selection is by requiring applicants to meet several conditions. These requirements include filling out a form, submitting photocopies of their ID card (KTP), family card (KK), marriage certificate, and SIAGA book. These requirements serve as a reference for BMT NU to ensure that prospective financing recipients are truly adults. This aligns with Nurul Ihsan's statement in his book, which explains that the *qardhul hasan* contract has several conditions that must be met by all parties involved. The conditions for the *muqrid* and *muqtarid* are *ahliyat al-tabarru'*, meaning individuals who are fully capable of managing their own wealth responsibly. In this context, it means that children and mentally ill individuals cannot be included in this category. In addition to the requirements mentioned above, it is also stipulated that participation must be voluntary and free from coercion (Nurul Ihsan Hasan, 2014).

LASISMA is one of the financing programs at BMT NU conducted in groups through the *qardhul hasan* contract. *Qardhul hasan* is a financing contract that does not require collateral. This aligns with the policy at BMT NU Sumenep City Branch, where LASISMA members do not use any collateral. As stated by the branch manager of BMT NU Sumenep City Branch, members only need to form a group consisting of 5–20 people, with homes located within a 50-meter radius, and be willing to provide joint responsibility (*tanggung renteng*). *Tanggung renteng* here means that they can guarantee that their fellow group members will be able to repay the loan to BMT. In other words, they rely on mutual trust as neighbors within the same LASISMA group. This is consistent with what Muhammad explains in his book, stating that *qardhul hasan* refers to the process of distributing funds in the form of a loan without any reward, with the obligation for the borrower to repay the principal either in full or through periodic payments over a specified period.

LASISMA financing at BMT NU Sumenep City Branch uses the *qardhul hasan* contract, and its funds come from the savings of depositors. In other words, the money saved by customers at BMT NU Sumenep City Branch is managed and redistributed in the form of loans, one of which is through LASISMA financing. Depositors whose funds are used for financing receive a share of the profits from BMT. The profits obtained are then distributed back to the customers who have deposited their money at BMT NU Sumenep City Branch. This aligns with Osman Sabran's explanation of the cooperative principle, which states that cooperatives manage funds from members, are managed by members, and return the profits to the members (Osman Sabran).

The implementation process of the *qardhul hasan* contract at BMT NU Sumenep City Branch, in the form of the LASISMA program, aims to assist lower-middle-class communities, particularly in micro enterprises. The primary target of LASISMA is micro-entrepreneurs who need capital assistance. Micro-entrepreneurs with lower-middle economic status often find it difficult to access banking services due to various reasons, usually because they cannot meet administrative requirements and conditions. The LASISMA program at BMT NU provides a solution

that makes it easier for lower-middle-class communities to obtain business capital with simple requirements that members can easily fulfill. BMT NU Sumenep City Branch always offers products that can benefit the community of Sumenep City. This aligns with Nurul Ihsan's statement in his book, which states that the requirements for goods considered must be beneficial, valuable, and usable. The items involved in the contract during the loan process are those that can assist the borrower. Dian Kartika, in her thesis, also stated that the clients of BMT Syariah Makmur Bandar Lampung who participate in *qardhul hasan* financing are individuals experiencing financial difficulties, such as for education and healthcare expenses (Dian Kartika, 2018). This serves as evidence that in the implementation of *qardhul hasan* financing, attention must be given to the value and usefulness of the items loaned to the *muqtarid*.

The Implementation of LASISMA Financing (Jama'ah-Based Services) Through Qardhul Hasan Contract in Developing Micro Enterprises at BMT NU Sumenep City Branch

Based on the author's interviews with several LASISMA members in Marengan Village, the observations mentioned above are accurate. All LASISMA members are graduates of SMA, SMK, or MA, and this relatively low level of education is considered a factor contributing to their lack of competitiveness in running a business. Most of them do not understand basic financial administration, not even the simplest aspects, which is also why they often do not separate business finances from money used for daily family needs. All businesses run by the respondents are micro-scale enterprises, including snack shops, cracker-making businesses, mixed goods stores, bread and cracker sellers, and *terang bulan* (Indonesian pancake) vendors. All these types of businesses fall under the category of micro enterprises. This aligns with Christea and Muklis's explanation in their book, which states that the characteristics of micro enterprises include: not having even simple financial administration, not separating family finances from business finances, having human resources (entrepreneurs) with limited entrepreneurial skills, generally having a very low level of education, and usually lacking business licenses or other legal requirements, including a taxpayer identification number (NPWP).

BMT NU Sumenep City Branch plays a role in helping micro-enterprises become self-reliant by providing capital assistance to micro-entrepreneurs. With capital support from BMT NU Sumenep, sourced from *qardhul hasan* financing, customers are able to increase their daily income and repay their loans to BMT NU Sumenep on time. This was conveyed by LASISMA financing members in Marengan Village.

Mrs. Laili Mayati, the head of the LASISMA group in Marengan Village, runs a business selling snacks such as bread and other items. She admitted that previously she struggled to find financing to increase her capital because accessing banks was difficult. She realized that relying on her previous income was insufficient to meet her

family's daily needs. After receiving financing from BMT NU Sumenep, Mrs. Laili Mayati was able to expand her product offerings, which increased her income.

Mrs. Molyani, another member of the LASISMA group in Marengan Village, runs a cracker-making business. She explained that previously she could only sell one type of cracker based on the limited funds she had. After receiving financing from BMT NU Sumenep, she was able to produce several types of crackers, such as *patthola* crackers and tilapia fish crackers, thereby increasing her daily earnings.

Mrs. Khotimah, a LASISMA group member in Marengan Village, runs a small shop at her home. Before receiving financing from BMT NU Sumenep, she sold only a few items. After obtaining financing, she added more products to her shop and also started selling fried sausages in front of her house, which increased the number of her customers.

Mrs. Sulastri, another member of the LASISMA group in Marengan Village, runs a business selling bread and crackers. After receiving financing, she used the funds to buy more bread in bulk and purchase ingredients to make crackers. With the ability to stock more bread, she expanded her shop to include additional space for selling crackers and bread.

Finally, Mrs. Sri Mujiati, also a LASISMA group member in Marengan Village, runs a business selling *terang bulan* (Indonesian pancakes). Before receiving financing, she sold *terang bulan* on a table at her porch with minimal lighting. After obtaining financing, she purchased a cart for selling *terang bulan* and added lighting to attract more customers.

This aligns with Iskandar and Manalika's explanation in their book that business development involves all efforts made by the government and the business sector, including providing facilities, guidance, and mentoring, which are expected to enhance the skills and competitiveness of micro-enterprises (Iskandar Wiryokusumo, 1982).

Panji Anoraga, in his book, also states that several efforts can help develop micro-enterprises, one of which is a macro approach to create a business climate conducive to the growth and development of small businesses. This includes the provision of public goods more oriented toward business development, such as infrastructure facilities (transportation, communication, and so on), monetary and financial policies (for example, low-interest credit for small businesses), tax facilities, general education, technology development, and policies that promote healthy competition (Pandji Anoraga, 1997).

Based on the author's interviews with five LASISMA financing members of BMT NU Sumenep City Branch in Marengan Village, the respondents were able to expand their product offerings, which also increased their income. Therefore, it is not surprising that LASISMA financing membership at BMT NU Sumenep City Branch has grown rapidly over the past three years. In the first year of the LASISMA financing

program using the *qardhul hasan* contract, there were 148 members with a total financing transaction of IDR 200,999,500. In the second year, 2018, BMT NU Sumenep City Branch had 182 LASISMA financing members with total transactions amounting to IDR 564,210,000. In the third year, 2019, the number of members increased dramatically to 442. This serves as a benchmark for the success of BMT NU Sumenep City Branch in assisting micro-entrepreneurs in Sumenep City District.

LASISMA is specifically designed to assist micro-entrepreneurs who need capital. In addition to providing capital assistance, BMT NU Sumenep City Branch also offers guidance in the form of knowledge about sharia financing and entrepreneurship. Based on the author's interview with Mr. Salman Al-Fariziy, the branch manager of BMT NU Sumenep City Branch, he explained that once all registration stages are completed, surveys are conducted, and approval (ACC) for financing is granted, BMT provides Basic Education (DIKDAS) to equip financing members with the necessary knowledge to develop their businesses.

The DIKDAS program covers guidance on the meaning of cooperatives, knowledge about BMT, an introduction to the savings and financing contracts available at BMT NU Sumenep City Branch, as well as information on capital, business sectors, and potential business opportunities for members. These materials reflect BMT's commitment to supporting micro-entrepreneurs, particularly those in Sumenep City District.

This aligns with Panji Anoraga's statement in his book, which asserts that one of the efforts to develop micro-enterprises is to foster partnerships between small and large businesses based on mutual benefit for both parties.

CONCLUSION

1. All forms of financing at BMT NU Sumenep City Branch are sharia-based. This includes LASISMA financing (Jama'ah-Based Services) through the *qardhul hasan* contract offered by BMT NU. All procedures and regulations in LASISMA financing adhere to sharia principles. *Jazaul ihsan*, or voluntary service fees provided by members, are entirely the rights of the members, and BMT NU never forces members to provide compensation. There are several requirements that prospective members must fulfill before receiving financing, including being willing to have their business surveyed, completing a registration form, and submitting photocopies of their ID card (KTP), family card (KK), marriage certificate, and SIAGA book. LASISMA is a group-based financing program, so prospective members are required to form groups of 5–20 people, with homes located within a maximum radius of 50 meters.
2. All businesses run by LASISMA financing members in Marengan Village are micro-scale enterprises. In this regard, BMT NU Sumenep City Branch plays a role in helping micro-enterprises become self-reliant by providing capital assistance to micro-entrepreneurs. In addition to capital assistance, BMT NU Sumenep City Branch also provides guidance through a program called Basic

Education (DIKDAS), which equips financing members with the knowledge necessary to develop their businesses. Based on interviews conducted by the author with five LASISMA financing members of BMT NU Sumenep City Branch in Marengan Village, the respondents were able to expand their product offerings, which also increased their income. Therefore, it is not surprising that LASISMA financing membership at BMT NU Sumenep City Branch has grown significantly over the past three years.

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