

Improvement of Community Economic Independence Through Sharia Micro Financial Institution in Padamulya Village, Pasirkuda Cianjur District

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Abstract

Lack of public understanding of Islamic economic principles is one of the reasons people use conventional financial services institutions. And the existence of official financial institutions and based on sharia is very far from the residence of the Padamulya Village community. The solution to the problem is firstly by providing understanding to the public about the principles and values of Islamic economics, so that the community is able to economically in accordance with the provisions of religion and aware of the dangers of usury. Secondly, by presenting financial institutions that are official and in accordance with Islamic economic principles, so that people will be easier when they will save money from their agricultural products and help people who have Micro and Small Business. The output target that the author made was in the form of making an article entitled "Increasing Community Economic Independence through the Initiation of Sharia Microfinance Institutions in Padamulya Village, Pasirkuda District, Cianjur Regency". The result of the LKMS Initiation program was the establishment of Padamulya BMT located in Padamulya Village, Pasirkuda District, Cianjur Regency. The BMT can be utilized by the people of Padamulya Village to use Islamic financial services such as savings, financing and ZISWAF management that can help the economy of the middle and lower classes.

Keywords: *Economic independence, LKMS initiation.*

Abstrak

Kurangnya pemahaman masyarakat terhadap prinsip ekonomi syariah menjadi salah satu alasan masyarakat menggunakan lembaga jasa keuangan konvensional. Dan keberadaan lembaga keuangan yang resmi dan berbasis syariah sangat jauh dari tempat tinggal masyarakat Desa Padamulya. Solusi dari permasalahan tersebut adalah pertama dengan memberikan pemahaman kepada masyarakat tentang prinsip dan nilai-nilai ekonomi Islam, sehingga masyarakat mampu secara ekonomi sesuai dengan ketentuan agama dan sadar akan bahaya riba. Kedua, dengan menghadirkan lembaga keuangan yang resmi dan sesuai dengan prinsip ekonomi Islam, sehingga masyarakat akan lebih mudah ketika akan menabung dari hasil pertaniannya dan membantu masyarakat yang memiliki Usaha Mikro dan Kecil. Target luaran yang penulis buat adalah berupa pembuatan artikel berjudul "Meningkatkan Kemandirian Ekonomi Masyarakat Melalui Inisiasi Lembaga Keuangan Mikro Syariah di Desa Padamulya Kecamatan Pasirkuda Kabupaten Cianjur". Hasil dari

program Inisiasi LKMS adalah berdirinya BMT Padamulya yang berlokasi di Desa Padamulya Kecamatan Pasirkuda Kabupaten Cianjur. BMT tersebut dapat dimanfaatkan oleh masyarakat Desa Padamulya untuk menggunakan jasa keuangan syariah seperti tabungan, pembiayaan dan pengelolaan ZISWAF yang dapat membantu perekonomian masyarakat menengah kebawah.

Kata Kunci: Kemandirian ekonomi, inisiasi LKMS.

Introduction

The community economic independence program through the application of Islamic economics is one form of implementation of the Islamic Economics Faculty (FEI) student service to the community. This student service to the community is carried out to fulfill one of the tridharma or the three main tasks of Higher Education as an educational institution. This form of service is carried out by applying one of the sciences of Islamic economics. Applied science is knowledge that is needed by society or that can be a solution to problems that occur in people's lives. In other words, the Community's economic independence program through the Application of Islamic Economics places students as facilitators / khaadimul ummah to overcome problems that occur in the community in the field of Islamic finance, so that in addition to students being able to apply knowledge that has been studied in academia, the benefits that arise can also be felt by Public.

Placement of students as facilitators / khaadimul ummah through community service activities is an activity that must be taken by students of the Faculty of Islamic Economics, Djuanda University and is a requirement for undergraduate graduation for students. The service program takes the theme "Community Economic Independence through the Initiation of Sharia Microfinance Institutions in Desa Padamulya, Kec. Pasirkuda District. Cianjur ". With this theme, the hope of this service program is that all economic problems of the community from the middle to lower classes can be overcome through the role of Islamic microfinance institutions such as BMT in the community. However, to achieve these expectations, support from various parties is needed that can support the creation of the above expectations.

This community service program was held from 6 August to 6 September 2019, which is located in Padamulya Village, Pasirkuda District, Cianjur Regency, West Java Province. The reason Padamulya Village was chosen as a place for community service implementation is because it is in the category of underdeveloped villages, so it requires a lot of assistance to develop it, especially Human Resources (HR) assistance to develop the village's potentials.

Padamulya Village is a village where the majority of the population is Muslim, based on census data for the population of Padamulya Village, there are 3346 people who are Muslims. In addition, Padamulya Village has quite extensive plantation and agricultural land, covering an area of 100,087 hectares. So do not be surprised if the average person works as a farmer. However, many people also have businesses such as food stalls and others. Based on the survey, there are approximately 234 stalls operating in Padamulya Village.

However, the potential possessed by Padamulya Village does not make the economy of the Padamulya Village community develop. This is because the community has not yet maximized its potential. One of the obstacles is capital. The difficulty of capital has hampered people's businesses in developing their businesses. Many also offer loan services carried out by conventional financial institutions but the required interest is actually making MSMEs more burdened.

Thus, the implementation of community service programs in Padamulya Village is not only a challenge for students in applying knowledge in the midst of society, it can also help the people of Padamulya Village to develop their potential. The challenge is how to apply Islamic economic science in the midst of the Padamulya Village community which can have a positive impact on society, especially in the economic field.

Methodology

The method of implementation carried out by the author is in the form of an Initiation program by establishing a LKMS in the form of Baitul Maal Wa Tamwil (BMT) and socializing the establishment of LKMS directly to the community. With the following stages:

- a. Survey of customer understanding about LKMS
The survey was conducted in Mekarjaya Village RT 02 RW 08 Padamulya Village. The goal is to find out the public's understanding of Sharia Microfinance Institutions and the public's interest in using these Sharia Microfinance Institutions.
- b. Coordination meeting with LKMS coordinators
The author held a discussion with the coordinators of the LKMS Initiation program, in the discussion discussing strategic steps in the LKMS Initiation.
- c. Establishment of a Committee for the Preparation for the Establishment of LKMS
The author forms the LKMS Establishment Preparation Committee (P3). The process of forming the committee is carried out by deliberation by representatives of each KKN group and several community leaders.
- d. LKMS socialization to the community
This socialization was carried out to increase public understanding of Islamic economics and to introduce Islamic microfinance institutions.
- e. List of people who are interested in becoming members of LKMS
- f. Coordination meeting with village officials Padamulya
This meeting was held with the aim of consolidating the plan for the initiation of LKMS in Padamulya Village. In this meeting, of course, the head of Padamulya Village was attended, and he responded positively to this LKMS Initiation plan.
- g. Great deliberation with the leaders
The deliberation begins by conveying the aims and objectives and benefits of establishing a Islamic microfinance institution by the KKN team, in this case the author has the opportunity to become one of the presenters.
- h. Establishment of LKMS management
From the results of the discussion, the selection of the chairman of BMT Padamulya, namely Mr. Ikhsan Ginanjar, Mr. Dede Sofyan as secretary, Mr. Maulana H as treasurer, Mrs. Iis Aisyah as manager, Mr. Usep as marketing, Mr. Riza Nawawi as Account Officer and Mrs. Rohmatul Wahdah as teller.
- i. LKMS operational preparation
This preparation is in the form of AD / ART design, vision and mission, logos, savings

books and other logistics. As well as preparing the LKMS operational space.

j. LKMS inauguration

The inauguration was held on Thursday, September 5, 2019, led by the Head of Padamulya Village, Mr. Parno, by cutting the tumpeng symbolically.

Results and Discussion

Implementation of Activities

Islamic microfinance institutions are financial institutions that channel money to the public by obeying the laws that exist in Islam. These financial institutions really avoid usury in their transaction processes. Which is usury for people who are Muslim is a big sin so that this Islamic microfinance institution is formed to avoid usury. Islamic microfinance institutions consist of various institutions, namely BPRS, BMT and sharia cooperatives, where these three institutions are interconnected and influence each other.

Based on this, the authors try to increase the economic independence of the community through the LKMS establishment program. This program is a service activity in the field of sharia economics in which the author acts as the initiator and committee in establishing BMT. In implementing this program, there are several stages, including:

1. As an initial stage, lecturers and writers plan the initiation of the establishment of BMT which involves related parties through discussion.

In addition to conducting discussions with the Supervisory Lecturers, the authors also held discussions with the coordinators of the LKMS Initiation program, in the discussion discussing strategic steps in the LKMS Initiation. In addition, the author also held discussions with several community leaders in Padamulya Village. One of them is Mr. Ikhsan Ginanjar who is the secretary of Padamulya Village. The things discussed in the discussion were that the author offered him to establish a Sharia Microfinance Institution in Padamulya Village, Pasirkuda District. The response from Mr. Ihsan regarding the offer was quite good and supported the establishment of LKMS in Padamulya Village.

In addition, another thing that was discussed in the discussion was how to provide an understanding to the community about the concept of the LKMS to be established. Given that most of the people of Padamulya Village do not know about Sharia Microfinance Institutions. So that by providing understanding to the community about the LKMS, the community will not only know the LKMS to be established, but also can support the operations carried out by the LKMS. Following up on the results of the discussion the writer followed up by making material about the LKMS Initiation to be disseminated to the community. Meanwhile, Mr. Ikhsan Ginanjar followed up by coordinating with other parties to support the establishment.

On Wednesday, August 21, 2019, the discussion on the initiation of LKMS was held again. The discussion was attended by delegates from each KKN group and Padamulya Village officials. The discussion discussed in the discussion was a re-explanation of the plan for the initiation of the LKMS and the preparation for the implementation of the establishment of the LKMS, both the documents that had to be fulfilled or the logistics required. The documents that must be fulfilled are the Articles of Association and Bylaws (AD / ART), the vision and mission of the institution, a

Certificate to Padamulya Village, and concerning the Establishment of LKMS administrators and LKMS managers.

2. After that, students and supervisors hold a discussion as a follow-up step to the two results of the discussion. The discussion carried out was the provision of suggestions and recommendations from lecturers to the author in the implementation of the LKMS Initiation.
3. After that, the authors formed the LKMS Establishment Preparation Committee (P3). The process of forming the committee is carried out by deliberation by representatives of each KKN group and several community leaders.
4. P3 LKMS consists of Mr. Ikhsan Ginanjar as the committee chairman, Siti Sovia Anwar as secretary, Hilwa Kusno as treasurer, and Nazib, Nasrul, Lukman and Rangga as field coordinators.
5. The tasks performed by P3 LKMS are as follows:
First, disseminating the public about the LKMS Initiation at Kp. Mekarjaya Padamulya Village. This socialization was carried out on Friday, 16 August 2019 at the Al-Ikhlâs Mosque.

Second, conduct a coordination meeting with the Village Padamulya apparatus. This meeting was held with the aim of consolidating the plan for the initiation of LKMS in Padamulya Village. In this meeting, of course, the head of Padamulya Village was attended, and he responded positively to this LKMS Initiation plan. The result of the meeting was agreed to hold a large meeting with the leaders of Padamulya Village.

Third, hold a large deliberation with the leaders of Padamulya Village. The deliberation begins by conveying the aims and objectives and benefits of establishing a Islamic microfinance institution by the KKN team, in this case the author has the opportunity to become one of the presenters. Then followed by a discussion forum. The result of the large deliberation was that the community agreed and supported the plan to establish Islamic microfinance institutions.

Fourth, discussing the name that will be used in establishing LKMS. The name used in the establishment was BMT Padamulya. The name was a suggestion from Mr. Ikhsan Ginanjar as the Secretary of Padamulya Village.

Fifth, hold discussions about the formation of the management of BMT Padamulya Padamulya Village. From the results of the discussion, the chairman of BMT Padamulya was elected, namely Mr. Ikhsan Ginanjar, Mr. Dede Sofyan as the secretary, Mr. Maulana H as treasurer, Mrs. Iis Aisyah as manager, Mr. Usep as marketing, Mr. Riza Nawawi as Account Officer and Mrs. Rohmatul Wahdah as teller.

Keenam, merancang Anggaran Dasar dan Anggaran Rumah Tangga (AD/ART) pada tanggal 27 Desember 2019. Anggaran Dasar dan Anggaran Rumah Tangga (AD/ART) tersebut terdiri dari 21 Bab, diantaranya: Bab Nama, Tempat Kedudukan dan Jangka Waktu, Bab Landasan, Azas dan Tujuan, Bab Peran, Prinsip dan Sistem, Bab Visi, Misi dan Tujuan Usaha, Bab Keanggotaan, Bab Hak dan Kewajiban Anggota, Bab Rapat Anggota, Bab Pengurus, Bab Hak dan Kewajiban Pengurus, Bab Pengawas Syariah, Bab Pengelola, Bab Sumber Dana dan Pembiayaan, Bab Simpanan Anggota, Bab Keuntungan dan Sisa Hasil Usaha, Bab Tanggungan Anggota, Bab Sanksi, Bab Perselisihan, Bab Perubahan Anggaran Dasar, dan Bab Penutup. Sedangkan pasal yang

terdapat dari Anggaran Dasar dan Anggaran Rumah Tangga (AD/ART) tersebut terdiri dari 33 Pasal

Sixth, drafting the Articles of Association and Bylaws (AD / ART) on 27 December 2019. The Articles of Association and Bylaws (AD / ART) consist of 21 Chapters, including: Chapter Name, Place of Position and Time Period, Chapter Foundations, Principles and Objectives, Chapter Roles, Principles and Systems, Chapter Vision, Mission and Business Objectives, Membership Chapter, Member Rights and Obligations, Members Meeting Chapter, Management Chapter, Management Rights and Obligations Chapter, Sharia Supervisory Chapter, Management Chapter , Chapter Fund Sources and Financing, Chapter Member Savings, Chapter Profits and Remaining Operating Results, Member Dependent Chapter, Sanctions Chapter, Dispute Chapter, Chapter Amendments to Articles of Association, and Closing Chapter. Meanwhile, the articles contained in the Articles of Association and Bylaws (AD / ART) consist of 33 articles

Seventh, creating a vision and mission for BMT Padamulya. In addition, the Executive Committee for the Establishment of the Padamulya BMT Management has also prepared some logistics.

Finally, after all the document files such as the Articles of Association and Bylaws of the AD and ART, the vision and mission of the institution, the management structure, and all logistics such as logos and banners have been prepared, the next stage is the inauguration of the establishment of BMT Padamulya. The inauguration was held on Thursday, September 5, 2019, led by the Head of Padamulya Village, Mr. Parno, by symbolically cutting tumpeng rice.

Community Participation in Program Implementation

During the process of the LKMS pendirin program, the village government and the surrounding community were very enthusiastic and fully supported the establishment of the LKMS in Padamulya Village. So that this LKMS iniasiasi program can run smoothly.

Program Achievements

The LKMS initiation program has been achieved and implemented. The result of the LKMS Initiation program was the establishment of BMT Padamulya which is located in Padamulya Village, Pasirkuda District, Cianjur Regency. This BMT can be utilized by the people of Padamulya Village to use sharia financial services such as savings, financing and ZISWAF management which can help the economy of the middle and lower income communities.

Conclusion

The majority of the people of Padamulya Village are Muslims, but in their economic practice they have not fully used sharia economic principles. There are still many people who use conventional financial service institutions or moneylenders. The lack of public understanding of the principles of Islamic economics is one of the reasons people use conventional financial service institutions. In the solution to this problem,

namely by presenting an official financial institution and in accordance with the principles of sharia economics, so that it becomes easier for people to save money from their agricultural products and help people who have Micro, Small and Medium Enterprises. So that in this community service activity the author has a LKMS initiation program in Padamulya Village.

The result of the LKMS Initiation program was the establishment of BMT Padamulya which is located in Padamulya Village, Pasirkuda District, Cianjur Regency. This BMT can be utilized by the people of Padamulya Village to use sharia financial services such as savings, financing and ZISWAF management which can help the economy of the middle and lower income communities.

BMT Padamulya that has been established is expected to continue and must remain consistent in the principles of Islamic law. In addition, it is hoped that the management can make innovations so that it can bring BMT Padamulya to be much more developed. Innovative steps that can be taken, such as improving services to the public, collaborating with other institutions or creating new Islamic financial service products.

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