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Reducing dependence on moneylenders with Mawar Emas Program

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Abstract---To develop a community, mosques play a variety of crucial roles, including providing social and economic support. To increase the significance of mosques, a program called *Mawar Emas* was developed. To help mosque congregations avoid relying on moneylenders, this program offers them training and financial support. The goal of this study is to learn more about the financial plans and programs for *Mawar Emas*. Through the use of the Atlas.ti program, this study employs a qualitative method. This study discovered that the *Mawar Emas* program's implementation included contributions from local governments, financial services authorities, bank and non-bank financial organizations, Islamic Economic Community institutions, and mosques. The *Mawar Emas* program is now creating eight characters. Eight institutions, including banks and non-banks, have expressed interest in sponsoring this program. These include *Qardhul Hasan* and commercial financing. Only two financial service organizations, nevertheless, distributed money to the general public.

Keywords---Mosque, *Mawar Emas*, Atlas.ti, Financial.

Introduction

As a country with the world's largest Muslim population, Islam is practiced by 207 million Indonesians, or 87 percent of the country's total population ([Statistics Indonesia, 2019](#)). According to [Pew Research Centre \(2020\)](#), Indonesia is the most

religious country in the World. Furthermore, about 96% of Indonesians consider religion, God, and prayer as important parts of their life. Thus, this is not surprising that a large number of religious people is also proportional to the number of places of worship built in the country, especially among Muslims. In 2021, the estimated number of mosques in Indonesia will be 279,280 buildings spread throughout the country ([Indonesian Mosque Information System, 2021](#)).

Mosques have played an essential role in the long history of Islamic culture as the focal point of the Muslim movement in all aspects of life. When the Prophet Muhammad arrived at Medina, the first thing he did was build a mosque ([Said, 2020](#)). The message of the Prophet Muhammad SAW at that time was that mosques should be the heart of the Muslim community, not only for religious activities, but also for sharing information, seeking justice, formulating policies, and carrying out economic activities in mosques ([Wahyudin, 2020](#)). Thus, apart from being a place of worship, a mosque becomes a potential driver for the local economy, especially when mosques have the authority to collect funds in the form of *zakat*, *waqf*, *infaq*, aids, and other forms of donations ([Ahmad et al., 2017](#); [Sarwan et al., 2020](#)).

In practice, mosques in Indonesia typically have poor financial management ([Utama et al., 2018](#)). It is because the management of the mosque funds is often performed by mosque administrators who are working voluntarily and sometimes have no capable expertise in managing the cash flow. The management of mosque funds has at least some limitations, including budgeting, service payments, and financial statements that are not credible ([Sugiharto et al., 2019](#)). Furthermore, a poor internal financial control system will raise the stakes when it comes to managing mosque performance. This situation is even worsened by the evidence that the mosque's presence has neither economic nor social benefits for the surrounding neighborhood in Malaysia ([Mohamed et al., 2014](#)). This is contrary to the Prophet Muhammad's admonition of the mosque's role in the community's wellbeing.

To maximize the function and role of the mosque, financial management of the mosque is necessary since it may have a positive impact on the economy of its surrounding community ([Istan, 2017](#)). Through better financial management, mosques can provide economic assistance to their surrounding neighborhood in the form of community empowerment to improve their livelihood ([Utama et al., 2018](#)). In the case of a mosque in Malaysia, to enhance people's income and avoid usury, community empowerment is carried out through business capital loans. The community is provided with loans to start their businesses without paying any interest or penalties for late payments.

As one of the provinces with the highest Muslim population, 97 percent of the population in West Nusa Tenggara is Muslim ([Statistics Indonesia, 2021](#)). As a center of economic activities in the province, Lombok Island, is renowned as the Island of a Thousand Mosques due to the large number of mosques situated on such a small island. With an area of 4,739 km², there are 4,984 mosques across all districts in Lombok ([Indonesian Mosque Information System, 2021](#)). In contrast, the large number of mosques does not seem to play a substantial role in local economies. The annual poverty rate in West Nusa Tenggara is still quite high

at 14%, and this is higher than the national poverty rate of 9.8% (Statistics Indonesia, 2020).

Up to this point, the majority of research has concentrated on financial management and the role of mosques in motivating people to overcome economic and social difficulties through religious lectures (See Mohamed et al., 2014; Sarwan et al., 2020; Sugiharto et al., 2019; Utama et al., 2018). Only views that discuss the role of mosques in optimizing their funds to support the welfare of the community, particularly in Indonesia, have been observed. This study adds to the existing literature on the role of mosque assistance in supporting the welfare of the environment around the mosque through a program known as '*Mawar Emas*.'

Mawar Emas

Mawar Emas is the abbreviation for *Melawan Rentenir Berbasis Masjid* (Fighting Moneylenders with Mosque (Supiandi et al., 2022). The Regional Financial Access Acceleration Team (TPAKD), comprised of NTB Sharia Banks, universities, and the provincial government, initiated this program (Secretary of the Sharia Economic Community, 2022). In practice, the Islamic Economic Community (MES) institution will provide full support to the mosque. Initially, the *Mawar Emas* Program was created by the NTB Government in 2020 which aims to stop people from borrowing money from moneylenders and to prevent MSMEs and the dangers of usury (Muttalib & Siwi, 2021).

Moneylending in Indonesia

Imtiaz, Mehmood, Akram, and Irfan's paper (2014, 64) offers policy recommendations for how to distribute more loans at lower interest rates to reduce poverty and make it possible to take the necessary measures to recoup loan amounts in the future. According to Irfan, Arif, Ali, and Nazli's (1999, 26) research, formal and informal credit institutions have a lot of connections. It appears that lenders in the informal financial market use creditworthiness as their primary lending criterion, much like in the formal financial market.

The very poor and/or low-income people in Indonesia frequently don't receive assistance from financial institutions, forcing them to rely on moneylenders. This is shown in the study by Rozalinda (2013, 522-25) in Padang, where he discovered that many factors influence people's decision to use moneylenders, including the urgent need for business assistance, quick processes, straightforward procedures, and brief payback periods, lack of bank or non-bank access, ignorance of Islamic MFIs or *Baitul Maal Wat Tamwil* (BMT), and a lack of awareness of religious prohibitions against interest payments.

Commercial moneylenders continue to operate in rural regions and meet the immediate financial needs of the poorest people, even though these places are not as developed as they once were, according to Awirya, Rahmayani, and Prirayani (2012, 5). Some loan sharks use cooperative names to mask their operations. Moneylenders in Indonesia have traits in common with other unofficial MFIs. The fundamental reason this sector still exists is the simplicity of lending to debtors. According to Musari (2016b, 11), borrowing money in Indonesia often carries an

interest rate of between 10% and 30% each month. Fast processing, very high-interest rates, and unsecured loans are this industry's primary selling points.

Moneylenders never run out of customers, according to a study by [Ali Hamka & Danarti \(2010\)](#) in Batu, [Arief & Sutrisni \(2013\)](#) in Sumenep, [Saputri \(2014, 93\)](#) in Blora in [\(Musari, 2019\)](#), [Nursulistiyo & Mahendra \(2019\)](#) in Yogyakarta, and [Saepudin & Cahyani \(2016\)](#) in Purwokerto. They are here pretending to be a cooperative saving and loan. Housewives, independent contractors, street vendors, and other members of tiny communities the majority of whom have scant savings and assets are the victims. and are consequently forced to look for outside loans to cover urgent demands.

The Role of the Mosque in Indonesia

Scholars have long discussed the role of religious institutions in the social and spiritual life of society ([Jones-Correa & Leal, 2001](#)). In Islam, mosques are the most important artifacts of Islamic civilization. The word 'mosque' literally means surrender to the creator. Mosques are mentioned in the Quran 28 times. Therefore, the mosque is often referred to as a place to surrender to the creator to get guidance.

Some literature in Indonesia explores the role of mosques ([Musahadi, 2018](#)) was one of them, and in researching the history of Indonesian mosques, he discovered that mosques served as venues of mass mobilization in the fight for Indonesian independence in 1945. [Musahadi \(2018\)](#) also pointed out that the desire to build mosques in Minangkabau stems from a variety of social, economic, political, and artistic factors.

The existence of many Islamic-based community organizations in Indonesia demonstrates the diversity of the Muslim population ([Musahadi, 2018](#)). In Indonesia, *Nahdlatul Ulama* (NU) and Muhammadiyah are the two main Islamic groups ([Kamil & Darajat, 2019; Musahadi, 2018](#)). Along with other tiny Islamic organizations, these two organizations have had a considerable impact on Indonesia's political, religious, and socioeconomic life. As a method of increasing people's welfare, the two Islamic groups have organized themselves to construct hundreds of institutions, including mosques. The organization moves forward by empowering the surrounding community by constructing a mosque with the administration ([Musahadi, 2018](#)).

Religion and Community Welfare

In recent years, there has been a rise in research on religion's role in enhancing community welfare. At least two tiers of research coverage exist, micro and macro-level ([Schweiger, 2019](#)). Studies at the micro-level have examined the influence of religion in molding poor people's norms and habits ([Schweiger, 2019](#)). In particular, religious leaders usually share knowledge about how to solve life's difficulties, including social and economic problems, and what Muslim need to behave under religious dogma. At the macro level, religion plays a role in poverty alleviation through philanthropic initiatives based on religious organizations or

institutions such as the National *Zakat* Agency of Indonesia (Baznas) and the Islamic Relief Aid Institute (Schweiger, 2019).

Every religion has its interpretations of poverty and other concerns related to social inequality (Schweiger, 2019). If the understanding of religion is following what is taught, poverty can be alleviated through income distribution, such as by donating 2.5 percent of income to people in need. Giving charity to those in need is a part of believing in Muslim character and one of Islam's five pillars (Ali and Hatta, 2014; Raimi et al., 2014). In Islam, Muslims are encouraged to contribute their wealth to at least several sorts of beneficiaries, including the poor, converts, slaves, debtors, religious fighters, *Ibu Sabil*, as well as the *zakat* administrator. This has motivated scholars working in the area of poverty reduction to be particularly interested in understanding the impact of religion on the socioeconomic status of the community.

Research Method

This research falls under the descriptive-qualitative category, which includes studies that aim to describe the specifics of situations, scenarios, or social relationships that occur in the research topic area (van Dijk, 2019). In this context, the description is intended to specifically and thoroughly explain the program and the financing scheme of the *Mawar Emas* program. The author intends to present the results of the interviews in the form of a network of relationships between each variable by using Atlas. ti.

The research location is spread out focusing on the macro scope, in this case, West Nusa Tenggara. Sources of data in this study consisted of primary data sources (interviews and observations) and secondary data sources (documentation). Researchers attended mosques, and seminars, and went directly to respondents who understood the *Mawar Emas* concept. To ensure the accuracy of the data, in-depth interviews were conducted with the Governor of West Nusa Tenggara, the Regent of East Lombok, the Head of the NTB Sharia Economic Community, and the Secretary of MES.

Table 2. Details of Respondents

No	Respondent	Role
1	Respondent 1	Governor of West Nusa Tenggara
2	Respondent 2	Regent of East Lombok
3	Respondent 3	Head of Sharia Economic Community
4	Respondent 4	Secretary of Sharia Economic Community

During the interview, the researcher used a list of questions and a recording device to ensure that the information obtained was properly recorded. Secondary data is gathered from report books and other sources. Data analysis was performed by systematically compiling data from interviews, field notes, and documentation, organizing and describing them into units, triangulation, and drawing simple conclusions (Dicks et al., 2011; Miles & Huberman, 2014).

Before the interview, each respondent was requested to give their consent to assure research ethics. Respondents were also informed that a voice recorder had been used to record the session. Respondents are free to decline to answer questions or end the interview at any time. The author informs responders that not all personal information will be included in the article.

Result and Discussion

The Role of Stakeholders

Figure 1 shows how the role of each stakeholder is explained by the connecting arrows between stakeholders.

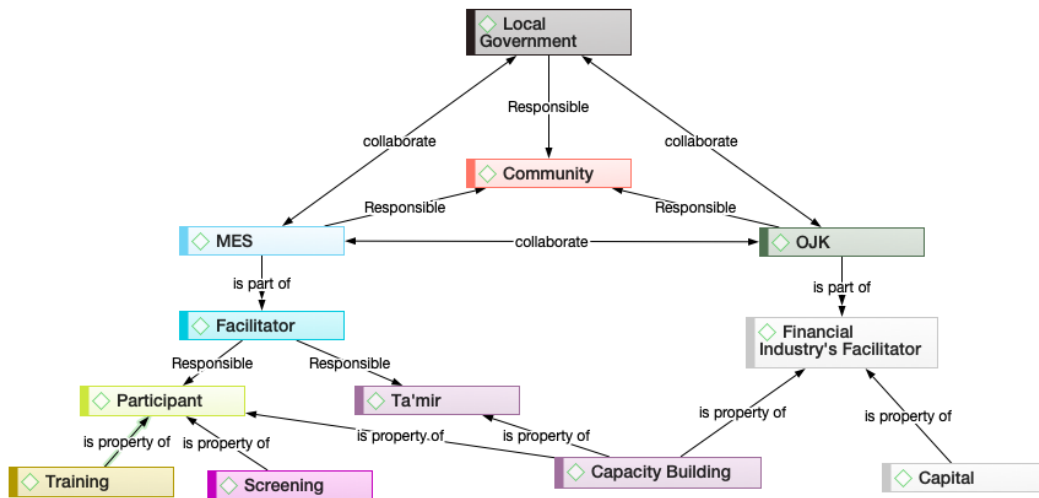


Figure 1. Job Description
Source: Atlas.ti (Processed)

Local Government

Mawar Emas is a program of the NTB Provincial government to assist SMEs and small traders who have found it more comfortable and easier to borrow from high-interest-rate moneylenders. High-interest rates eventually become a very heavy burden and create difficulties in breaking the vicious cycle of poverty. The Governor of NTB hopes that through the *Mawar Emas* program, traders and small communities will be facilitated and brought closer to financial institutions such as Bank NTB Syariah, allowing them to obtain loans and capital more easily and comfortably than moneylenders.

"Hopefully, the community will be able to borrow money and capital from the mosque, which will allow the mosque to be more than just a place of worship, but also an economic and social center." (Respondent 1)

"I can imagine that God willing, the community will prosper if all mosques can empower the sharia economy through the Mawar Emas program." (Respondent 2)

Respondent 2 stated that moneylenders have currently infiltrated all aspects of people's lives in East Lombok. Farmers, fishermen, and even TKI cannot be divorced from the practice of moneylenders. As a result, Respondent 2 has high hopes for the 1.2 million residents of Lotim, believing that if the *Mawar Emas* program touches the community, it will bring blessings and spread to other districts/cities in NTB. It can be concluded that the role of local government is to provide direction and to act as a coordinator to ensure the program's long-term viability.

Sharia Economic Community (MES)

During an interview with the Head of the MES NTB, she expressed her firm belief that the *Mawar Emas* program could be a tool for improving the welfare of the people of West Nusa Tenggara.

"One of the main goals of the MES institution is to build and develop a sharia economy during people's lives." Until now, his party has been training hundreds of takmir to establish a mosque-based sharia economy. Because MES is an institution dedicated to the development of Indonesia's sharia economy." (Respondent 3)

According to the Head of MES NTB, Indonesia was intended to be the global center of the sharia economy. As a result, the opportunity to establish a sharia economy in the heart of the community becomes a trust that must be fought for to protect the community from unethical economic practices. As a result, Indonesia has the potential to become a new current in the global economy. This is consistent with MES's vision mission, which is to publicize the community economy and socialize the Islamic economy in Indonesia.

"This responsibility is quite heavy, but we believe that if implemented with good intentions and a strong commitment, God Almighty will certainly provide a way, man jadda wa jadda" (Respondent 3)

Financial Services Authority (OJK)

Due to limited informants from the Financial Services Authority (OJK), the authors tried to interview the secretary of the Islamic Economic Community (MES) regarding the role of OJK in the *Mawar Emas* program.

"The Financial Services Authority and Bank Indonesia serve as directors in the Regional Financial Access Acceleration Team, and they have so far provided coordination to stakeholders, particularly the bank that will provide financing." (Respondent 4)

In addition, respondent 4 stated that OJK and BI assisted with financing for mosque administration training.

"Another role of the Financial Services Authority and Bank Indonesia is to provide funding assistance for mosque-level fund managers' training activities." (Respondent 4)

Characteristics of *Mawar Emas*

The authors can conclude that the *Mawar Emas* program has eight characteristics based on the results of interviews and documentation of material presented by several resource persons (See Figure 2).

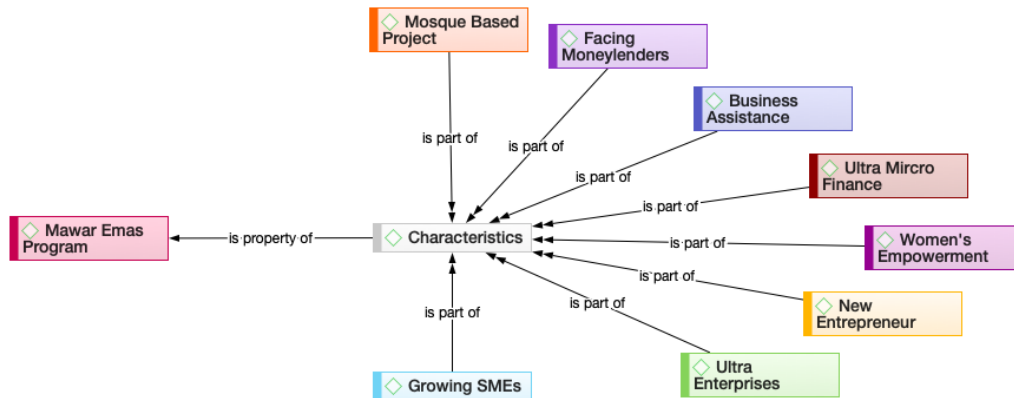


Figure 2. Characteristics of *Mawar Emas* Program
Source: Atlas.ti (Processed)

The first characteristic is mosque-based, which means that the mosque will serve as a repository for funds as well as a clearinghouse for transactions between beneficiaries and mosque administrators. Second, the *Mawar Emas* program will address issues that arise as a result of transactions between members of the community and moneylenders. It is hoped that by implementing this program, people will switch to using the *Mawar Emas* program. Third, the *Mawar Emas* program will provide training assistance in the development of a community-owned business. Fourth, this program will provide financial assistance to people who have not previously received assistance from the banking sector. Fifth, women will be the primary focus of this program's development. Sixth, this program was developed to foster the development of new entrepreneurs. Seventh, the *Mawar Emas* program will aid small businesses in their development. Finally, this program seeks to expand MSMEs in the neighborhood surrounding the mosque.

Mawar Emas Submission Scheme

A *qardhul hasan* contract is a loan agreement in which the customer agrees to return the principal of the loan he received at the agreed time, either in a lump sum or in installments (DSN- MUI NO: 19/DSN-MUI/IV/2001).

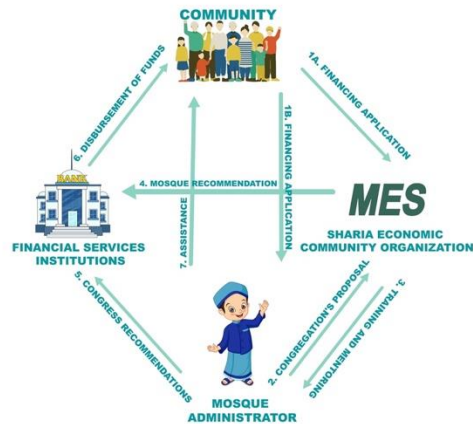


Figure 3. *Qardhul Hasan* Scheme

The *Mawar Emas* program's *Hardhul Hasan* contract is divided into seven stages. The borrower must first apply for financing from the MES and the Mosque. Second, the mosque must report on the congregation's recommendations regarding the prospective borrower. Third, MES will provide the mosque with training and assistance. Fourth, MES will provide the bank with recommended mosque data. Fifth, the mosque will provide the bank with data on pilgrim recommendations, and the bank will then distribute funds to the community. Finally, the trained administrator of the mosque will assist the recipients of the funds.

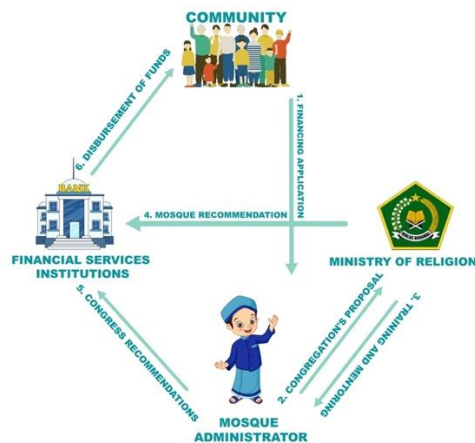


Figure 4. Commercial Scheme

The financing flow for commercial schemes is similar to that of the *Qardhul Hasan* contract. Instead, no funding application was submitted to MES. The Indonesian Ministry of Religion took over the role of MES in this scheme.

Financing Agency

Table 2. *Mawar Emas* Fund Distributing Institution

No.	Financial Services Institutions	Type of Financing	Maximum Fund (Annually)	Distributed Fund
1	Sharia NTB Bank	<i>Qardhul & Hasan</i> Commercial	Rp. 1 billion (According to Ability)	Rp. 852 million (852 people)
2	Madani National Capital	Commercial	According to Ability	Rp. 42 million (21 people)
3	BRI Syariah Bank	Commercial	According to Ability	Not running yet
4	Mandiri Syariah Bank	<i>Qardhul Hasan</i>	Rp. 500 million	Not running yet
5	BPRS Dinar Asri	<i>Qardhul Hasan</i>	Rp. 240 million	Not running yet
6	CIMB Niaga UUS Bank	<i>Qardhul Hasan</i>	Rp. 20 million	Not running yet
7	Muamalat Bank	<i>Qardhul Hasan</i>	Rp. 10 million	Not running yet
8	MES	<i>Qardhul Hasan</i>	Rp. 750 million	Not running yet

Source: MES Document

Bank NTB Syariah, Madani National Capital, BRI Syariah Bank, Mandiri Syariah Bank, BPRS Dinar Asri, CIMB Niaga UUS Bank, Muamalat Bank, and MES are among the eight institutions that have provided financial assistance to the *Mawar Emas* program thus far. Only Madani National Capital and BRI Syariah use commercial contracts among these institutions. Meanwhile, Bank NTB Syariah offers both *Qardhul Hasan* and Commercial wills. According to the most recent data, only Bank NTB Syariah and Madani National Capital have actively financed mosques in West Nusa Tenggara, with total funding of more than 1 billion Rupiah.

Conclusion

Mosques play a significant role in community building by offering economic and social assistance as well as religious lectures. To enhance the role of mosques, a program called *Mawar Emas* was created. This program provides mosque religious groups with financial assistance and training to help them avoid reliance on moneylenders. The goal of this research was to determine *Mawar Emas'* program, characteristics, and financing scheme. The authors conducted interviews with stakeholders such as the Governor of NTB, the Head of the Sharia Economic Community, the Regent of East Lombok, and the Secretary of the Sharia Economic Community, using qualitative and quantitative data as well as Atlas.ti analysis tools. The authors also obtained data in the form of documents owned by the Islamic Economic Community to bolster their findings (MES).

The authors discovered in this study that, first and foremost, the local government acts as a guide and coordinator in the program; bank and non-bank financial institutions act as providers of aid funds for the community; and the Islamic Economic Community (MES), the Financial Services Authority (OJK), and mosques all play a role in the program's administration. Second, *the Mawar Emas* program is currently developing eight characteristics, which include mosque-based, reducing reliance on moneylenders, business assistance, financial assistance for people who have not been touched by financial institutions, empowering women, and creating new entrepreneurs, assisting small business financing, and growing MSMEs. Third, two types of financing exist *Qardhul Hasan* financing and commercial financing. Fourth, eight institutions, both financial and non-financial, have expressed interest in funding this program. Only two financial institutions, however, channeled their funds to the community.

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