

COMMUNITY EMPOWERMENT THROUGH KSPPS BMT ANDURING PADANG

Maidawati

Sharia Faculty, Imam Bonjol State Islamic University Padang, Indonesia

Email: maidawati@uinib.ac.id

Abstract

This article aims to analyze the role of KSPPS BMT Anduring Padang in empowering the people's economy through the financing it provides to customers. The data used are primary data obtained through interviews with sharia cooperative managers and customers of KSPPS BMT Anduring, as well as through observation and documentation, while secondary data is obtained from articles, books, magazines and other relevant references. The data analysis technique was carried out using analysis of reduction, display, verification and descriptive narration. The results of the study show: First, increasing the productivity of small entrepreneurs (customers), because, with the additional capital provided by KSPPS BMT, customers can develop their business; Second, increasing people's income, because with the financing provided, customers, can continue and develop their business and ultimately increase people's income; Third, to create jobs, the financing provided by KSPPS BMT Anduring is used by customers to start their business, this will cause a lot of workers to be absorbed in carrying out the business, especially workers from the family environment. This proves that the distribution of funds carried out by KSPPS BMT Anduring has played a significant role in empowering the economy of the community (customers) because the implications of the provision of financing provided have achieved the goal of economic empowerment of the people, namely forming a more independent society. However, KSPPS BMT Anduring should be followed by assistance in business management and giving spiritual showers in the form of religious lectures, the aim is to remind customers about Islamic principles in doing business and their obligations in paying debts so that this business can be used as one of the strategies of KSPPS BMT Anduring to minimize problem financing.

Keywords: Empowerment, KSPPS BMT, Sharia Economics

INTRODUCTION

The commonly used reference for the causes of poverty is seen from two causes, namely structural poverty and cultural poverty, the causes of structural poverty, unequal resource management, the imbalance between human capabilities and existing access, opportunities to obtain business and unfair work which are all it causes gaps in the structure of society, while structural poverty is caused by unfair management of the political and socio-economic order. The concept of Islamic economics has the main goal of creating justice in all fields, to create an equal distribution of work and equal distribution of wages.

Cultural poverty is usually associated with individual or social attitudes and behaviour, which are usually influenced by culture, lifestyle or habits, according to them this condition is a condition of life that cannot be changed or improved and they do not try to get out of it. and tend to be more resigned, for example how to increase the level of income that is considered in general terms poor, but for them, it is normal or not poor,

and also do not want to be called poor. In terms of Islam tells us to change our fate and get out of poverty, as the hadith of the Prophet SAW. said: "Work for your world as if you will live forever and worship for your hereafter as if you will die tomorrow". This hadith is one of the foundations for Muslims to fight poverty by helping each other and working together based on sharia.

The application of the sharia economic system is considered capable and more appropriate to create equity and justice so that it can create a prosperous, just and prosperous civil society based on Islamic teachings. In Indonesia, which has the largest Muslim population in the world, then the application of Islamic principles in various fields of life is believed to be the best solution to improve the welfare of the community because Islamic economics aims to realize the welfare of society in a fair and balanced manner so that the economic actors involved in economic activities do not want to oppress each other.

Sharia cooperatives are a forum for Muslims to be able to work together and help each other in fighting poverty, from an Islamic perspective the principles of togetherness and kinship in cooperative principles can be called *syirkah taawunniyah* which means working together and helping each other for good and when cooperatives are managed with the following principles: Sharia principles such as avoiding *garar* (speculators), *maysir* (gambling), and usury, then complete the compatibility of cooperatives with Islamic values.

All activities carried out by humans, including economic activities must be based on sharia principles in order benefits and prosperity (Rohmati, Anggraini, & Widiastuti, 2018), sharia cooperatives are a means of development to improve the economy of Muslims, to realize the common benefit by referring to the principles of *muqashid sharia*, namely maintaining religion, soul, mind, lineage and guard property (Ghulam, 2016). Sharia cooperatives also contain six *muqashid* : First, they can raise large amounts of capital; Second, accelerate the economy; Third, create job opportunities; Fourth, increase *ukhuwah Islamiyah*; Fifth, can collect brilliant ideas; and Sixth, the end of the association transaction (Hadi, 2019). Sharia cooperatives must be established according to the pillars and conditions of *syirkah cooperation syirkah*, and for that conventional cooperatives must be converted to sharia cooperatives, because conventional cooperatives are false in

Islam, this conversion needs to be done so that Muslims can carry out economic activities in cooperatives are by sharia principles (Marlina & Pratama, 2017), due to fraud or fraud from sharia financial institutions which in their operations perform hilah or obscure or store ribawi transactions and which do not comply with sharia rules will also lead to a reduction in the trust of Muslims to transact in sharia financial institutions (Budiono, 2017). Sharia cooperatives as microfinance institutions engaged in financial services must provide good service to their members because member satisfaction is strongly influenced by the image and quality of service simultaneously (Susiyanti & Asim, 2013), to maintain service quality and image, sharia cooperatives prioritize financial services by providing financing. At the same time, it is followed by the empowerment of micro-enterprises that are provided with the financing (Baskara, 2013), in addition, sharia cooperatives as one of the Islamic financial institutions are not only obliged to assist in the form of financing, but also provide an action or activity related to social activities to the beneficial community. For the benefit of the fellow ummah (Khoirudin, 2013), LKMS including sharia cooperatives aims as a forum to raise funds from the lower middle class with good access and is expected to be a mobilization mover for the community (Latif, 2016), one of which is u Factors that can affect social mobility (external factors) are educational institutions and financial institutions including sharia cooperatives (LKMS) which provide financing to their customers to achieve sharia goals (Finarti & Putra, 2015), and social mobility can also be done through LKMS (sharia cooperatives because LKMS has a social responsibility to customers and the public in the distribution of financing that it implements (Fitria & Hartanti, 2010). The financing provided by LKMS helps customers in improving their social and economic welfare effectively and has helped the movement of social mobilization in people's lives (Yaya & Purnami, 2020). LKS including BMT and sharia cooperatives have implications for the economic empowerment of the people, in the form of savings mobilization, while the implication of financing is increasing income from micro-entrepreneurs and can create job opportunities for the community (Anwar, 2013), to create economic prosperity which is a human effort to do their best to Allah SWT. and fellow human beings (Fikri, Yasin, & Jupri, 2018). Research (Muljadi, 2017) proves that Sharia Microfinance Institutions can increase the potential of BUMDES in improving people's welfare through five pillars,

namely by fostering morals, brothers, synergies, funds, and developing markets and superior products. In its operation, the Sharia Cooperative LKS or BMT must have the principle of running three main sectors, namely the financial, real sector and also the religious sector (Mashuri, 2016). From the explanation about sharia cooperatives and sharia financial institutions above, it can be understood that sharia financial institutions function to improve the economic and social welfare of the community, but until now the social responsibility of Islamic financial institutions has not been widely implemented by Islamic financial institutions (Erwanda & Mulawarman, 2012).

METHODS

The steps taken to complete this research are as follows: this type of research is field research by collecting data directly to the research location, namely KSPPS BMT Anduring, Padang. The data collection method used in this study was through direct interviews with the managers and administrators of KSPPS BMT Anduring, DPS, and KSPPS BMT Anduring customers, observing the operational activities of KSPPS BMT Anduring, Padang, and through literature study by taking data from books, books, journal articles and other references relevant to the object under study. Meanwhile, the data analysis technique was carried out using analysis of reduction, display, verification and descriptive narration.

RESULTS AND DISCUSSION

Sharia cooperatives aim to improve the welfare of members in particular and the welfare of society in general and participate in creating an economic order that is to Islamic teachings. Sharia cooperatives also play a role in developing and building the potential and capabilities of members so that they can improve their standard of living both socially and economically which can develop and expand job opportunities. Sharia Financing Savings and Loans Cooperative (KSPPS) BMT Anduring is one of the microfinance institutions of sharia law operating in Anduring Village, Kuranji District, Padang City. West Sumatra Province. The location of the KSPPS BMT is adjacent to the Anduring sub-district head office, and in the vicinity of this sharia financial institution, two mosques have an Al-Quran Education Park (TPQ), one Elementary School (SD) with

a relatively large number of students, all of which is This is an asset for KSPPS BMT, because with this many educational facilities it allows buying and selling transactions, and, opening up opportunities for people to do business or trade and the right choice for them to get capital or additional capital is KSPPS BMT Anduring, and these opportunities must be can be taken by these sharia microfinance institutions to make them customers, and this can be achieved if this sharia cooperative can provide the best service to its customers by the objectives of the sharia cooperative itself. The information above explains that KSPPS Anduring is located in a strategic location and has the potential to develop well.

Islamic microfinance institutions have implications for the economic empowerment of the people in the form of savings mobilization, while the implications of the disbursed financing are to increase the income of small business actors, in addition to expanding job opportunities. As a profit-oriented financial institution, KSPPS BMT Anduring must carry out commercial activities by the wishes and needs of its customers. The business activities carried out by KSPPS BMT are collecting funds from the public through savings with the mudharabah, investment for customers who want to invest their funds in this financial institution. because people can easily deliver their savings to this sharia microfinance institution, because it is close to their homes, and the profit-sharing is relatively the same as other financial institutions, the service is also good and the management is our citizens, so we don't feel uncomfortable dealing with them (Reni, 2022).

The method used by KSPSS BMT Anduring in collecting these funds, according to the researcher, is by the principles of cooperatives that are member-oriented, not capital-oriented, and the formation of capital itself depends on the number of members and the savings of the members themselves (Partomo & et. al, 2004). So this Anduring sharia cooperative is a cooperative that in operation applies cooperative principles that are by sharia principles, so that the initial capital of this BMT KSPPS which was originally a grant from the Padang city government, amounted to Rp. 30.000.000,-, and carried out by the managers and administrators of this sharia cooperative, the additional capital is obtained from the remaining reserves of the SHU every year, and does not come from outside or other than members. This fundraising model is a form of empowerment for

the weak because empowerment is to provide opportunities for the weak to become advanced (Nawawi, 2006). Meanwhile, customers who invest their funds in this financial institution are ordinary people, not businessmen who want to invest their funds to be managed like other profit-oriented financial institutions, but tend to intend to help others, as stated by Ratna, an investment customer, for me investing in KSPPS this main goal is to help fellow citizens (Ratna, 2022).

In the distribution of funds, this Islamic financial institution distributes financing with a murabaha to customers in need, the conditions for customers who apply for financing at this sharia cooperative are those who already have a business and need funds to develop their business or people who want to start a business and do not have the capital to start a business. To start a business, for prospective customers who have not started a business or want to start a new business, this sharia cooperative is very careful in deciding the provision of financing, so that KSPPS repeatedly has to carry out customer eligibility for fear that later it will cause problematic financing because problematic financing is not only will harm the institution but often makes ukhuwah fellow citizens of Anduring sometimes problematic (Mardoni, 2022). The provision of financing to Islamic microfinance institutions is carried out with very thorough procedures starting from administrative requirements, interviews with prospective customers, observation and disbursement of financing (Rani, 2022).

Sharia microfinance institutions including KSPPS BMT Anduring in carrying out their operational activities are not only tasked with distributing financing to customers in need but also must be able to provide social activities for the community that can provide benefits to people's lives. As a sharia financial institution that plays a role in the economic empowerment of the people, KSPPS BMT Anduring must carry out this mandate well, economic empowerment to help the underprivileged is carried out by this Islamic financial institution by channelling financing to customers who need and want to try seriously. With a relatively simple procedure, namely administrative requirements consisting of photocopies of husband and wife ID cards, photocopies of marriage certificates, applications for financing, family financial reports, and business proposals, after the requirements are met by prospective customers, KSPPS BMT Anduring will check the completeness of the requirements, interview candidates customers and make

observations to customers' homes and business locations, and to decide on the disbursement of financing must be agreed through a meeting with a committee consisting of managers, administrators and supervisors from KSPPS BMT Anduring Padang (Mardoni, 2022).

The existence of KSPPS BMT Anduring for economic empowerment is very necessary, especially for small entrepreneurs who need capital, namely by providing business capital to them, by providing this capital means KSPPS has opened up opportunities for small entrepreneurs to be able to continue running their business and motivate them to try seriously because they have to earn profit for themselves and profit to be able to repay the financing. Giving this motivation is at least included in empowerment, as Moebyarto's theory of empowerment says that empowerment is an effort to build a society by motivating and making people aware of their potential and trying to develop that potential.

The Concept Of Sharia Cooperatives

Cooperatives are cooperation in the economic field that is very funny in empowering small communities because in cooperatives we can find the values and principles of gotong royong, togetherness and mutual prosperity. Cooperative is an activity of helping and cooperating among fellow members to cover the losses of fellow members (Suhendi, 2014). Cooperatives are a form of business that not only accommodates but also maintains and strengthens the identity and culture of the Indonesian nation, the nation's personality in working together, and collectivity will thrive in cooperatives. Furthermore, the cooperative itself will be more developed and stronger (Swasono, 1987).

According to Law Number 25 of 1992 concerning cooperatives, cooperatives are business entities consisting of people or cooperative legal entities based on activities based on cooperative principles, as well as a people's economic movement based on the principle of kinship. And according to this cooperative law, cooperatives have the following characteristics: first, Indonesian cooperatives are a collection of non-capital people, and the influence and use of capital in Indonesian cooperatives, must not reduce the meaning and must not obscure the meaning of Indonesian cooperatives as capital

associations. This means that Indonesian cooperatives must truly devote themselves to associations and not to materials or capital. Second, Indonesian cooperatives work together, working together based on the degree of rights and obligations, which means that cooperatives are and should be a forum for economic and social democracy because the basis of this democracy must be guaranteed that cooperatives are the property of the members themselves and basically must be regulated. and arranged according to the wishes of the members, which means that the highest right in the cooperative lies in the members' meetings. Third, all Indonesian cooperative activities are based on the awareness of the members. In a cooperative, coercion, threats, intimidation, and interference from other parties are not allowed which have nothing to do with the cooperative's internal problems. Fourth, the goals of Indonesian cooperatives must truly be in the common interest of their members and that goal is achieved based on the work and services contributed by members, by the size of the work and services that must be reflected in the distribution of income within the cooperative.

Cooperatives arise because of economic difficulties, income inequality, and so on (Al-Aqqad, 1986). The establishment of cooperatives aims to improve the economy and improve the welfare of the community. In its management, cooperatives are managed democratically, not authoritarian, where the highest power of cooperatives is at the members' meeting (RAT) and each member has the same voting rights in decision making. Cooperatives are also an appropriate economic forum and are very important in growing and developing the people's economic potential and in realizing an economy characterized by democracy, togetherness and kinship to promote the welfare of members in particular and society in general, as well as participate in building the national economic order to create a sustainable society. advanced, just, and prosperous, based on Pancasila and the 1945 Constitution (Saebani, 2016).

Cooperatives are conceptually very in line with Islamic values, which are the religion of the majority of Indonesian citizens, so cooperatives based on Islamic teachings can be accepted by Indonesian citizens. In general, the implementation of conventional cooperatives is by the Islamic economic system, because Islamic economics is an economy that favours the development of the fate of many people by fostering togetherness and kinship (Rivai & Usman, 2012). Cooperatives are a forum for

partnership, cooperation, kinship and business togetherness that is healthy, good and halal is a collaboration that is highly praised by Islam. Cooperation in the economic field carried out in cooperatives aims to meet the needs of life and to create a prosperous life for humans, as a means of improving the welfare of members which is carried out in cooperation and this is in line with the sharia principles of *taawanu ala al-birri* which are collectively shaped to create independence – human life. To harmonize cooperatives with Islamic values, cooperatives must work within the framework of Islamic law such as avoiding usury, *gharar* (speculators), *maysir* (gambling). Sharia cooperatives are economic activities that are well organized, autonomous, democratic, participatory and social and in their operations carry out principles that uphold moral ethics and try to consider halal or haram a business activity carried out by Islamic principles (Buchori, 2007). The existence of sharia cooperatives is expected to be able to realize community welfare with the principle of helping, sharia cooperatives are present as a correction to conventional cooperative operations which are considered not by sharia principles (Abdurrahman & Abdurrahman, 2015).

The principles of sharia cooperatives consist of first, sharia cooperatives in their operations must uphold the principles of Islamic economics, namely, wealth is a mandate from Allah SWT, and no one can own it. Humans are given by Allah SWT. to pray by Islamic teachings. Humans are prosperous and become the vicegerent of Allah on this earth. Upholding the principle of justice, and rejecting all practices of usury (unfair interest system) and the concentration of sources of economic capital only on a certain group of people or only enjoyed by certain groups of people. Second, the implementation of operational activities is based on Islamic sharia principles with the following characteristics: membership is voluntary and open. Decisions are determined by deliberation and their implementation *istiqamah*, namely consistently and consistently. Managed professionally and transparently. The distribution of operating profits is carried out fairly, by the number of business services from members. The provision of remuneration to members is carried out professionally with a profit-sharing system. Trustworthy, honest and independent. Develop economic resources and human resources as well as information resources in an optimal way. Establish and strengthen cooperation among members of cooperatives and other related institutions (Safe'i, 2012).

According to (Soemitra, 2009), the main principle of sharia cooperatives (LKS) in carrying out their activities is first, free from maghrib (maysir, gharar, haram, usury, and, batil). Second, obtaining profits legally according to sharia in carrying out economic activities carried out. Third, carry out zakat, infaq and alms distribution activities.

Judging from its role, sharia cooperatives have two functions, namely, first, an economic function, by carrying out economic business activities that are carried out which aim to alleviate the needs of its members and second, a social function by carrying out social activities and carried out together and mutual assistance from the results of cooperative efforts that are separated for the benefit of the community. social purposes, for example, to establish places of worship, schools and others (Zuhdi, 1992). Sharia cooperatives aim to improve the welfare of members in particular and society in general and contribute to building a just economic order according to Islamic principles (Muhammad, 2020). Sharia cooperatives function and play a role in building and developing the potential and capabilities of members and the community, to improve social welfare and economic welfare, strengthen members' human resources to be more trustworthy, fathanah (professional), consistent and consistent in applying sharia principles as well as realizing and developing the national economy develops and expands job opportunities, fosters the productive efforts of members.

The People's Economic Empowerment

The concept of empowerment implies the ability of the community to develop themselves to achieve a goal and aspiration for the welfare of life (Kartasasmita, 1996). Therefore, empowerment is an effort to increase the dignity of the poor layers of society, so that they can survive independently in achieving progress. Empowerment means giving a role to the lower layers in the process of planning, implementing and supervising the development, in this case, the government has a role to play in reducing barriers and obstacles to community participation and developing programs that provide more opportunities for the community to learn and play an active role in utilizing and managing existing local resources. (Korten, 1984). Empowerment is an aspiration to integrate the poor, this leads to increasing their participation in development (Mubyarto, 1998). Empowerment concerns the lower layers or layers of the poor community who are

considered oppressed by the system in the social structure, and this empowerment effort involves several aspects, namely first, awareness about and increasing the ability to identify (identify) problems and problems that cause difficulties in life and suffering. experienced by that group, Second, Awareness of the weaknesses and potential possessed, thereby creating and increasing confidence in the target to get out of the problem and to solve problems and develop themselves –third, Improving resource management capabilities that have been identified. Externally, empowerment requires efforts to advocate for political economy policies which aim to open access to the lower, weak, and oppressed groups from resources controlled by the strong or confined by government regulations.

Empowerment is an effort to encourage and raise public awareness about their potential and strive to develop that potential, or an effort to help underprivileged communities to become economically, physically and socially empowered communities. Empowerment is an effort to increase the abilities of the poor by motivating and raising awareness about their potential and developing that potential into real action (Sumodiningrat, 1996). Empowerment is the missing ingredient in realizing active and creative community participation because empowerment refers to the ability of the community to be able to utilize and control important life resources (Maharani, 2012). Community empowerment can be realized by gaining new knowledge and skills and participating in social, economic and political development in their commodity environment (Vidhyandika Moeljarto, 1996).

Realize the implementation of development programs, cannot be separated from efforts to empower the people's economy. The people's economic insight that has been developed by the government so far, intentionally or not, has overturned the people's economic profile in a fundamentally fragile national economic constellation, where the people's economy, which can be the spearhead of development, has not been fully realized. According to (Raharjo, 1999), the people's economy is identical to the people's economy in the Indonesian context because 87% of the population is Muslim (the people are defined as a small group of people (wong cilik), then the people's economy or people's economy is production, distribution and consumption activities carried out by The people's economy is a small-scale business whose main activity is to meet the basic

needs of the weak economic group, traditionally managed and independent of the development of large-scale economic activities, while the support for modern facilities in the form of capital, skills and legal guarantees is very weak in protecting the existence and development people's economy (Bobo, 2003). People's economy is also an economic situation in which various economic activities are carried out with the participation of all members of the community, the results are enjoyed by all members of the community, while the implementation of economic activities is also under the supervision of the public. Society (Baswir, 1997). Empowerment emphasizes efforts to involve the participation of all community members as the meaning of the people's economy, Halwani further said that the people's economy is a participatory system that provides honest and fair access to all levels of society in the process of production, distribution and consumption (Halwani, 1999).

Community economic empowerment is an effort to develop the community's economic potential through the mobilization of resources to increase community productivity (Kartasasmita, 1996). Community economic empowerment activities can be carried out by, first, increasing public access to working capital, second, increasing community access to develop human resources, and third, increasing community access to supporting facilities for community economic and social activities (Hutomo, 2000). The economic empowerment of the people contains three dimensions, namely first, the mission of economic and business development that is guided by common economic measures that are universal, such as business fields, profits and business continuity. Second, the implementation of ethics and the provisions of sharia law must characterise the activities of Muslims. Third, build the economic strength of the people so that they become a source of funds to support Islamic da'wah which can be withdrawn through zakat, infaq, alms, and waqf and become part of the pillars of the Indonesian economy (Raharjo, 1999). Moelyarto simply stated that people's economic empowerment refers to the ability of the community to gain and utilize access to and control potential resources. This means that community economic empowerment aims to enable the weak to access and control the resources needed to improve their standard of living (Vindhyandika Moeljarto, 1996).

Several experts have provided strategies for people's economic empowerment: (Sarman, 1997), said that there are five steps of the people's economic empowerment strategy, namely: first, providing crystallization and technical assistance in the field of improving the quality of human resources, second, managing people's economic finance, third, production management, fourth, marketing research, and fifth, by conditioning the occurrence of small business partnerships with large companies. Firdausy stated that there are six concrete steps in the empowerment process, namely: first, encouraging the community at the local level to carry out activities to increase income and foster the entrepreneurial spirit of the community, second, providing opportunities for the community to reach the market, third provide proper business capital facilities and play a role in leading the way, clear access to facilities and investment, fourth, fostering an atmosphere of a partnership between the economic sector of local communities and the modern economic sector in the form of mutually beneficial cooperation, fifth, providing public service facilities, especially improving education, health and business legality, and sixth, is the creation of linkages between the local community business sector and the creation of jobs for the community (CM, 1997). Meanwhile, alternative strategies for empowering the people's economy in terms of poverty alleviation efforts, there are two strategies, namely: first, the strategy of empowering the modern people's economy that has advanced is more directed at creating a supportive climate and opportunities to continue to advance, and empowering the economy of the underdeveloped people not only by increasing productivity, provide equal business opportunities and provide capital injections, but must also ensure close cooperation between the advanced and the underdeveloped (partnerships), secondly, in connection with that, people's economic empowerment needs to be prioritized for the poor through improving the quality of human resources and supported capital that is fully supported by integrated training, since capital collection, mastery of production techniques, marketing of products, and management of business surplus (Sumodiningrat, Santoso, & Maiwan, 1999).

Efforts to empower the people's economy tend to face increasingly formidable challenges and to answer this, at least it can be seen from two things, namely: first, our ability to understand the nature and interrelationships between the various challenges of people's economic empowerment, second, our ability to formulate the right strategy, to

be able to turn challenges into opportunities (Baswir, 1997). People's economic empowerment is one of the most basic humanitarian tasks and is also ordered by all religions which are anti-poverty and oppression in all forms, therefore, efforts to empower the people's economy cannot be carried out only by providing subsidies and redistribution and charitable programs, but must be pragmatic, structuralist (institutional) and uphold human values (Bobo, 2003). And efforts to empower the people's economy are a problem for the majority of the people in Indonesia, which must be the main agenda of national development and a strategy for empowering the people's economy that is centred on efforts to accelerate structural changes that strengthen the position and role of the people's economy in the national economy. This structural change includes the process of changing from a traditional economy to a modern economy, from a weak economy to a strong economy, from a substance economy to a market economy and from a position of dependence to a position of independence (Kartasasmita, 1996).

One form of community empowerment is to develop productive businesses carried out by small people called SMEs or micro-small businesses. improve the standard of living of people who have low incomes and are included in the poor group, one of the Islamic microfinance institutions that play a large role in community economic empowerment is the sharia cooperative or Sharia Financing Savings and Loans Cooperative (KSPPS) BMT. Sharia cooperatives as sharia microfinance institutions must prioritize financial services in the distribution of financing they provide to customers, which must be followed by the empowerment of the customers' businesses that are given these financing facilities, so that the financing provided can provide benefits for sharia cooperatives to earn profits and can help customers to develop their business so that customers can improve their standard of living and are satisfied with the financing provided to them. One of the most important strategies to satisfy customers is to improve service quality, and service quality means that efforts are made to meet customer wants and needs promptly, so that they are satisfied with the services provided to them (Tjiptono, 2000). Customer satisfaction with the services provided will bring benefits to the company or Islamic microfinance institution because the customer is said to be satisfied with the service provided if the customer informs his satisfaction after

financing or buying a product and allows the customer to refinance and recommend it by word of mouth to prospective customers. and this will bring benefits to the company (Tjiptono, 2000).

Implications of the Economic Empowerment of the People Implemented by KSPPS BMT Anduring Padang

KSPPS BMT Anduring activities to provide financing for small entrepreneurs have a very important role in community empowerment, especially the poor who are classified as economically active working poor and people with the lower income. This is based on Robinson's theory which states that the classification of the poor consists of first, very poor people (the extreme poor), namely those who have no income and do not have productive businesses, secondly, people who are included in the economically active working, namely people who classified as poor but they have economic activities, third, people who are included in the lower-income, namely people who have income although not much (Wiloejo, 2005). From this category of poor people, people in categories two and three are the targets of KSPPS, because empowering people from these two groups is more effective in indirect ways, such as by creating a conducive climate, for developing their businesses or by providing various types of financing. These two groups of people will remain relatively low-income, and may even move to the very poor (the extreme poor), if they face difficulties in carrying out their business activities, especially in matters relating to capital requirements, and this is where the role of Islamic financial institutions is to they should not move to the extreme poor.

Many poverty alleviation programs implemented by the government so far are in the form of transfers and subsidies, even though this method is not always effective in breaking the poverty chain. And the most important aspect in breaking the chain of poverty is by providing more access to financial institutions so that they can try and change their lives to a better life, to become a financial institution become one of the pillars of national finance is very relevant. financial institutions have intermediaries in the economy, run well, then these financial institutions can create added value, economic activity in this case does not distinguish between the businesses that are carried out in large or small sizes, because what will distinguish it is only the amount of added value

that will be generated. based on the scale of business carried out. This shows that even small businesses if they take advantage of financial institutions will also increase in added value. So that one of the efforts to increase people's income can be carried out productively by utilizing the intermediation function of financial institutions, in this case including productive efforts carried out by the poor. The provision of financing at KSPPS BMT Anduring is also carried out with simple, fast and easy procedures, and with a simple bureaucracy and does not inconvenience customers. So that people are happy to take advantage of the products offered by KSPPS BMT. And the community feels helped by the existence of this Islamic microfinance institution, especially in matters relating to capital for the development of their business, which can improve their welfare. This is what causes KSPPS BMT to have many members.

The financing distribution activities carried out by KSPPS BMT Anduring to members as small business actors to develop or to start their businesses have implications for the economic empowerment of the people, namely: First, increasing the productivity of small business actors (customers) because with additional capital from KSPPS BMT, the community can improve and develop their business. Rhamadani, one of the financing customers from this sharia cooperative, revealed that I used the financing provided by KSPPS BMT Anduring for additional capital to develop my business so that with this additional capital from KSPPS BMT I was able to develop my business by opening another business near the elementary school. (SD), which is managed by my husband, so that my business has grown and can help pay for household needs and the education of our children (Rhamadan, 2022). This business development has an impact on the economic empowerment of the community (customers) because in this way customers can face their lives better and independently, and this has also been economic empowerment carried out by KSPPS BMT Anduring because community independence is the goal of community economic empowerment.

Second, increasing people's income, when people get financing from KSPPS BMT Anduring, they will be able to continue and develop their business and in the end can increase their income, especially their household income. The financing provided by this sharia cooperative to its customers has provided benefits to customers in increasing their income as stated by Zubaidah, one of the customers who utilize financing from this

sharia cooperative for business development, this started when my business began to fail because my husband died and I have to support two young children, the business we do is selling food near the TPQ and my capital is starting to run low and I applied for financing to this BMT and the financing provided by this sharia cooperative I use for additional business capital, so that business merchandise I was a little old, now I have started to have many kinds and kinds, thus motivating consumers to shop at my stall, so I can increase sales, so that my income also increases, and can meet the needs of our family (Zubaidah, 2022). This increase in income will have an impact on family welfare, and at the same time, it will bring prosperity to the environment and society, because according to (Al-Assal & Karim, 1999) if humans can meet their basic needs then they can live this life without unnecessary difficulties. means. This is already an empowerment activity because it can make customers better in carrying out their lives.

Third, to expand employment opportunities, the financing funds provided by KSPPS BMT Anduring will enable small entrepreneurs (customers) to start their businesses. Thus there will be a lot of manpower absorbed to run the business, especially the use of labour from the family. And the provision of this financing can also increase the productivity of these small business actors. Sawir sharia cooperative financing customers take advantage of capital assistance from this sharia financial institution to start a business to trade catfish petals, by starting this *pecel lele* business, so I need some workers to help the operations of my business, I use this opportunity to take advantage of the workforce who have not found work from around where I live so that it can help them to be able to work and earn income (Sawir, 2022). Utilization of the financing provided by KSPPS BMT to start this business is also one of the efforts of KSPPS BMT to empower the community's economy because one of the goals of community empowerment is to expand employment opportunities.

However, it is better if the empowerment of the people carried out by KSPPS BMT Anduring should be followed by assistance for the development and sustainability of the customer's business, for example by providing business management training for customers, product innovation, how to market products, and other activities that will help customers to be able to manage their business efficiently. well and can maintain the viability of its business, this can be done by collaborating with MSMEs in the city of

Padang, to carry out its function as a sharia financial institution that is not only profit-oriented, KSPSS BMT Anduring also carries out *falah orientidnya* to customers with activities that fill spiritually with provide enlightenment about the principles of Islamic teachings, such as religious lectures, socialization of Islamic financial institutions, the aim is to remind customers about Islamic principles in doing business and their obligations in paying debts, this does not only have an impact on the text abah in carrying out their business according to Islamic teachings, but it will also have an impact on customer awareness to be responsible for paying off the financing they have received from this Islamic financial institution, and this business can be used as one of the KSPPS BMT Anduring strategies to minimize problematic financing, this business can be implemented by KSPPS BMT Anduring by collaborating with UIN Imam Bonjol Padang, because the location of KSPPS BMT Anduring is close to the UIN Imam Bonjol Padang campus, and for the implementation of activities researchers saw the location of a multipurpose room at the Anduring village head office which is located next to the KSPPS BMT Andurng office. And this activity must be carried out continuously.

CONCLUSION

Koperasi Simpan Pinjam Pembiayaan Syariah (KSPPS) BMT Anduring Padang sebagai salah satu lembaga keuangan mikro syariah yang menyediakan jasa-jasa keuangan untuk masyarakat miskin, sebagai salah satu upaya pemberdayaan rakyat miskin, melalui penyaluran pembiayaan kepada pelaku usaha kecil sudah bisa terlaksana dengan baik, karena pembiayaan yang diterima oleh nasabah dipergunakan oleh nasabah untuk kegiatan produktif, yaitu untuk menambah modal usaha, untuk pengembangan usaha dan untuk memulai usaha. Dan Penyaluran pembiayaan yang disalurkan oleh KSPPS BMT Anduring Padang, memberikan implikasi terhadap pemberdayaan nasabah yaitu meningkatkan pendapatan nasabah, meningkatkan produktivitas usaha masyarakat miskin (nasabah), meningkatkan pendapatan masyarakat miskin dan menciptakan lapangan pekerjaan. Dari implikasi penyaluran pembiayaan yang disalurkan oleh KSPPS BMT Anduring ke masyarakat miskin (nasabah) ini, terlihat bahwa KSPPS ini sudah melaksanakan fungsinya sebagai wadah untuk pemberdayaan ekonomi masyarakat miskin karena telah memutus rantai

kemiskinan melalui pemberian akses yang lebih luas kepada masyarakat miskin untuk menjadi produktif, namun sebaiknya pemberdayaan untuk masyarakat miskin ini jangan hanya dalam bentuk modal saja, namun harus diikuti dengan pemberian keterampilan mengelola usaha dan mengisi rohani mereka dengan prinsip-prinsip berusaha yang sesuai dengan Islam dan kewajiban membayar utang dalam Islam, melalui ceramah agama yang dilaksanakan secara berkesinambungan.

REFERENCES

- Abdurrahman, H., & Abdurrahman, Y. (2015). *Bisnis & Muamalah Kontemporer*. Bogor: Al Azhar Fresh Zone Publishing.
- Al-Aqqad, A. M. (1986). *Filsafat Qur'an*. Jakarta: Pustaka Firdaus.
- Al-Assal, A. M., & Karim, F. A. A. (1999). *Sistem, Prinsip, dan Tujuan Ekonomi Islam* (I. Saefudin & M. A. Djaliel, Eds.). Bandung: Pustaka Setia.
- Anwar, M. K. (2013). Operasional Baitul Mal Wa Tamwil (BMT) dalam Pemberdayaan Ekonomi Umat di Kabupaten Sidoarjo. *AKRUAL: Jurnal Akuntansi*, 4(2), 170–182.
- Baskara, I. G. K. (2013). Lembaga Keuangan Mikro di Indonesia. *Buletin Studi Ekonomi*, 18(2), 114–125.
- Baswir, R. (1997). *Agenda Ekonomi Kerakyatan*. Yogyakarta: Pustaka Pelajar.
- Bobo, J. (2003). *Transformasi Ekonomi Rakyat*. Jakarta: Cidesindo.
- Buchori, N. S. (2007). *Pengelolaan Koperasi Syariah*. Jakarta: Departemen UMKM-DPP PKS.
- Budiono, A. (2017). Penerapan Prinsip Syariah pada Lembaga Keuangan Syariah. *Jurnal Law and Justice*, 2(1), 54–65.
- CM, F. (1997). *Pengembangan Potensi Ekonomi dari Pemberdayaan Ekonomi Rakyat di Biak*. Jakarta: Analisis CSIS.
- Erwanda, E., & Mulawarman, A. D. (2012). Tanggung Jawab Sosial pada Organisasi Perbankan Syariah (Studi Kasus Pada BNI Syariah Cabang Malang). *Jurnal Ilmiah Mahasiswa Fakultas Ekonomi Dan Bisnis*, 1(2), 1–18.
- Fikri, A. L., Yasin, M., & Jupri, A. (2018). Konsep Pengelolaan Koperasi Pesantren untuk Kesejahteraan Ekonomi Masyarakat: Telaah Surah Al-Hasyr Ayat 7. *ISLAMICONOMIC: Jurnal Ekonomi Islam*, 4(2), 91–102. <https://doi.org/10.32678/ije.v9i2.96>

- Finarti, A., & Putra, P. (2015). Implementasi Maqashid al-Syariah terhadap Pelaksanaan CSR Bank Islam: Studi Kasus pada PT. Bank BRI Syariah. *Share: Jurnal Ekonomi dan Keuangan Islam*, 4(1), 37–66. <https://doi.org/10.22373/share.v4i1.724>
- Fitria, S., & Hartanti. (2010). *Islam dan Tanggung Jawab Sosial: Studi Perbandingan Pengungkapan Berdasarkan Global Reporting Initiative Indeks dan Islamic Social Reporting Indeks*. Purwokerto: Simposium Nasional Akuntansi XIII.
- Ghulam, Z. (2016). Implementasi Maqashid Syariah dalam Koperasi Syariah. *Iqtishoduna*, 7(1), 90–112.
- Hadi, N. (2019). Maqashid Koperasi Syariah. *I-ECONOMICS: A Research Journal on Islamic Economics*, 4(2), 159–179. <https://doi.org/10.19109/ieconomics.v4i2.2562>
- Halwani, R. H. (1999, May 4). Ekonomi Rakyat sebagai Simbol Kedaulatan Rakyat. *Republika*.
- Hutomo, M. Y. (2000). *Pemberdayaan Masyarakat dalam Bidang Ekonomi*. Yogyakarta: Adiyana Press.
- Kartasasmita, G. (1996). *Pembangunan untuk Rakyat: Memadukan Pertumbuhan dan Pemerataan*. Jakarta: Pustaka CIDESINDO.
- Khoirudin, A. (2013). Corporate Governance dan Pengungkapan Islamic Social Reporting pada Perbankan Syariah di Indonesia. *Accounting Analysis Journal*, 2(2), 227–232.
- Korten, D. C. (1984). *Pembangunan yang Memihak Rakyat: Kupasan Tentang Teori dan Metode Pembangunan*. Jakarta: Lembaga Studi Pembangunan.
- Latif, S. (2016). Pengaruh Mobilitas Sosial terhadap Perubahan Bahasa. *Edukasi-Jurnal Pendidikan*, 14(1), 383–389. <https://doi.org/10.33387/j.edu.v14i1.182>
- Maharani, A. (2012). Pemberdayaan Masyarakat. Retrieved November 11, 2015, from BKKN DKI Jakarta website: <http://dkijakarta.bkkn.go.id/list/artikel/disppform.aspx?ID=2>
- Mardoni. (2022). *Wawancara Tentang KSPSS BMT Anduring*. Padang.
- Marlina, R., & Pratama, Y. Y. (2017). Koperasi Syariah sebagai Solusi Penerapan Akad Syrikah yang Sah. *Amwaluna: Jurnal Ekonomi dan Keuangan Syariah*, 1(2), 263–275. <https://doi.org/10.29313/amwaluna.v1i2.2582>
- Mashuri. (2016). Peran Baitul Maal Wa Tamwil (BMT) dalam Upaya Pemberdayaan Ekonomi Masyarakat. *IQTISHADUNA: Jurnal Ilmiah Ekonomi Kita*, 5(2), 114–123.

- Moeljarto, Vidhyandika. (1996). *Pemberdayaan Kelompok Miskin Melalui Program IDT. Dalam O. P. Prijono & A. M. W. Pranarka (Eds.). Pemberdayaan: Konsep, kebijakan dan implementasi.* Jakarta: Centre for Strategic and International Studies.
- Moeljarto, Vindhyandika. (1996). *Pemberdayaan Kelompok Miskin melalui Program IDT.* In *Jurnal Ilmiah CSIS Edisi 25 Tahun.* Jakarta: Penerbit CSIS.
- Mubyarto. (1998). *Pengantar Ekonomi Pertanian (3rd ed.).* Jakarta: LP3ES.
- Muhammad. (2020). *Bank dan Lembaga Keuangan Lainnya.* Jakarta: Rajawali Press.
- Muljadi. (2017). *Peran Lembaga Keuangan Mikro Syari'ah BMT dalam Meningkatkan BUMDES dan Akses Keuangan di Banten.* *Journal of Government and Civil Society, 1(2),* 191–201. <https://doi.org/10.31000/jgcs.v1i2.443>
- Nawawi, H. (2006). *Evaluasi dan Manajemen kinerja di Lingkungan Perusahaan dan Industri.* Yogyakarta: Gadjah Mada University Press.
- Partomo, & et. al. (2004). *Ekonomi Skala Kecil/Menengah dan Koperasi.* Bogor: Galia Indonesia.
- Raharjo, D. (1999). *Islam dan Transformasi Sosial Ekonomi.* Jakarta: Lembaga Studi Agama dan Filsafat (LSAF).
- Rani. (2022). *Wawancara Tentang KSPPS BMT Anduring.* Padang.
- Ratna. (2022). *Wawancara Tentang KSPSS BMT Anduring.* Padang.
- Reni. (2022). *Wawancara Tentang KSPSS BMT Anduring.* Padang.
- Rhamadan. (2022). *Wawancara Tentang KSPSS BMT Anduring.* Padang.
- Rivai, V., & Usman, A. N. (2012). *Islamic Economics and Finance: Ekonomi dan Keuangan Islam bukan Alternatif, tetapi Solusi.* Jakarta: Gramedia Pustaka Utama.
- Rohmati, D., Anggraini, R., & Widiastuti, T. (2018). *Maqāsid al-Sharī'ah sebagai Landasan Dasar Ekonomi Islam.* *Economica: Jurnal Ekonomi Islam, 9(2),* 295–317. <https://doi.org/10.21580/economica.2018.9.2.2051>
- Saebani, B. A. (2016). *Perspekif Perubahan Sosial.* Bandung: Pustaka Setia.
- Safe'i, A. (2012). *Koperasi Syariah Tinjauan terhadap Kedudukan dan Peranannya dalam Pemberdayaan Ekonomi Kerakyatan.* *Media Syari'ah, 14(1).*
- Sarman, M. (1997). *Kemiskinan dan Pemberdayaan Ekonomi Rakyat: Pelajaran dari Program IDT.* *Prisma, 1,* 33–41.
- Sawir. (2022). *Wawancara Tentang KSPSS BMT Anduring.* Padang.

- Soemitra, A. (2009). *Bank dan Lembaga Keuangan Syariah*. Jakarta: Prenadamedia Group.
- Suhendi, H. H. (2014). *Fiqh Muamalah*. Jakarta: Rajawali Press.
- Sumodiningrat, G. (1996). *Pembangunan Daerah dan Pemberdayaan Masyarakat: Kumpulan Esei Tentang Penanggulangan Kemiskinan*. Jakarta: Bina Rena Pariwara.
- Sumodiningrat, G., Santoso, B., & Maiwan, M. (1999). *Kemiskinan: Teori, Fakta dan Kebijakan* (A. Ridwan, Ed.). Jakarta: IMPAC.
- Susiyanti, & Asim. (2013). Pengaruh Citra Koperasi dan Kualitas Pelayanan terhadap Kepuasan Anggota Koprasi Karyawan Rumah Sakit Anak dan Bunda (RSAB) Harapan Kita Jakarta. *Jurnal Administrasi dan Manajemen*, 53(9), 1689–1699.
- Swasono, S.-E. (1987). *Koperasi di dalam Orde Ekonomi Indonesia*. Jakarta: UI Press.
- Tjiptono, F. (2000). *Manajemen Jasa*. Yogyakarta: Penerbit Andi.
- Wiloejo, W. (2005). Mengungkap Sumber-sumber Pertumbuhan Ekonomi Indonesia dalam Lima Tahun Terakhir. *Jurnal Manajemen dan Fiskal*, V.
- Yaya, R., & Purnami, K. D. (2020). Analisis Penerapan Islamic Social Reporting dan Tata Kelola Lembaga Keuangan Mikro Syariah dalam Mendorong Mobilitas Sosial Nasabah. *Jati: Jurnal Akuntansi Terapan Indonesia*, 3(2), 40–54.
- Zubaidah. (2022). *Wawancara Tentang KSPSS BMT Anduring*. Padang.
- Zuhdi, M. (1992). *Masail Fiqhiyah: Kapita Selektta Hukum Islam Haji*. Jakarta: Masagung.