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Factors affecting the high demand for the mawar emas (melawan rentenir berbasis masjid) program in west Nusa Tenggara

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Abstract---High economic growth necessitates a large amount of financial capital. The banking sector frequently fails to provide financial assistance to the lower middle class. The *Mawar Emas* program was created to increase financial inclusion as well as to provide financial assistance to mosque-based small communities. After more than two years, it appears that many mosques and their beneficiaries have already reaped tangible benefits. As a result, the people of West Nusa Tenggara (NTB) are very interested in participating in this program. As a result, it's worth investigating the factors that pique customers' interest in the *Mawar Emas* program. Interviews were conducted with a variety of parties, including aid providers, managers, and beneficiaries, to conduct a qualitative analysis. In addition, the author obtained several program-related supporting documents. As a result, several factors influence people's interest, including intensive marketing, a lack of interest and

guarantees, and training and guidance provided by the Islamic Economic Community (MES).

Keywords---*Mawar Emas*, MES, NTB

Introduction

With the expansion of economic activity, there will be a greater need for sources of funding to finance all types of community needs ([United Nation, 2021](#)). Sources of public funds, such as banking, are widely perceived to continue to impose a burden on the lower middle class (Sherman et al., 2013). This is since, aside from the relatively high and volatile interest rates, the procedures proposed by commercial banks for loan approval are quite complicated ([Tambunan, 2015](#)).

In addition to consumption, the community requires funding to meet business capital needs ([Mendell, 2014](#)). Weak capital is one of the common characteristics of Indonesian society. Capital, on the other hand, is the first component in supporting increased production and people's standard of living. Many small entrepreneurs in rural areas have promising prospects but are hampered by a lack of capital, making it difficult for them to grow their businesses. To avoid the pressing need for business capital, many entrepreneurs or traders with weak economies, particularly small entrepreneurs in rural areas, opt for the pragmatic route of seeking capital from moneylenders.

Looking at the overall picture of people who are still in desperate need of financing as additional funds for business capital, consumption, investment, or purchasing necessary goods, the existence of financial institutions is extremely beneficial to the community. Sharia-compliant financial institutions are expected to be the preferred option for Indonesians, the majority of whom are Muslims. Because Islamic financial institutions, in addition to being able to reach the lower middle class who require loans, are also interest-free.

The *Mawar Emas* program was created to assist people who are not covered by financial services to reach the lower economic community. This program has been in operation for more than two years and has had a great deal of success in its implementation. This is evidenced by the number of customers and the results obtained.

Table 1

Program Realization in 2021

No.	Financial Services Institutions	Number of Mosques	Prospective Debtor	Maximum Fund	Existing Debtor	Debit Amount	Tray	NPF
1	Sharia NTB Bank	28	116	198.000.000	157	86.302.614		0%
2	PNM Mekaar	1	20	69.000.000	20	47.080.000		0%
3	BPRS Dinar Ashri	3	60	60.000.000	69	9.600.000		0%

Total	32	196	327.000.000	569	142.982.614	0%
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Source: MES' Document

Table 1 shows that the *Mawar Emas* program has piqued the interest of the people of West Nusa Tenggara, as evidenced by a large number of debtors and mosques mentored. Furthermore, the success of this program can be seen in the maintained level of Non-performing Finance (NPF) at 0%. However, the total amount of funds absorbed remains below the total capacity of all financial institutions.

Apart from that, it is essential to anatomize the components which attract people in deciding to lend money from this program, since there were no other research papers that discussed it (See Efiyanti et al., 2021; Muttalib & Siwi, 2021). [Efiyanti et al. \(2021\)](#) and [Muttalib & Siwi \(2021\)](#) examine the role of *Mawar Emas* in improving the skills and knowledge of MSME actors at the micro-scale. As a result, this paper provides a research novelty on the factors that influence the high level of public interest in funding the *Mawar Emas* Program in West Nusa Tenggara.

Literature Review

Mawar Emas Program

Many poor people in Indonesia face difficulties in gaining access to financial services ([SAFIRA, 2017](#)). Financial institutions face difficulties reaching the poor, particularly in rural areas. Prospective debtors are unable to meet the loan requirements. Furthermore, lenders are hesitant to provide financial education, and traditional financial institutions regard serving this segment of society as a high risk. As a result of this, the Rose Gold program was created.

On August 12, 2020, the Governor of West Nusa Tenggara (NTB), Dr. H. Zulkieflimansyah, together with the Head of OJK NTB, Farid Faletahan, and the Regent of East Lombok, H. Sukiman Azmy, launched the *Mawar Emas* program at the Nurul Ikhsan Keruak Mosque in East Lombok. This launch was timed to coincide with National MSME Day 2020.

Mawar Emas is an abbreviation for *Melawan Rentenir Berbasis Masjid* (Fighting Moneylenders with Mosque) (Ali et al., 2022; Supiandi, Azizurrohman, et al., 2022; Supiandi, Pramuja, et al., 2022). This program was initiated by the Regional Financial Access Acceleration Team (TPAKD), which included NTB Sharia Banks, universities, and the provincial government. In practice, the Islamic Economic Community (MES) will provide the mosque with full support. Initially, the NTB Government established the *Mawar Emas* Program in 2020 to discourage people from borrowing money from moneylenders and preventing MSMEs and the dangers of usury (Muttalib & Siwi, 2021).

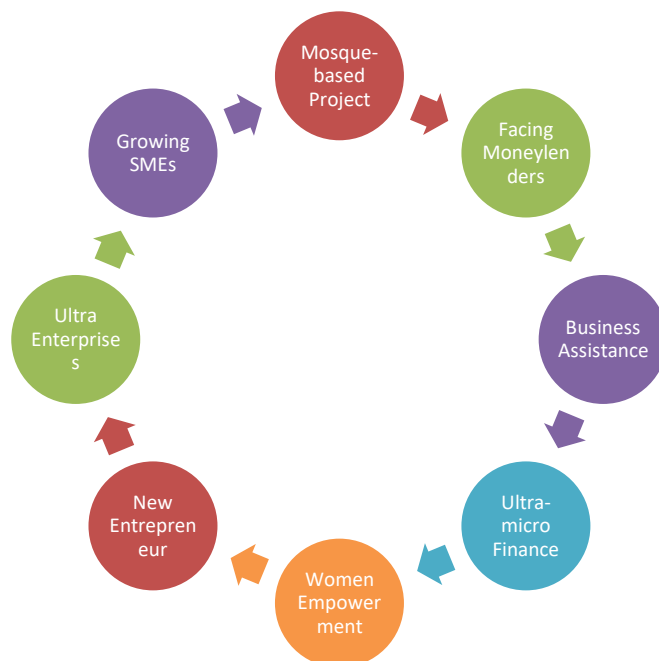
Religion and Community Welfare

There has been an increase in research on the role of religion in improving people's well-being in recent years. There are at least two research coverage levels, micro and macro (Schweiger, 2019). Schweiger (2019) investigated the role of religion in improving poor people's norms and habits. Religious leaders, in particular, typically share knowledge about how to solve life's difficulties, including social and economic issues, as well as how Muslims should behave in accordance with religious dogma. Religion plays a role in poverty alleviation at the macro level through philanthropic initiatives based on religious organizations or institutions such as the National Amil Zakat Agency (Baznas) and the Sharia Aid Institute (BAZNAS) (Schweiger, 2019).

Each religion has its own interpretation of poverty and other social inequality issues (Schweiger, 2019). Poverty can be reduced through income distribution, such as donating 2.5 percent of one's income to those in need, if religious understanding is consistent with what is taught. Giving charity to those in need is part of having a Muslim character and is one of Islam's five pillars. (Scheweiger, 2019). Muslims are encouraged in Islam to donate at least some of their wealth to at least one type of beneficiary, such as the poor, converts, slaves, debtors, religious warriors, Ibu Sabil, and zakat administrators. This has piqued the interest of poverty alleviation scholars in understanding the impact of religion on the socioeconomic status of the community.

Figure 1

Characteristics of Mawar Emas Program



Source: MES' Document

According to the interview with the secretary of Sharia Economic Community (MES), this program at least has eight characters. The first distinguishing feature is mosque-based, which means that the mosque will serve as both a repository for funds and a clearinghouse for transactions between beneficiaries and mosque administrators. Second, the *Mawar Emas* program will address issues that arise from transactions between community members and moneylenders. It is hoped that by implementing this program, more people will use the *Mawar Emas* program. Third, the *Mawar Emas* program will assist in the development of a community-owned business through training. Fourth, this program will provide financial assistance to people who have never received help from the banking sector. Fifth, the development of this program will be primarily focused on women. Sixth, this program was created to encourage the growth of new entrepreneurs. Seventh, the *Mawar Emas* program will help small businesses grow. Finally, this program aims to expand MSMEs in the mosque's surrounding neighborhood.

Consumer Financial Behaviour

When it comes to consumption and saving habits, the life-cycle assumption is a dominant theory in economics. The theory was first proposed in the 1950s by Nobel Laureate Franco Modigliani et al (Modigliani & Brumberg, 2013). Within a few years, the theory was supported by macro data analysis (Ando & Modigliani, 1963); this study was widely cited as one of three major references for the life-cycle hypothesis. Modigliani (1988) reiterated this theory in his Nobel Prize lecture. This theory holds that consumers maximize their intertemporal utilities over the life cycle if they are fully informed about their life-cycle income and wealth.

Thore & Friedman (1957) developed the permanent income model around the same time. The model assumes that consumers behave as if they know what their long-term income level will be. As a result, they spend the majority of their permanent income (normal income) and save the majority of their transitory income. Both theories have an impact on economic literature. Some economists now refer to the Life-Cycle Permanent Income Model as a combination of the Life-Cycle Theory and the Permanent Income Model (Attanasio & Weber, 2010).

The life-cycle theory is a framework that allows individuals to maximize utility over time given a set of intertemporal trading opportunities. This conceptual framework approaches intertemporal resource allocation like resource allocation among different commodities. (Intertemporal refers to both the present and the future.) Consumer decisions, for example, will be influenced by the total amount of resources (current and future income as well as current wealth), commodity preferences (present and future consumption, and possibly bequests), and relative prices (interest rates and intertemporal trade opportunities) (Attanasio & Weber, 2010). The life-cycle hypothesis assumes that consumers understand their life-cycle wealth and save during their working years before dissaving (spending more than current income) when they retire. The main implication of this theory is that consumers' goal is to smooth consumption (i.e., spend roughly the same amount) over their life cycle (spend the same before and after retirement).

The life-cycle hypothesis became dominant in the last 60 years because it explained facts that the then-dominant Keynesian model of consumption could not explain. However, the life-cycle theory has limitations that many economists have identified. The following facts contradict the life-cycle hypothesis predictions: i the age profile of consumption is hump-shaped, seemingly tracking the age profile of income for each education group, (ii) consumption drops at retirement, (iii) the growth rate of consumption appears "too" sensitive to predictable changes in income, and (iv) consumption appears to react to changes in available resources that are fully predictable and transitory, such as tax refunds (Attanasio & Weber, 2010).

Qardhul Hasan

Etymologically, *qard* means a piece, whereas understanding means lending property to another person that can be returned in the same amount, or lending without expecting anything in return or additions.

Qardhul Hasan, on the other hand, is a no-interest loan. The term "Hasan" is derived from the Arabic word "*ihسان*," which means "kindness to others." *Qardhul Hasan* is a type of loan given to parties who truly require it for a specific period without the need to pay interest or profits. The recipient of *Qardhul Hasan* is only required to repay the principal loan amount and is not required to provide any additional funds. However, as a gesture of gratitude to the lender, the borrower may pay more than the amount borrowed. Nevertheless, this cannot be agreed upon in advance (Sjahdeini, 2014).

Qardhul Hasan, also known as a benevolent loan, is a soft loan given solely based on social obligations, in which the borrower is not required to repay anything other than the loan capital. *Qardhul Hasan* is essentially a charitable loan that is given without any fees other than the return of the original capital (Djamil, 2013).

The granting of a loan in the *qard* agreement provides a loan to the recipient of the loan with the stipulation that the recipient of the loan will return the loan within the agreed term for the same amount as the loan received. As a result, the loan recipient is not required to contribute to the loan (Sukma et al., 2019).

The *tabarru* contract includes *Qardhul Hasan*. The *tabarru'* contract is carried out to assist one another in doing good (*tabarru'* is derived from the Arabic word *birr*, which means goodness). The party who does the good has no right to seek compensation from the other party under the *tabarru'* contract (Budiman, 2013). *Qardhul Hasan* loans are primarily given to those who require short-term consumer loans for very urgent purposes and small business owners with limited resources but excellent business prospects

Tanggung Renteng Concept

Respondent 2 stated that the Mawar Emas program employs a joint responsibility (*tanggung renteng*) system to reduce the likelihood of default and make borrowing easier for each customer.

The term "Tanggung Renteng" is derived from the word "responsibility," which means "to bear, guarantee, or express a willingness to pay someone else's debt if that person fails to keep his promise." While the term collectively refers to a series of strands. In the world of credit, joint responsibility can be defined as a shared responsibility for the debt incurred by the borrower and his guarantor (Faidah & Dewi, 2014; Jariyah, 2020; Makki & Romla, 2021; Syntia Ayu Mardiana, 2020). *Tanggung renteng* also implies that the law divides the costs to be borne, and so on) ([Ministry of National Education Language Center, 2005](#)). The joint responsibility system entails each group member sharing the responsibility of fulfilling obligations together in the event of a problem (Faidah & Dewi, 2014; Makki & Romla, 2021).

According to Civil Code article 1278, *tanggung renteng* is an obligation to bear or joint responsibility between several people who owe debts. If the agreement expressly grants each of them the right to demand the payment of all debts while the payment made to one of them frees the debtor even though the engagement, by its nature, can be broken up and divided among the several debtors ([Saripudin, 2013](#)).

The system of joint responsibility is the highest manifestation of trust and a sense of loyalty among group members. The values embodied in the system of *tanggung renteng* (Rahayu, 2011; Saripudin, 2013):

- a. Family and mutual assistance.
- b. The willingness and courage to express one's views.
- c. Instilling members with discipline, responsibility, and self-respect, as well as self-confidence.
- d. Creating a leadership cadre among members in an indirect manner.

The *tanggung renteng* system has the advantage of increasing group cohesion and trust from outsiders to members. The implementation of the *tanggung renteng* system necessitates strong social control; thus, this system will work effectively if applied in a group with a unifying bond and strong ties of interest. If the group meets the following criteria, joint responsibility will be effectively applied ([Saripudin, 2013](#)):

- a. The group has a strong unifying bond, solidarity, and group pride, and has been tested for a long time.
- b. The group has a leader who is strong enough in character, influential, and firm enough to enforce the agreed-upon group rules.
- c. Loans are distributed fairly among group members.
- d. Members of the group already have or are willing to deposit a certain amount of savings in a ratio proportionate to the loan amount requested.

- e. Every member of the group owns a profitable business.
- f. The group has a chairman, administrator, or member who is willing and qualified to serve as an avalist (a personal guarantee in which a person binds himself to guarantee the payment of a bill of exchange on the day of payment) for other members who require credit but lack collateral.
- g. Members are willing to put up personal assets as collateral.
- h. Group members are involved in business activities that are related to one another's interests.

Method

This study drops into the descriptive-qualitative classification, which includes studies aimed at describing the details of situations ([van Dijk, 2019](#)). The description in this context is destined to explicitly and clearly explain the factors that attract the community around the mosque in taking the Mawar Emas program.

The scope of the research focuses on West Nusa Tenggara. Primary data sources (interviews and observations) and secondary data sources were used in this study (documentation). Researchers visited mosques and seminars, as well as spoke with respondents who received benefits and fund managers directly. In-depth interviews were conducted with mosque administrators / *takmir* (respondent 2), the Secretary of the NTB Sharia Economic Community (MES) (Respondent 2), and West Nusa Tenggara Islamic Bank (respondent 3), and beneficiaries (respondent 4) to ensure the accuracy of the data. The researcher used a questionnaire and a tape recorder during the interview to ensure that the information obtained was correctly recorded. Secondary information was gathered from report books and other information. Data analysis was carried out by collecting data systematically from interviews, field notes, and documentation, organizing and describing it into units, synthesizing, and drawing simple conclusions ([Dicks et al., 2011](#)).

The interviews took place at the respondents' homes and workplaces. Each interview lasted about 20 minutes on average. Respondents were permitted to refuse to answer questions and to end the interview process if they did not wish to do so. Respondents were informed that their personal information would not be made public as part of the study.

Results and Discussions

According to the author's findings, at least several indicators influence public interest in using the *Mawar Emas* Program, including promotion, free interest and guarantee, and the availability of training.

Promotion

The *Mawar Emas* program's success cannot be separated from the constant promotion carried out by various parties. Up to this point, the *Mawar Emas* program has been promoted via a variety of media outlets, both online and offline.

"The Regional Financial Access Acceleration Team (TPAKD), the Financial Services Authority (OJK), Bank Indonesia (BI), provincial and regional governments, the Sharia Economic Community (MES), and others promote the program through social media and newspapers." (Respondent 1)

All policymakers are involved in the promotion process, which has an impact on the high level of interest in the *Mawar Emas* Program among potential customers.

Promotions by various parties appear to be making the public aware of the benefits of the *Mawar Emas* program. This is related to the theory of brand awareness, which states that one way to increase brand awareness is through promotion (P Sawant, 2012). Advertising serves as a channel of communication between sellers and buyers. It not only provides information about products and services, but it also actively attempts to persuade people to act by appealing to reasons or emotions. In other words, advertising goes beyond simply passing information from seller to buyer to influence and persuade people to act or believe. Advertising, as an integral part of the promotion mix, is part of the overall marketing mix and influences product sales in the same way that any other mix variable does (P Sawant, 2012). It aims to achieve marketing objectives by combining product or brand, price, distribution channel or outlet, and personal selling (P Sawant, 2012).

Interest and Guarantee Free

Collateral is a common issue when someone requires financial assistance. *Mawar Emas*, unlike other programs, provides no-interest financial assistance. People will find it easier to pay off their debts as a result of this.

This is a novel model of interest-free financing. As a result, it is accessible to people at all socioeconomic levels, including those who do not have guarantees. (Respondent 2)

Based on this, this program has the potential to reach people at all levels of society. As a result, it is hoped that this program will help the community's economy, particularly the congregation's, in the future. Before the *Mawar Emas* program, village communities were still reliant on moneylenders, who demanded interest, fines, and collateral.

"People relied on moneylenders in the past because no financial institutions dared to provide financial assistance. As a result, people have no other option" (Respondent 2)

The Availability of Training

The funders will not leave the community and fund managers to run on their own, lowering the risk of failure. The Sharia Economic Community (MES) is active in providing training and assistance, according to information submitted by the mosque administration (Takmir).

"The existence of training and assistance for mosque takmir by MES can ensure the sustainability of the program" (Respondent 3)

This is evidenced by the low default rate and a high number of customers as shown in table 1. Furthermore, the *Mawar Emas* program provides weekly training and meeting to beneficiaries in the form of business and financial management training and religion lectures.

"The interest-free financing program, this is a new model, can be accessed by people who do not have collateral. In addition, there are a weekly customer and takmir meetings for training on business and religious lectures." (Respondent 4)
"There are no other financial assistance programs like this (Mawar Emas) that assist borrowers in terms of finances, knowledge, and skills." (Respondent 2)



Figure 2. Training of *Mawar Emas* at Pagutan Village
 Source: authors' documentation

Figure 1 shows the training of *Mawar Emas* Program held by Sharia Economic Community (MES) at Pagutan Village, Central Lombok. According to the trainer, this event was held for making the community understand the program and to improve their skills in business management.

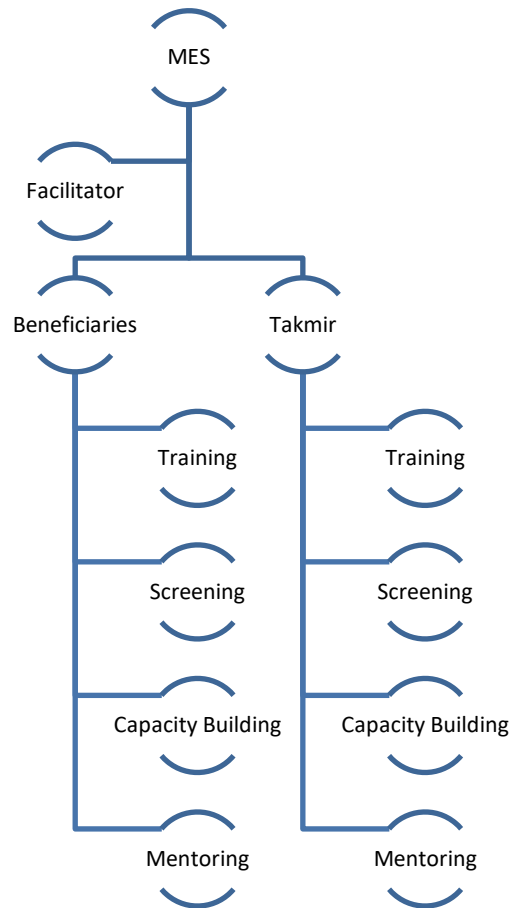


Figure 3. The Role of *Mawar Emas*
Source: Respondent 2

Figure 3 depicts the role of MES in ensuring the smooth operation of the *Mawar Emas* program. MES serves as a liaison between beneficiaries and mosque administrators. MES has so far provided training, screening, capacity building, and mentoring.

According to the findings of (Naudé et al., 2008), the effect of financial capital on entrepreneurial success is dependent on entrepreneurial ability (de Mel et al., 2008). According to additional research, experienced individuals require less capital to start a business (Chandler & Hanks, 1998) These findings imply that capital constraints alone do not adequately explain business creation and that cognitive resources such as entrepreneur abilities and experience can act as boundary conditions for the effect of capital constraints on business creation.

We contend that likeability and experience, entrepreneurial training influences how capital constraints affect business creation. MES (Masyarakat Ekonomi Syariah) focuses on action-oriented entrepreneurship training in the *Mawar Emas* program because this type of training is very effective in entrepreneurship in general, as well as in the specific context of developing countries (Campos et al., 2017; Frese et al., 1988).

Conclusion

With increased economic activity, there will be a greater need for funding sources to meet all types of community needs. Aside from consumption, the community requires funding to meet business capital requirements. Many rural small entrepreneurs have promising prospects but are hampered by a lack of capital. Indonesians, the majority of whom are Muslims, are expected to prefer Sharia-compliant financial institutions. *Melawan Rentenir Berbasis Masjid* is an abbreviation for *Mawar Emas* (Fighting Moneylenders with Mosque).

The Regional Financial Access Acceleration Team, which included NTB Sharia Banks, universities, and the provincial government, launched this program. In practice, the Islamic Economic Community (MES) will provide full support to the mosque. Researchers went to mosques and seminars, as well as spoke directly with respondents who received benefits and fund managers.

The *Mawar Emas* program's success cannot be separated from the constant promotion carried out by various parties. Up to this point, the *Mawar Emas* program has been promoted via a variety of media outlets, both online and offline. All policymakers are involved in the promotion process, which has an impact on the high level of interest in the *Mawar Emas* Program among potential customers. *Mawar Emas*, unlike other programs, provides no-interest financial assistance. As a result, it is hoped that this program will help the community's economy, particularly the congregation's, in the future.

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