Pesantren And Community Economy (Study Of The Effectiveness Of Micro Waqf Bank (BWM) Pesantren In Sumenep)

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ABSTRACT

The existence of pesantren is required to respond to social phenomena that occur from time to time, pesantren play the first role in social change, especially in its three main objectives, namely; (1) As an institution in the development of ulama (2), as a form of resilient Human Resources (HR), and (3), as a community development institution. BPS data states that Sumenep City is ranked in the top three with poor populations in East Java. One of the community empowerment institutions at this time is the Islamic micro waqf bank (BWM) managed by pesantren. This research measures the level of effectiveness of community empowerment through Islamic micro waqf banks managed by pesantren in the city ofumenep.

This study uses descriptive qualitative methods with data collection sources through interviews, observation and documentation, descriptive qualitative approaches are used in this study to determine the effectiveness of Islamic micro waqf banks (BWM) managed by pesantren. The population in this research is BWM located in the city ofumenep, namely in BWM Al-Pend Barokah Mandiri and BWM Kariman Birajuda Al-Karimiyah.

The efforts of sharia microfinance institutions (BWM) Al-Pend Barokah Mandiri and BWM Kariman Birajuda Al-Karimiyah in conducting community economic empowerment are by providing financing without collateral and interest, and providing routine assistance every week. The effectiveness level of BWM Al-Pend Barokah Mandiri and BWM Kariman Birajuda Al-Karimiyah is at a percentage level of 87%, this rating explains that BWM Al-Pend Barokah Mandiri and BWM Kariman Birajuda Al-Karimiyah Islamic boarding schools are currently included in the moderately effective category.

Keywords: Islamic boarding schools, Economy, Effectiveness

ABSTRAK

Eksistensi pesantren dituntut untuk menanggapi fenomena sosial yang terjadi dari masa kemasa, pesantren berperan pertama dalam perubahan sosial terutama dalam tiga tujuan utamanya yaitu; (1) Sebagai lembaga dalam pengembangan ulama (2), sebagai pembentuk Sumber Daya Manusia (SDM) yang tangguh, dan (3), sebagai lembaga pembangunan masyarakat. Data BPS menyebutkan Kota Sumenep sebagai peringkat di tiga besar dengan penduduk miskin di Jawa Timur. Salah satu lembaga pemberdayaan masyarakat pada saat ini adalah bank wakaf mikro syariah(BWM) yang dikelola pesantren. Penelitian ini mengukur terkait tingkat efektifitas pemberdayaan masyarakat melalui bank wakaf mikro syariahyang dikelola pesantren di daerah kota sumenep.

Penelitian ini menggunakan metode deskriptif kualitatif dengan sumber pengumpulan data melalui wawancara, observasi dan dokumentasi, Pendekatan deskriptif kualitatif digunakan didalam penelitian ini untuk menentukan efektivitas Bank wakaf mikro syariah(BWM) yang dikelola oleh pesantren. Populasi di dalam penelitin ini adalah BWM yang berada di wilayah kota sumenep, yaitu pada BWM Al-Pend Barokah Mandiri dan BWM Kariman Birajuda Al-Karimiyah.

Upaya lembaga keaungan mikro syariah (BWM) Al-Pend Barokah Mandiri dan BWM Kariman Birajuda Al-Karimiyah dalam melakukan pemberdayaan ekonomi masyrakat yaitu dengan pemberian pembiayaan tanpa agunan dan bunga, serta memberikan pendampingan rutin setiap minggunya. Tingkat efektifitas BWM Al-Pend Barokah Mandiri dan BWM Kariman Birajuda Al-Karimiyah berada pada tingkat persentase 87%, peringkat ini menjelaskan jika BWM Al-Pend Barokah Mandiri dan BWM Kariman Birajuda Al-Karimiyah pesantren pada saat ini termasuk dalam kategori cukup efektif.

Kata kunci: Pesantren, Ekonomi, Efektifitas,

A. Introduction

The existence of pesantren is required to respond to social phenomena that occur from time to time, pesantren plays the first role in social change, especially in its three (3) main objectives, namely; (1) As an institution in the development of ulama (2), as a form of strong Human Resources (HR) (3), as a community development institution.

Pesantren has a strategic role to play in the process of social development, especially for people who live in the environment around the pesantren, in addition to development related to religious aspects, one of the main aspects of rural communities' attention is the economic aspect, especially for people who are at the lower middle economic level (Yariah: 2014).

The establishment of the Islamic micro waqf bank (BWM) at the Al-Amien Prenduan and Alkarimiyah Islamic boarding schools in Sumenep is expected to be able to empower the poor in Sumenep, especially those around the pesantren, through the provision of loan funds for productive community business groups. In addition to receiving loans, BWM customers also receive basic training on religious education, business development and business management to sharpen their entrepreneurial skills and productivity.

The establishment of BWM Pesantren began in 2017, BWM Pesantren has been running for 4 years if counted until 2021, especially BWM in the city of Sumenep, namely BWM Pesantren Al-Amien Prenduan and BWM Pesantren Al-Karimiyah. Nevertheless, Sumenep is still ranked third with poor people in East Java, as per the statistical data below:

Ten (10) cities with the largest percentage of poor people in East Java Province in 2020 (BPS Indonesia: 2020).

1. Sampang with a poverty percentage of 22.78%
2. Bangkalan with a poverty percentage of 20.56 %
3. Sumenep with a poverty rate of 20.18
4. Probolinggo with a poverty rate of 18.61%
5. Tuban with a poverty rate of 15.91 percent
6. Ngawi with a poverty rate of 15.44%
7. Pamekasan with a poverty rate of 14.60 %
8. Pacitan with a poverty rate of 14.54 %
9. Bondowoso with a poverty rate of 14.17 %
10. Lamongan with a poverty rate of 13.85 %

The data above explains that the largest percentage of poor people is in Sampang district with a total of 22.78 per cent. Sumenep city itself is still ranked in the top three (3) with poor people in East Java. From the data above, it is important to conduct a study related to the effectiveness of Islamic Financial Institutions (BWM) pesantren in the city of Sumenep on community empowerment, especially the community around BWM Pesantren.

From the background described above, the focus of this research is on the effectiveness of Islamic micro waqf banks (BWM) in Sumenep, namely the effectiveness study of BWM Pesantren Al-Amien Prenduan and BWM Pesantren Al-Karimiyah.

The study of the effectiveness of sharia micro waqf banks in these two Islamic boarding schools has never been conducted by researchers before. This study is important to find out how much these two sharia micro waqf banks have a positive impact on the internal pesantren and the community around the pesantren, because the existence of this institution is based on the need to prosper the surrounding community.

B. Literature Review

1. Community Empowerment

Empowerment is an effort to mobilize the potential that is owned for the development of greater benefits (Suhendra: 2006). Community empowerment is an effort to increase the potential of the community in developing or increasing the use value for everything, both for social, religious, cultural, and economic aspects (Widaja: 2003)."

The process of community empowerment can be done in three ways (Nyoman: 2005):

a. Creating a favorable climate or atmosphere in increasing the potential of the community that can be improved for independence. In this case, the potential developed is directed towards community independence, both from a social aspect and in an economic aspect.

b. Developing the power or potential possessed, the development of potential carried out must implement real steps and must listen to aspirations and provide facilities and infrastructure that support and are easily accessible by the community. What is important in community empowerment efforts is to improve the quality and facilities for access to economic improvement, such as access to capital for businesses, adequate technology, valid and fast information, and employment opportunities for people who need jobs.

c. In the process of social empowerment, it must prevent the distortion of the "weak" from becoming weaker, or perhaps marginalized in the face of the stronger, in this case empowerment is defined as an act of guarding the underprivileged community. Defending and protecting the occurrence of market imbalances (monopoly markets) that make market control.

2. Effectiveness

The word effective comes from the English word effective which means successful or something that is done well. The popular scientific dictionary defines effectiveness as accuracy of use, results in use or supporting goals. Effectiveness is the main element to achieve predetermined goals or objectives in every organization, activity or program. It is called effective if the goals or objectives are achieved as specified (Rosalina: 2012).

Measurement of the level of effectiveness can be described as follows (Mahmudi: 2016):

Table 1

Effectiveness measurement

Percentage	Criteria
100%	Very Effective
90%-99%	Effective
80%-89%	Moderately Effective
60%-79%	Less Effective
Less than 60%	Not Effective

C. Method

This research uses a descriptive qualitative method approach, qualitative research is an approach aimed at describing and analyzing social phenomena, events, activities, beliefs, perceptions, and thoughts of a person or group (Meleong: 2007). The descriptive qualitative approach is used in this study to determine the effectiveness of the Islamic micro waqf bank (BWM) managed by pesantren. The population in this study uses "Islamic micro waqf bank (BWM) customers in Sumenep, namely BWM Barokah Alpend Mandiri and BWM Kariman Birajuda Al Karimiyyah customers, with a representative sample selection from the population used.

Data collection procedures are steps taken by researchers in obtaining primary and secondary data needed in research. The data collection procedures in this study are as follows:

1. Interview

   Interviews are used as a form of exploring and collecting research data from respondents or objects used in this study. The interview method used in this research is the structured method, where the researcher has prepared a structure of questions for the respondents who have been determined. The use of structured interview methods is intended to be more focused and not widened (Mulyana: 2006).

2. Documentation

   Documentation is a data collection procedure by analyzing secondary data in the form of activity records, journals, books and other secondary data. Document data is used as secondary data that complements the main data sourced from primary data (Fatoni: 2006).

3. Observation

   Observation is an observation made by researchers to obtain objective data in accordance with the focus of the research. The observation method used in this research is the non-participant observation method, where the researcher is not directly involved in the activity, but the researcher observes objectively the activities that are running.

   Data analysis in this study uses the Mile and Huberman method (Sugiyono: 2017), in which data analysis will be carried out in three stages:

   1. Data Reduction, this stage will reduce the data that has been collected to focus the findings with the themes determined in this study.
   2. Data Display, the second stage presents the data that has been reduced, this is so that the data that has been collected has a clearer visibility.

3. Conclusion Drawing & Verification, the third stage of drawing conclusions and verification, the initial conclusions put forward are still temporary, and will change if after verification strong evidence is found in accordance with the focus of the research.

D. Discussion

1. BWM Pesantren's efforts in empowering the Community Economy

The efforts of the Islamic micro waqf bank in carrying out community economic empowerment are carried out by providing collateral-free, interest-free financing and periodic assistance every week, the process of providing financing and assistance through stages according to the policies set out in BWM, the following are the stages of financing and assistance provided by BWM:

a. Mandatory Group Training (MGT)

Mandatory Group Training is the initial training provided by BWM for each prospective customer who will receive financing from BWM. In MGT activities, prospective customers will be grouped into groups of 5 customers, this group is then known as the Indonesian Pesantren Community Business Group (IPCBG), after passing the mandatory group training, prospective customers will be declared as recipients of financing.

b. Disbursement of financing.

After the prospective customers attended the mandatory group training and passed the training activities, then the prospective customers were determined as customers and continued with the disbursement process.

The provision of financing is carried out in stages, the first disbursement is given to the 2 poorest KUMPI members, the second disbursement is given to the next 2 members and for the last financing is given to the KUMPI chairman. This stage of disbursement is called the 2:2:1 Pattern disbursement.

c. BWM customer assistance and payment process.

After receiving financing, BWM customers will receive assistance every week, weekly assistance activities are called Weekly Halaqah (HALMI). Halmi activities consist of several adjacent Kumpi, Halmi activities are filled with religious studies and studies related to the economy according to customer needs.

The weekly Halaqah is guided by the assigned supervisor (SPV), sometimes the BWM manager also presents religious figures for religious studies and economic figures related to economic studies. Weekly Halaqah is a form of guidance as well as a medium for Islamic Boarding School da'wah to the community who are customers of Islamic microfinance institutions.

Payment or return of financing is paid in installments every week, payment of financing installments is paid during weekly halaqah, for the first financing installment, the customer is given a tenor of 50 weeks for a loan of one million rupiah, and for the tenor of the second, third and so on installments following the customer's ability to pay.

2. Effectiveness Level of Pesantren BWM

Effectiveness is an indicator of the success of a goal targeted by an organization, if the targeted goal can be achieved by an organization, then the organization has run effectively. A measure or indicator of effectiveness describes the range of consequences and impacts (outcomes) of program outputs designed in achieving the desired goals. The greater the contribution of the resulting output to the desired achievement, the more effective the organization (Mardiasmo: 2016).

To find out whether the existence of Sharia Microfinance Lemabaga (BWM) is effective, by referring to Campbel's theory, as follows; (Cook, Campbell, and Day 1979)

a. Program Understanding, a customer or member should know or understand the program in each institution. Target accuracy,
b. achievement of targets and objectives that have been set Target accuracy is something that can be implemented according to the provisions and objectives to be achieved so that the implementation provisions are guaranteed with a predetermined plan.
c. Punctuality In distributing funds to PWM Kariman Birajuda Al-Karimiyah and BWM Al-Pend Barokah Mandiri. The impact of change is real.
d. There is a real impact on the presence of BWM Syariah in Al-Karimiyah Islamic Boarding School

The objectives of the program for Islamic microfinance institutions are based on the Islamic microfinance institution booklet issued by the Financial Services Authority (OJK) as follows:

a. Maximizing the role of Islamic boarding schools in the productive poor community empowerment program
b. Build and strengthen socio-economic institutions from Islamic boarding schools in the form of professional, accountable and independent Islamic Microfinance Institutions (BWM) through the growth of the Indonesian Islamic Boarding School Independent

Business Group (KUMPI).

Criteria for potential Islamic boarding schools that can manage Islamic microfinance institutions must have the following competencies:

a. The leadership of the pesantren has a high commitment to building the welfare of the community within the pesantren.
b. The leadership of the pesantren has an understanding of Islamic finance.
c. In the area around the pesantren, there are productive poor people.
d. Able to prepare candidates for management of Islamic microfinance institutions who have integrity, morals, and a good financial reputation.
e. The BWM management has high spirit and competence in managing Islamic micro finance and providing assistance.
f. Islamic boarding schools have a large social impact on the community (having regular recitations for the surrounding community and/or the pesantren leadership has affinity and influence on the surrounding community).

Islamic boarding schools that manage Islamic microfinance institutions in Indonesia, in the city of Sumenep there are 2 Islamic boarding schools that manage Islamic microfinance institutions including the Al-Amien Prenduan Islamic Boarding School and the Al-Karimiyyah Sumenep Islamic Boarding School.

a. Maximizing the role of Islamic boarding schools in the productive poor community empowerment program.

   Empowerment is an effort to mobilize the potential that is owned for the development of greater benefits. Community empowerment is an effort to increase the potential of the community in developing or adding use value to all things, both for social, religious, cultural, and in economic aspects.

   The role of Islamic financial institutions managed by Al-amien Prenduan Islamic boarding school and Al-Karimiyah Islamic boarding school has proven to be able to empower the poor who live around the Islamic boarding school, so far there have been 0.9 thousand cumulative customers and as many as 205 people who are outstanding customers at Islamic microfinance institutions under the management of the Al-Amien Prenduan Islamic Boarding School, besides that there were also 424 people with outstanding customers of 187 Islamic microfinance institutions under the management of the Al-Karimiyah Islamic Boarding School.

With a total of 392 outstanding customers, Islamic microfinance institutions are able to create a climate or atmosphere that supports empowerment. In addition, customers registered at BWM are formed in business groups as the Indonesian Islamic Boarding School Community Business Group (KUMPI). Furthermore, the kumpi group is given routine assistance once a week with the term Weekly Halaqah. The efforts above will certainly create a positive climate to increase the potential possessed by the community, both from a social, religious and economic perspective.

The role of Islamic microfinance institutions can also develop the power or potential possessed by the community, from the results of the research conducted, the community who are customers at BWM Al-Amien Prenduan Islamic Boarding School and Al-Karimiyah Islamic Boarding School have shown a positive increase in the business they develop.

Illustrates the development of the average monthly income of BWM Kariman Birajuda Al-Karimiyah customers by 99%, and the increase in the average monthly income of BWM Al-Pend Barokah Mandiri customers by 31%. The average increase from the customers of the two BWM was above 65%. From the data on the increase in customer operating income, it proves that sharia microfinance institutions managed by Islamic boarding schools have an important role in empowering the community around the Islamic boarding schools.

The next role of sharia microfinance institutions is to prevent distortions of the "weak become weaker", the formation of Indonesian Islamic boarding school community business groups, making the parameters of sharia microfinance institution customers in starting, developing, and moving forward together in increasing their productivity, regular meetings every weekends or weekly halaqahs become a forum for joint evaluation tools to encourage and strengthen one another. From the efforts above, Islamic boarding schools-based microfinance institutions are able to prevent distortions from becoming weaker to weaker ones.

b. Build and strengthen socio-economic institutions from Islamic boarding schools in the form of professional, accountable and independent Islamic Microfinance Institutions (BWM) through the growth of the Indonesian Islamic Boarding School Independent Business Group (KUMPI).

One of the professional-level instruments for an organization is the provision of a proportional structure in accordance with the needs and requirements of policy makers:

Table 1. Structure of the management of BWM Al-Pend Barokah Mandiri

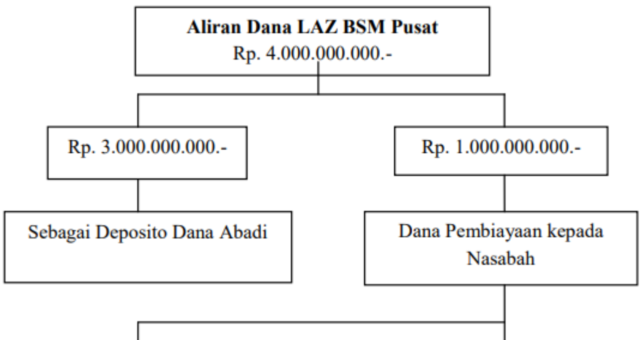
Leader	Ust. H. Afandi, Lc
Secretary	Ust. Moh. Syamhadi, M.Ag
Treasurer	Ust. Nubailul Itqan
Supervisior	Ketua : KH. Dr. Ghozi Mubarok Idris, MA Anggota : Ust. H. Syarifuddin, BA
Sharia Supervisory Board (DPS)	Ketua : KH. Dr. Ahmad Fauzi Tidjani, MA Anggota : KH. Mujammi' Abdul Musyfie, Lc

Table 2. Management structure of BWM Kariman Birajuda Al-Karimiyah:

ader	Nur Afifah
cretary	Siti Tartila
easurer	Astriana Putri
pervisior	Ketua : Dr. KH. A. Busyro Karim, M.Si Anggota : Nyai. Hj. Virzannida Busyro
Sharia Supervisory Board (DPS)	Ketua : Rohmatul Firdaus

The initial capital of an Islamic microfinance microfinance institution is 4,000,000,000, the initial capital of an Islamic microfinance institution is divided into three parts, the first part is designated as an endowment fund deposit, the second part as a liquid fund for financing customers, and the third part as a reserve fund for financing. can be illustrated by the following figure:

Figure 1 Schematic of the flow of BWM funds



In terms of disbursed financing, the Al-Amien Prenduan Islamic Boarding School BWM has distributed its liquid financing funds to customers or the public, and has distributed a portion of the financing reserve funds, so far the Al-Amien Islamic Boarding School's outstending BWM financing funds amount to 281,600,000. The amount of remaining financing reserves is 618,400,000.

The Sumenep Al-Karimiyah Islamic Boarding School BWM has distributed its liquid financing funds to customers or the public, and has distributed a portion of the financing reserve funds, so far the outstending financing funds for the Al-Karimiyah Islamic Boarding School BWM are 118,700,000. The amount of remaining financing reserves is 888,130,000

The measurement of the level of effectiveness of the BWM of Al-Amien Prenduan Islamic boarding school and Al-Karimiyah Islamic boarding school is as follows:

Table 3. BWM effectiveness measurement

No	Indicator	Description	Nilai
1	Productive poor community empowerment	Achieved	100 %
2	Professional	Achieved	100 %
3	Accountable	Achieved	100 %

4	Independent	Achieved	100 %
5	The growth of the Indonesian Pesantren Independent Business Group (IPIBG)	Achieved	100 %
6	Distribution of waqf fund financing	Not yet maximized	22 %
Average score			87 %

Table 3 explains the level of effectiveness of BWM managed by Al-Amien Prenduan pesantren and Al-karimmiyah pesantren at 87%, at this level BWM is said to be quite effective. With the young age of BWM, achieving a fairly effective rating is an extraordinary achievement, meaning that BWM plays a good role as a community empowerment institution.

E. Conculasion

The efforts of the Islamic microfinance institutions of the Islamic boarding school in empowering the community's economy by providing financing without collateral and interest, as well as providing routine assistance every week, the stages carried out start from mandatory group pre-training, followed by mandatory group training, disbursement of financing, and continued with the process of assisting the Indonesian Islamic boarding school community business group.

The level of effectiveness of waqf micro-Islamic boarding schools is at the percentage level of 87%, this rating explains if micro-waqf Islamic boarding schools are currently included in the category of quite effective, the ranking achievement is quite effective illustrating that micro-Islamic waqf banks can play a good role as community empowerment institutions around Islamic boarding schools.

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