

Rose Gold Financing Analysis to Reduce Community Dependence on Moneylender Services (Case Study of the Nurul Ikhsan Lengaluh Mosque)

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Abstract

This research was motivated by the phenomenon of loan sharks which is often found in society today, then the NTB government provided a solution to reduce people's dependence on loan shark services by channeling financing using qardh contracts using the concept of mosque-based empowerment. This research aims to find out the impact of Mawar Emas financing with the mosque empowerment concept provided by the government to the community to minimize their dependence on moneylenders. In using the writing method, the researcher used a qualitative and descriptive method with a phenomenological approach. The data collection techniques used were observation, interviews, questionnaires and documentation. Data processing is carried out by selecting and sorting data obtained through observation, interviews, questionnaires and documentation, presenting all the selected data and then analyzing it and producing conclusions. Based on the results of research conducted by researchers, it shows that the Mawar Emas financing program to minimize community dependency on loan shark services at the Nurul Ikhsan Lengaluh Mosque has not been completely able to free customers from loan shark services, however the community feels empowered by the business assistance provided by the Mawar financing program. Gold.

Abstrak

Penelitian ini dilatar belakangi oleh fenomena rentenir yang banyak di jumpai ditengah-tengah masyarakat saat ini, kemudian pemerintah NTB memberikan solusi untuk mengurangi ketergantungan masyarakat terhadap jasa rentenir dengan menyalurkan pembiayaan menggunakan akad qardh dengan menggunakan konsep pemberdayaan berbasis masjid. Penelitian ini bertujuan untuk mengetahui bagaimana dampak pembiayaan Mawar Emas dengan konsep pemberdayaan masjid yang diberikan pemerintah kepada masyarakat untuk meminimalisir ketergantungannya pada rentenir. Dalam mengunakan metode penulisan, peneliti menggunakan metode kualitatif dan bersifat deskriptif dengan pendekatan fenomenologi. Adapun teknik pengumpulan data yang digunakan melalui observasi, wawancara/interview, angket dan dokumentasi. Pengolahan data dilakukan dengan cara memilih dan memilah data yang diperoleh melalui observasi, wawancara, angket dan dokumentasi, memaparkan semua data yang sudah dipilih kemudian dianalisis dan menghasilkan kesimpulan. Berdasarkan hasil penelitian yang dilakukan oleh peneliti menunjukan bahwa program pembiayaan Mawar Emas untuk Meminimalisir Ketergantungan Masyarakat terhadap Jasa Rentenir pada Masjid Nurul Ikhsan Lengaluh belum sepenuhnya dapat mampu melepaskan nasabah dari jasa rentenir, meskipun begitu masyarakat merasa diberdayakan dengan adanya bantuan usaha yang diberikan dari program pembiayaan Mawar Emas.

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1. INTRODUCTION

Financing is a sharia bank activity in channeling funds to parties other than banks based on sharia principles. Financing is one of the income products of sharia banks. Therefore, banks as providers of financing must be able to compete openly in attracting customers.

Apart from banking, people in West Nusa Tenggara (NTB) also access capital through informal financing or what is often called loan sharks, the number of which continues to increase is worrying for economic actors in the future and can cause disruption to the

community's financial stability. Therefore, a program is needed that can overcome the development of loan sharks.

The condition of the people of Danerese Village, Keruak District, East Lombok is based on the results of observations made, most of the local people work as traders, this is supported by the village's location close to the market. Capital is the first element in supporting increased production and living standards of the trading community. On the outskirts of the city, there are many traditional markets that have good prospects for improving the economic level of traders and the community around the market, but are hampered by capital, making it difficult to develop their businesses. To avoid the pressing need for business capital, we still often find entrepreneurs or traders in economically weak markets taking the pragmatic route, namely seeking capital from loan sharks.

Not a few people are tempted by the lure offered by loan sharks even though people are actually aware that the loan interest is very high, even exceeding the loan interest offered by banks and other official financial institutions. People are often lured into borrowing money from informal financing (loan sharks) when they need fast funds without many conditions and an uncomplicated process. In the end, people are trapped in difficulty paying off due to high loan interest.

Loan sharks have a negative stigma in the view of Indonesian society, because contains floral elements or usury. In Islam, financial transactions are based on a system rent is one of the transactions carried out forbid. Prohibition of this transaction clearly mentioned in the word of God SWT:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا

Meaning: "O people who believe, do not indulge in usury multiply and be pious to Allah so that you may receive luck".

Apart from various negative stigmas However, loan shark services are still needed by the community, especially small traders who need capital for business Which doing it. Advantages of borrowing from loan sharks are due to their requirements easy, speed in disbursement of funds, and there is no guarantee in kind whatever. The advantages offered by loan sharks mean that this transaction continues developed until now and created the existence of other financial institutions such as public banks, private banks, including institutions Islamic finance and financial institutions Micro has not been able to eliminate existence loan shark transactions in Indonesia.

Program of the government has not been optimal in lifting them out of poverty, which is the root of the problem so that they are trapped by loan sharks. To protect the people of NTB from being ensnared by the informal financing sector (loan sharks) the West Nusa Tenggara Provincial Government through the NTB Financial Services Authority (OJK) collaborates with PT. Bank NTB Syariah and other accompanying institutions initiated a program against mosque-based loan sharks (Mawar Emas). The Mawar Emas financing program aims to provide easy access to financial products and services for the lower middle class by making the mosque the center. Apart from that, the Mawar Emas financing program aims to: First, reduce the amount of informal credit (loan sharks). Second, provide more financing options/alternatives to the IKM/UMK community. Third, empower IKM/UMK in a sustainable and integrated manner. Fourth, promote sharia economics. Fifth, make the mosque prosperous.

Golden Rose financing is one of the efforts/solutions to save the community's economy from loan sharks. Various conveniences such as loans without collateral, fast and uncomplicated processes have always been the mainstay of loan sharks to ensnare people, especially small traders or micro business actors who need capital.

Mawar Emas financing aims to provide easy access to financial products and services for the lower middle-class community by making the mosque the center, while the further aim of this program is to eradicate dependency/save the community both socially and financially. Developing the economic resources of the congregation in building mosques and empowering the congregation is a big ideal regarding revitalizing the function of mosques as a forum for economic empowerment of the congregation.

As for the allocation of funds for the Golden Rose program, according to Bambang, he explained that in 2023, funds worth Rp. 948 million throughout NTB to support the Golden Rose program, with details for Mataram City Rp. 61 million, West Lombok Rp. 74 million, Central Lombok Rp. 119 million, East Lombok Rp. 560 million, KLU Rp. 80 million, KSB Rp. 17 million, and Dompu Rp. 37 million. For 2023, Bima City will be allocated Rp. 80 million for 4 groups.

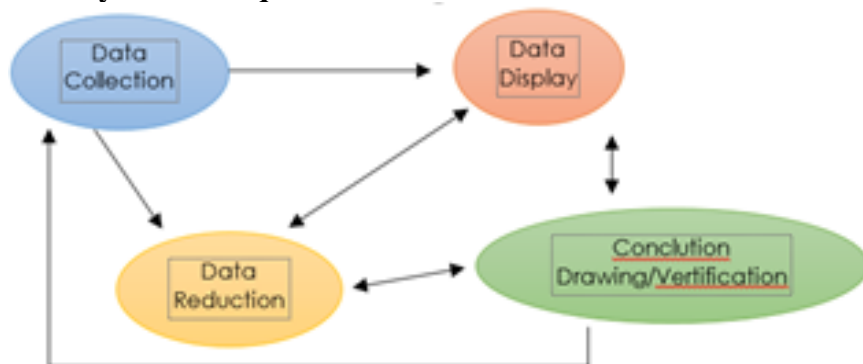
Based on the description above, the researchers focused their research on the Mawar Emas financing program to minimize community dependence on loan shark services. In this case, the researcher wants to examine the impact of Mawar Emas financing on the community to minimize community dependence on loan shark services which uses the concept of mosque empowerment, so the researcher is interested in conducting research with the title: Analysis of the Mawar Emas financing program to minimize community dependence on loan shark services (study Nurul Ikhsan Lengaluh mosque case)

2. RESEARCH METHOD

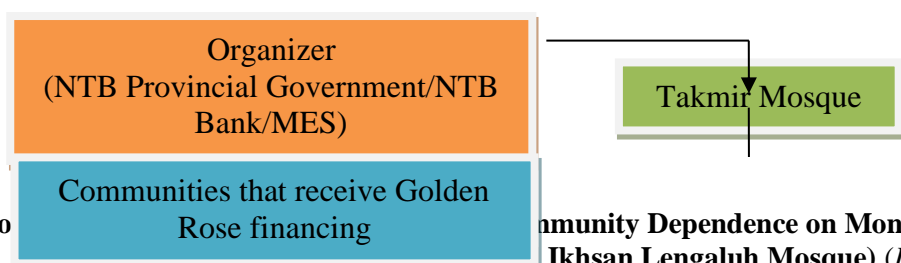
A. Research method

The method used by the author in this research is a qualitative method and is descriptive with a phenomenological approach. Qualitative research namely research that seeks to reveal a picture of phenomena in the field and produces descriptive data in the form of written or spoken words from people or behavior that can be observed. The phenomenological approach is a type of qualitative research, where researchers collect data by participant observation to determine the essential phenomena of participants in their life experiences. Researchers use research with a phenomenological approach to explain the experiences of a person/individual who has been in contact with loan sharks.

B. Data Analysis Techniques

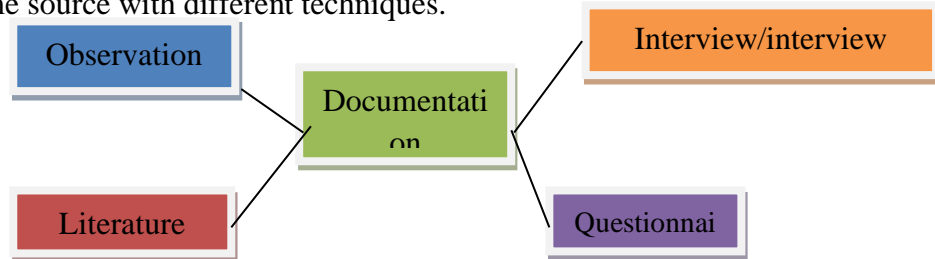


C. ValidityData





Tringulation technique to test the credibility of data is done by checking data to the same source with different techniques.



3. DATA OF STUDY

A. History of the Golden Rose Financing Program

The Golden Rose Program or what is known as Mosque-based Ultra Micro Financing is a program that started with the dawn safari activities of the Governor of NTB, Dr. H. Zulkeiflimansyah, starting from this activity, the idea emerged that mosques used as places of worship could also be used as places to improve the community's economy.

The Golden Rose (against mosque-based loan sharks) is a program initiated by the government to reduce the number of loan sharks which are increasingly common among the community. Apart from that, this program is here to help micro business actors who often have difficulty accessing credit or financing at financial institutions.

East Lombok Regency was chosen as the host ready to launch the first Golden Rose financing. After going through an observation and calculation process carried out by the NTB Province MES management, East Lombok was chosen as the first place to launch the Golden Rose because proportionally to the population, East Lombok was one of the suitable districts. Previously, field observations and evaluations had been carried out by the provincial government through the Public Relations and Protocol Bureau of the NTB Regional Secretariat, PW MES NTB, East Lombok Regional Secretary and also met with several Mosque Takmirs in Keruak and Pancor.

The Nurul Ikhsan Lengaluh Keruak Mosque was the first place where the Mawar Emas financing was launched. After conducting field observations and evaluations, the location of the Nurul Ikhsan Mosque, which is close to the Keruak public market, became the right location to launch the Mawar Emas program because the market is one of the places where loan sharks operate.

B. Institutions Related to the Golden Rose Financing Program

The Mawar Emas financing program is a program established by the government to reduce the rate of movement of loan sharks in society. Gold Rose Financing is a West Nusa Tenggara government program together with several related institutions including Bank Indonesia (BI), Financial Services Authority (OJK), Team TPKAD, Sharia Economic Community (MES), and Bank NTB Syariah.

In practice, there are two institutions that play an active role in the Mawar Emas financing program, namely Bank NTB Syariah and the Sharia Economic Community (MES). Bank NTB Syariah is a sharia financial institution that handles financial matters in the Mawar Emas financing program, while MES is an accompanying institution that collaborates with Bank NTB Syariah in providing guidance to Mawar Emas financing customers.

1. MES (Sharia Economic Society)

The Sharia Economic Community Association or known as the Sharia Economic Community (MES) is a non-profit organization that aims to develop and establish the sharia economic system as an economic system that is just and based on sharia principles.

MES was founded on 1 Muharram 1422 H, coinciding with March 26 2001, and declared on 2 Muharram 1422 H in Jakarta. Until now, MES has become an inclusive forum for gathering all available resources and building synergy between stakeholders in order to build and develop the sharia economy. Currently MES has work areas spread throughout the world. MES's working area is spread across 14 countries, 29 provinces, 106 districts/cities.

West Nusa Tenggara is one of the MES work areas spread across several districts and cities including Mataram City, West Lombok, Central Lombok, North Lombok, Sumbawa, West Sumbawa, Bima (city), Dompu, and East Lombok. The East Lombok Regency MES Management was appointed at the same time as the launch of the government program, namely the Golden Rose financing with Drs. H. Muhammad Juanaini Taopik, MAP as general chairman and Dr. Muhammad Ali, M.Si as general secretary on August 12 2020. One of the programs currently being implemented by MES Lotim is the Golden Rose financing program and the East Lombok development program with a target of ten thousand pilgrims being able to access capital as a follow-up program to the Golden Rose program.

The duties of MES (Sharia Economic Society) as a companion institution are:

- a) Together with the mosque takmir to carry out selection and verification of customers who can be provided with Ultra Micro Mosque Empowerment financing
- b) Provide weekly assistance to customers who have been provided with financing
- c) Receive deposits of customers' weekly installments which will then be deposited/withdrawn every month by PT Bank NTB Syariah
- d) Together, evaluate the implementation of the distribution of Ultra Micro financing for Mosque Empowerment.

2. Bank NTB Syariah

The West Nusa Tenggara Regional Development Bank, owned by the Provincial Government together with Regency or City Governments throughout West Nusa Tenggara, began operating on June 5 1964 as a regional company/Perusda with the aim of managing regional finances and helping and encouraging economic growth and equitable regional development. West Nusa Tenggara. The West Nusa Tenggara regional development bank was first established based on Regional Regulation Number 6 of 1963 with the name West Nusa Tenggara Regional Development Bank which carries out activities in the conventional banking sector, in line with business developments and changes in regulations regarding BUMDs operating in the banking sector, regional regulations regarding the establishment of the bank has undergone several changes and adjustments.

The tasks of Bank NTB Syariah in the Golden Rose Financing program are:

- 1) As a financial institution that accommodates finances in the Mawar Emas financing program
- 2) Socialization and education on ultra-micro financing to mosque takmirs
- 3) Receive deposits every month from MES

C. Customer Data for Financing the Golden Rose of the Nurul Ikhsan Lengaluh Mosque

Group 1 Customer Data for Mawar Emas Financing

Name of Group Leader: Fitriana Juniarti

No	Customer Name	Type of business	Address
1	Misram	Trader	Lengaluh
2	Nuraini	Trader	Lengaluh
3	Spiritual	Trader	Lengaluh
4	Saenah	Trader	Lengaluh
5	Anila Susanti	Trader	Lengaluh
6	Fitriana Juniati	Trader	Lengaluh
7	Spiritual	Trader	Lengaluh
8	Nurhasanah	Fried Seller	Lengaluh
9	Nurilam	Vegetable seller	Lengaluh
10	Sri Mulyani	Trader	Lengaluh
11	Salman	Rice traders/rice stalls	Lengaluh
12	Nursinah	Trader	Lengaluh
13	Usnawati	Trader	Lengaluh
14	Husniati	Trader	Lengaluh
15	Martini	Trader	Lengaluh
16	Lemeryani	Kaput rice trader	Lengaluh
17	Rukiyah	Trader	Lengaluh
18	Salmiah	Vegetable seller	Lengaluh
19	Susanti	Meatball Trader	Lengaluh
20	Baiq Ismatul Hasanah	Fish seller	Lengaluh

Source: Secondary Data for the Takmir of the Nurul Ikhsan Lengaluh Mosque for 2023

Gold Rose Financing Customer Data Group 2

Group Leader: Khaerani

No	Customer Name	Type of business	Address
1	Nulita Ibdisyahari	Traders at school	Lengaluh
2	Resa Aulia Oktari	Online Sales	Lengaluh
3	Sainah	Coconut trader	Lengaluh
4	Joharatul Maknun	Credit goods/collectors	Lengaluh
5	Teak	Powder trader in the market	Lengaluh
6	Yulianti	Traders at school	Lengaluh
7	Saiatul Jannah	Moist cake seller at the market	Lengaluh
8	Syafiah	Cracker seller	Lengaluh
9	Alpiah	Snack sellers at the market	Lengaluh
10	Sri Hariati	Grocery trader	Lengaluh
11	Rahimi	Fish seller at market	Lengaluh
12	Maemunah	Kaput rice seller at the market	Lengaluh

13	Fitria	Equipment dealer	Lengaluh
14	Nina Fitriani	Fried food seller at the market	Lengaluh
15	Khaerani	Grocery trader	Lengaluh

Source: Secondary Data for the Takmir of the Nurul Ikhsan Lengaluh Mosque for 2023

D. Gold Rose Financing Disbursement Data

1. Calculation of Installments for the Golden Rose Financing Program

Financing Ceiling	1,000,000
Time period	12 months
Grace Period	1 month
Installment Payment Time	11 Months
Number of installments per month	90,909.09
Number of Installments Per Week	22.727.27

Source: Bank NTB Syariah Secondary Data for 2023

2. Gold Rose Financing Program Disbursement Data

Regency/City	Mosque	Amount			Outstanding
		Customer			
		Liquid	Paid off	Active	
Mataram	1	61	3	58	32,072,549
West Lombok	5	125	2	123	84,333,372
North Lombok	1	80	1	79	47,090,941
central Lombok	4	199	50	69	33,472,789
East Lombok	13	560	35	525	245,601,323
Sumbawa	2	37	5	32	15,117,007
West Sumbawa	1	17	0	17	7,727,282
Bima	1	80	0	80	79,454,338
Total	28	1,079	96	983	544,869,610

Source: Bank NTB Syariah Secondary Data for 2023

3. Simulation of Calculation and Installment Schedule

Calculation of Installments for the Golden Rose Financing Program

Installments are collected weekly by Takmir						
Week 1	Week 2	Week 3	Week 4	Total	Installments	Per month
22,727.27	22,727.27	22,727.27	22,727.27	90,909.09		

Source: Bank NTB Syariah Secondary Data for 2023

Simulation of the Golden Rose Program Installment Payment Schedule

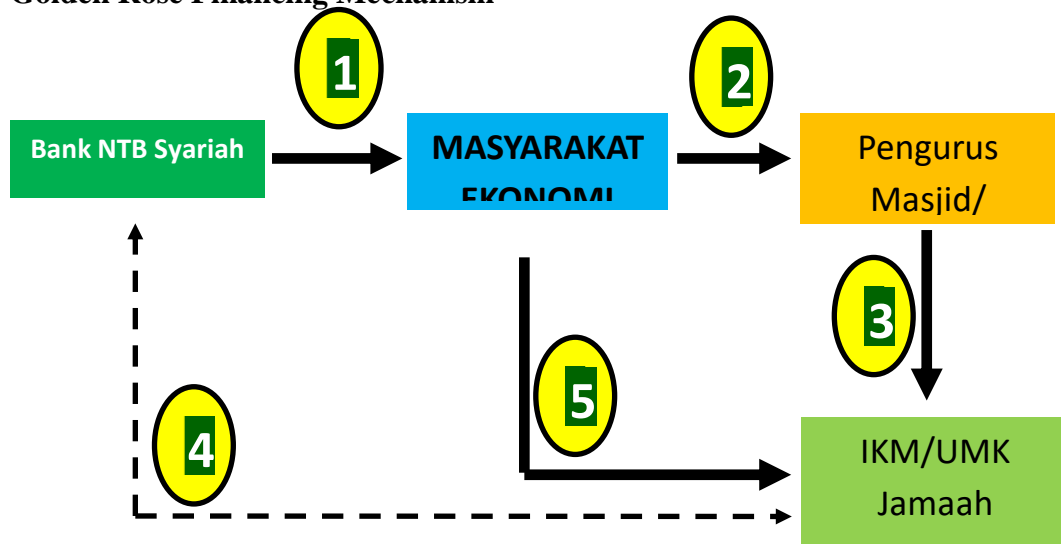
Simulation of the Golden Rose Installment Payment Schedule		
Liquid Gold Rose Financing Fund	06-1-20	1,000,000
Grace Period	07-1-20	There are no obligations yet
Pay the 1st Installment	08-1-20	90,909.09
Pay the 2nd Installment	09-1-20	90,909.09
Pay the 3rd Installment	1-10-20	90,909.09

Pay the 4th Installment	1-11-20	90,909.09
Pay the 5th Installment	1-12-20	90,909.09
Pay the 6th Installment	01-1-21	90,909.09
Pay the 7th Installment	02-1-21	90,909.09
Pay the 8th Installment	03-1-21	90,909.09
Pay the 9th Installment	04-1-21	90,909.09
Pay the 10th Installment	05-1-21	90,909.09
Pay the 11th Installment	06-1-21	90,909.09
Total Liabilities		1,000,000.00

Source: Bank NTB Syariah Secondary Data for 2023

4. DISCUSSION

A. Golden Rose Financing Mechanism



Golden Rose Financing Mechanism Scheme
 Source: Secondary Data from Bank NTB Syariah

Information:

- 1) Bank NTB Syariah collaborates with Facilitating Institutions and Mosque Takmirs in the context of mapping potential customers, collecting customer financing requirements, as well as providing guidance to the community.
- 2) The mosque takmir provides recommendations for potential customers who are worthy of the financing program
- 3) The Accompanying Institution and Bank NTB Syariah jointly verify prospective customers, one of whom is a customer who does not have credit/financing at PNM.
- 4) Bank NTB Syariah distributes financing to prospective mosque congregation customers (IKM and MSE)
- 5) The Facilitating Institution provides guidance to Mawar Emas Financing Customers and the Facilitating Institution can ensure that the qardh funds/financing provided to pay off loans from moneylenders can be used according to their intended purpose.

The implementation stage of the Golden Rose financing is carried out by several related institutions with the following stages:

- a. MES
 - 1) Provide recommended mosque/takmir data to Bank NTB Syariah
 - 2) Holding training activities for mosque takmirs
 - 3) Together with the takmirs, they carry out selection and verification of Mawar Emas financing applicants
 - 4) Make a letter of recommendation for the mosque/takmir
 - 5) Provide weekly mentoring and coaching to congregations who have received financing from Bank NTB Syariah
 - 6) Conducting an evaluation of the distribution of Mawar Emas financing together with the mosque takmir and Bank NTB Syariah
- b. Bank NTB Syariah
 - 1) Socialization and education on ultra-micro financing to mosque takmirs
 - 2) Distribute the required forms to takmirs (submission and opening of savings accounts)
 - 3) Carry out the financing analysis process for application files
 - 4) Provide information on the results of the process periodically to the MES and mosque takmir
 - 5) Coordinate with the takmirs for the disbursement process at each mosque
- c. Takmir Mosque
 - 1) Carry out selection of congregations who will submit applications
 - 2) Socialization of the golden rose program to the congregation with Bank NTB Syariah
 - 3) Create a group and attach the names of the applicants
 - 4) Gathering the congregation for the disbursement process
 - 5) Assist the MES in collecting weekly installments from the congregation and then deposit them every month to Bank NTB Syariah
 - 6) Carrying out regular weekly activities for the congregation as well as a means of evaluation and mentoring.
- d. Jamaah Mosque/Applicant
 - 1) Prepare and submit required documents and fill out financing application forms and savings account bookkeeping
 - 2) Must present spouse/parents during the disbursement process from Bank NTB Syariah
 - 3) Signing of credit agreement with Bank NTB Syariah
 - 4) Use the funds received according to the initial request
 - 5) Pay obligations for financing that has been received to Bank NTB Syariah by making weekly installments to the mosque takmir.

The requirements for the Accompanying Institution are as follows:

a. Companion Institution

The accompanying agency is MES. The requirements for accompanying institutions are:

- 1) The accompanying institution carries out the distribution of Mawar Emas financing based on targets set by PT. Bank NTB Syariah.
- 2) Accompanying institutions in carrying out their business activities based on sharia principles
- 3) Channeling institutions are institutions that are dedicated to implementing Mawar Emas financing
- 4) Able to provide regular assistance or training.
 - a) Legality of management and supervisors
 - b) Management E-KTP

- c) Management NPWP
- 5) The legality of distribution institutions includes:
 - a) Photocopy of the deed of establishment and/or amendments to the articles of association with the ratification decree
 - b) Board of Management
 - c) Photocopy of NPWP
 - d) Photocopy of institution registration certificate
- 6) Duties of Supporting Institutions
 - a) Together with the mosque takmir to carry out selection and verification of customers who can be given Mawar Emas financing
 - b) Provide weekly assistance to customers who have been provided with financing
 - c) Receive deposits of customers' weekly installments which will then be deposited/withdrawn every month by PT Bank NTB Syariah
 - d) Together, evaluate the implementation of Mawar Emas financing distribution.

The Golden Rose Financing (against mosque-based loan sharks) is a program initiated by the government to reduce the number of loan sharks which are increasingly common among the community. Apart from that, this program is here to help micro business actors who often have difficulty accessing credit or financing at financial institutions by providing financing. Financing is one of the activities of sharia banks in channeling funds to parties other than banks based on sharia principles. Financing has an important role in the economy, one of the functions of financing in the economy, trade and finance is as a tool used to utilize idle funds.

The target of this financing is people who have productive businesses and live not far from the mosque with a maximum financing of IDR. 1,000,000 using a Qardh contract, which means this financing is interest free. Judging from its purpose and use, Mawar Emas financing is productive financing because it is used to increase business capital carried out by the customer and can be collected back by the party providing the loan, because Mawar Emas financing is qardh financing. where according to Syafi'i Antonio, qardh is the gift of property to another person which can be claimed or asked for back or in other words lent without expecting anything in return.

According to the nature of its use, financing can be divided into two, namely productive financing and consumptive financing. Mawar Emas financing itself is included in financing intended for productive needs "Productive financing, that is, financing aimed at meeting production needs in a broad sense, namely increasing business, both production, trade and investment." In Mawar Emas financing, the financing provided is used to increase the business capital that the customer is running.

In distributing its funds, Bank NTB Syariah does not simply provide loans to customers easily. Bank NTB Syariah continues to use financing analysis procedures assisted by the mosque takmir by selecting congregation members who will apply for Golden Rose financing using the 5C principle. Financing analysis is carried out using the 5C principle in order to minimize the risk of problems with non-return of financing. The 5C principles include:

- a. *Character* (customer character and personality), is the belief of related parties that the customer has positive morals, character, behavior or personal characteristics and also has a sense of responsibility in their daily lives or in running their business.
- b. *Capity*, (Customer capability) This is an assessment of prospective customers regarding their ability to pay off their obligations from the business activities they carry out or the business activities they will carry out which will be financed with

gold rose financing. The purpose of this capacity assessment is to assess the extent to which the business results that will be obtained will be able to be paid off on time in accordance with the agreement that has been agreed upon.

- c. *Capital*, (capital from customers) Is an assessment of the amount of funds or own capital owned by the customer. Which includes business assets, land and savings.
- d. *Coateral*, (financing guarantee). There are no guarantees in this gold rose financing.
- e. *Condition*, (economic conditions of the business environment). Assessment of political, social, economic, cultural and other situations and conditions that influence economic conditions at any given time, especially during the Covid-19 pandemic.

The requirements for prospective customers who are entitled to the Mawar Emas financing program after a financing analysis has been carried out by Bank NTB Syariah assisted by the mosque takmir are:

- a. Photocopy of E-KTP
- b. Photocopy of family card
- c. One sheet of 3 x 4 photos
- d. Female, minimum age 20 years (no maximum age limit for customers)
- e. Live not far from the mosque location (location is not regulated)
- f. Received a recommendation from the mosque takmir and chairman of the Majelis Taklim
- g. Letter of permission from parents (for those who are not married or husband is not in the area of residence)
- h. Permission letter from husband (for those who are married and still married)
- i. Must have a business as proven by a certificate from the mosque takmir
- j. Priority is given to those who have debts to loan sharks
- k. Does not currently have financing at PT. PNM as proven by the Customer's SLIK
- l. Have My Savings Bank NTB Syariah
- m. Priority is given to customers/partners who are members of the majlis taklim or mosque congregation.

After the financing was granted, Bank NTB Syariah and accompanying institutions together with the mosque takmir provided education regarding Mawar Emas financing to customers. Mentoring is carried out every week as well as a mentoring event carried out by the mosque takmir and MES. The assistance provided is in the form of spiritual guidance (recitation) for membersgroup. However, this did not last long, because bringing in a chaplain required money, apart from the weekly halaqah activities, there were many activities from related parties to empower the mosque, such as social activities, social service with Mawar Emas financing customers.

The repayment period for the mosque-based Golden Rose financing is paid in weekly installments to the head of each group which will then be handed over to the mosque takmir at every meeting at the mosque, after that every month it will be paid to Bank NTB Syariah in 11 installments over one year with a total obligation for each customer of Rp. 1,000,000, including administrative expenses of Rp. 50,000.

If seen from the contract perspective, because the contract in Mawar Emas financing is a Qardh contract, the administration costs are borne by the customer himself, this is of course in line with the provisions of the MUI DSN FatwaNO: 19/DSN-MUI/IV/2001 regarding the general provisions of al-Qardh that, (1) Al-Qardh is a loan given to customers (muqtaridh) who need it, (2) Al-Qardh customers are obliged to return the principal amount received at a mutually agreed time, (3) Administration fees are charged to the customer.

The results of interviews conducted with the mosque takmir showed that the Mawar Emas financing carried out at the Nurul Ikhsan Lengaluh mosque was pure without any usury and the transactions were in accordance with applicable Islamic law. This is further strengthened by the completeness of the files from Bank NTB Syariah, namely:

- a. Golden Rose Financing Application Form
- b. Tanungan Account Opening Form
- c. Mosque Takmir Recommendations
- d. Qardh Financing Agreement (stamped)
- e. Financing Decision Letter (stamped)

B. Impact of the Golden Rose Financing Program to Reduce Community Dependence on Loan shark Services

1. Economic Impact of Gold Rose Financing

The Golden Rose Program provides economic and social impacts. The economic impacts of the Mawar Emas financing program include the following:

- a) Helping customers pay off their debts to loan sharks

The phenomenon of loan sharks is quite a concern for all groups, including government, religion and financial institutions. Loan sharks are people who are often called loan sharks because they offer short-term loans without collateral but charge very high interest for each credit. Loan sharks have become commonplace in society, loan sharks are like helpers of small people who need funds quickly and without any collateral with extra payments when they want to pay back. However, people are fully aware and understand that borrowing from loan sharks is a mistake.

Lending and borrowing with additional returns is an unhealthy way of investing, in addition it can also be said usury is strictly prohibited by Islam. The practice of usury is very unhealthy if applied in muamalah, Allah SWT has confirmed that usury is haram. Allah says:

وَأَحَلَّ اللَّهُ الْبَيْعَ وَحَرَّمَ الرِّبَا-

Meaning: "Allah has permitted buying and selling and prohibited usury".

The practice of lending and borrowing carried out by moneylenders themselves includes usury Qardh which is clearly prohibited in Islam, Allah SWT says:

God willing
 ۞ مَوْعِظَةٌ مِّن رَّبِّهِ فَانْتَهَىٰ فَلَهُ مَا سَلَفَ وَأَمْرُهُ إِلَى اللَّهِ وَمَنْ عَادَ فَأُولَٰئِكَ
 أَصْحَابُ النَّارِ هُمْ فِيهَا خَالِدُونَ

Meaning: "Allah has permitted buying and selling and prohibited usury. Those who have received a prohibition from their Lord, then continue to stop (from taking usury), then for them what they have taken previously (before the prohibition came) and their affairs (are up to) Allah. Those who return (taking usury), then those who these are the inhabitants of hell, they will abide therein forever."

Riba qardh is an addition or excess that is required in agreement between the lender and borrower. The agreement states that the lender asks for an additional certain amount from the borrower when the borrower repays the loan. Transactions like this are often carried out by loan sharks targeting lower middle-class people who are in need of fast funds without collateral.

This has attracted the government's attention to minimizing loan shark activities, because of this problem the West Nusa Tenggara Province

government together with related institutions initiated the Golden Rose program with the aim of minimizing community dependence on loan shark services.

The Golden Rose Program is given to the congregation, especially women who have businesses and are tied to debts/credit with loan sharks. This Mawar Emas financing is aimed at providing easy access to financial products and services for the lower middle class by making the mosque the center. Judging from the macro financing objectives, one of the objectives of providing financing is to improve the people's economy, people who do not have economic access, with financing they can gain economic access. In this way, it can improve economic levels. Thus, it is hoped that the existence of the Mawar Emas financing program will make it easier for people to access financial institutions, especially Islamic Banks.

The further aim of the Golden Rose program is to minimize the community's dependence on loan shark credit which can disrupt social and financial processes due to the impact of usurious transactions carried out by loan sharks. As in *Mausu'sh iqtishadiyyah* (Islamic encyclopedia) quoted by Erwandi Tarmizi:

"Usury played an important role in the destruction of earlier societies...where lenders mercilessly confiscated the gardens of loan recipients if they were unable to pay debts that were multiplied by the addition of interest. If the price of the plantation is sufficient to cover the debt which has doubled, then they take away the borrowers' right to freedom and turn them into slaves who are bought and sold."

b) Customer Business Capital Assistance

East Lombok Regency with a total withdrawal of Rp. 245,601,323 for 13 mosques, one of which is in Keruak District, Danerese Village, Lengaluh Hamlet, to be precise at the Nurul Ikhsan Lengaluh Danerese Mosque. Nurul Ikhsan Lengaluh Keruak Mosque is a mosque located on Jalan TGH. Umar Said 1 km Lengaluh in Danerese Village, Keruak District, East Lombok Regency, West Nusa Tenggara. Its strategic location close to the Keruak public market is one of the reasons why Mawar Emas's financing was launched as the first pioneer in Indonesia to make the mosque a center of activity to fight loan sharks.

Most of the income of Lengaluh Hamlet residents is as traders, this is supported by the location of the Hamlet close to the Keruak public market. Borrowing from loan sharks is a common thing for the community, especially small traders who need additional capital due to their uncertain income every day. This is one of the factors that makes the people of Lengaluh hamlet borrow money from loan sharks.

There are two Mawar Emas financing groups at the Nurul Ikhsan Lengaluh Mosque with 35 members and the customer's type of business is as a trader. The types of merchandise carried out by customers are varied, there are those who sell snacks at schools, fish sellers, rice sellers, coconut sellers, vegetable sellers and so on at the market and there are also those who sell at their homes.

Based on the results of interviews conducted by researchers with Mawar Emas financing customers regarding the opinions of customers who received benefits from the Mawar Emas financing program, the opinion was that the

program was good if seen from the absence of interest (usury) in the return of financing from the Mawar Emas program as was done by loan sharks. .

According to one customer who, when interviewed, revealed that, "I want to take Mawar Emas financing because this financing has no interest, I used to be an agent at a lending place (loan shark) so I know how loan sharks work in the field so I don't want to borrowing money from loan sharks" The practice of lending and borrowing carried out by loan sharks is a transaction that doubles the interest. According to Plato, "Interest is a tool used by rich people to blackmail poor people, so that poor people continue to suffer from payments that exceed the principal of their loans."

Customers who agree that the Mawar Emas program can help their business are customers who have businesses that are not too large, such as trading businesses in schools, powder sellers, cracker sellers in markets and sellers whose businesses are relatively small. Then some other customers answered that it helped a little when interviewed, namely customers whose type of business was home (grocery) selling daily necessities but it was not too big. Meanwhile, customers who do not agree that the Mawar Emas financing program helps their businesses are those with larger businesses, such as goods collectors who require a lot of capital.

From the results of interviews conducted by researchers with customers of the Mawar Emas financing program, the Mawar Emas financing program with the main objective of alleviating/reducing people's dependence on loan shark services has not been optimal enough due to factors including the people's lifestyle which tends to be consumptive, the economic needs of the community which Urgently, there is a good relationship between the customer and the moneylender, this makes the customer have to borrow again from the moneylender to meet their needs and requirements. Apart from that, the busy schedule of customers is in line with what was said by the head of group 2 of Mawar Emas financing by Mrs. Fitriani Juniati, "Most of Mawar Emas's financing customers work in the market, if it's not afternoon they don't go home." This is one of the factors that the Mawar Emas financing program with the mosque empowerment concept did not work.

2. Social Impact of Gold Rose Financing

The social impacts of the Golden Rose financing program carried out at the Nurul Ikhsan Lengaluh mosque include:

- a) Strengthen relationships between fellow citizens and Increased public awareness to no longer have contact with loan sharks

The Golden Rose program, which makes mosques central to empowering the people's economy, is one of the objectives of the Golden Rose program, apart from reducing community dependence on loan shark services, reviving the function of mosques and making it easier for people to access capital from financial institutions. Economic empowerment of the people is the process of rebuilding the structure of human communities in which new ways of interacting between individuals, organizing social and economic life and meeting human needs become more possible. This concept of empowerment is important because it can provide a positive perspective towards weak and poor people. It can be concluded that economic empowerment is enabling or making the community's economy independent, one of which is by making mosques the center of economic development for the people. With the existence of

mosque-based economic empowerment in accordance with Allah's promise, as in the letter At-Taubah verse 18:

مُتَّعِمْ بِالْأَمْوَالِ الَّتِي مَلَكَتْ أَيْمَانُكُمْ وَأَنْتُمْ تَعْلَمُونَ
 ۞ God willing ۞ وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ وَالَّذِينَ آمَنُوا وَعَمِلُوا الصَّالِحَاتِ
 ۞ God bless you ۞ وَلَمْ يَخْشَ ۞

It means: "Only those who prosper in Allah's mosques are those who believe in Allah and the Last Day, and continue to pray, pay zakat and are not afraid (of anyone) but Allah, then they are the people who are expected to be included in the group of people who got a clue."

- b) Reviving the function of the mosque apart from being a place for five daily prayers by holding regular recitations every week

The Nurul Ikhsan Lengaluh Mosque is one of the mosques that is always active in carrying out religious and social activities, which was later recommended as the first mosque where the Golden Rose financing program was launched, which was the first pioneer in Indonesia. After conducting observations and location surveys carried out by related institutions, the Nurul Ikhsan Lengaluh mosque was worthy of being the launching place for the Mawar Emas financing program because the mosque is located very close to the Keruak public market and the people around the mosque mostly work as sellers, most of whom have loans. to loan sharks.

The mosque-based empowerment carried out at the Nurul Ikhsan Lengaluh Mosque did not go well. Most customers' opinions regarding the Mawar Emas financing program have not been able to empower mosques and The congregation, as stated by one customer, "in the beginning, there used to be recitations every week at the mosque when there was just the Mawar Emas financing program but now there are no more"

Based on the results of interviews with customers and mosque takmirs, facts in the field discovered by researchers, the routine weekly recitation is not running smoothly. This should be due to operational factors on the part of the relevant institutions, both Bank NTB Syariah and MES as a supporting institution, apart from the busyness of the women customers who receive Mawar Emas financing, most of whom sell in the market. This is in line with what Supardi and Teuku Amiruddin said in their book, "only mosque congregations will love the mosque, if the mosque also pays attention to the congregation's needs, both morally and materially. Of course, what is meant by the mosque is the mosque administrator."

In practice, MES has not been able to carry out its duties as it should, conducting recitations with Mawar Emas financing customers every week. Based on field observations carried out by researchers, researchers found that Bank NTB Syariah itself took deposits from customers without being accompanied by MES, apart from that. holding weekly recitation activities, the community and related institutions also carry out social services. An interview conducted by researchers with the mosque's takmir said that "although the weekly recitation does not take place due to obstacles, the Mawar Emas program also provides social services carried out by related institutions and Mawar Emas financing customers."

The Nurul Ikhsan Lengaluh Mosque is a mosque that has been active in carrying out religious and social activities long before the Golden Rose financing program existed. It can be concluded that the concept of empowerment The mosque supported by the Golden Rose Financing program has no effect on the Nurul Ikhsan Lengaluh mosque. Despite this, the community has high hopes that the Mawar Emas financing program will continue because the community

considers that the Mawar Emas financing has had a positive impact on businesses run by the community with the absence of usury elements in practice.

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