

Research Paper

The Mawar Emas Program for Fighting Moneylenders

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ABSTRACT

The Mawar Emas Program, a program aimed at countering moneylenders in West Nusa Tenggara, Indonesia, has been running for two years. However, there is insufficient research to evaluate its effectiveness, requiring further analysis. This qualitative study evaluates the performance of this program since its establishment. The study's respondents were mosque administrators, the Chair and Secretary of the NTB Sharia Economic Community (MES), beneficiaries, and banks. Each respondent was interviewed to collect data related to the Mawar Emas program. The study found that the program has aided 32 mosques in West Nusa Tenggara, benefiting a total of 1,194 potential borrowers. The Mawar Emas program has an annual budget of Rp. 1,275,000,000; however, these funds have not been fully utilized. Funding and absorption of funds decreased in the program's second year. Several program elements require evaluation, such as increased funding, default rates, training delivery, obsolete data, and profit-oriented institutions. The study's findings contribute to facilitating MES's ability to assess and improve the program.

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Introduction

Mosques have played a crucial role in Islamic culture throughout history. Apart from functioning as religious institutions, mosques can act as an economic catalyst for their communities when they have the authority to collect funds in the form of zakat, waqf, infaq, and other donations (Ahmad et al., 2017; Sarwan et al., 2020). However, the

financial management of mosques in Indonesia is frequently poor due to the voluntary nature of mosque administrators who may lack expertise in managing cash flow (Utama et al., 2018). The management of mosque funds has limitations in terms of budgeting, service payments, and unreliable financial statements (Sugiharto et al., 2019). Inadequate internal financial control systems also increase the risk of poor mosque performance.

Many impoverished people in Indonesia struggle to access financial services (Aginta, 2019). Financial institutions face difficulties in reaching out to this demographic, particularly in rural areas (Wismantoro et al., 2020), due to the requirements for loans that many prospective borrowers are unable to fulfill. Additionally, financial education is not easily accessible (Rahayu et al., 2021), and traditional financial institutions perceive serving this segment of society as a high-risk endeavor. People are also reluctant to borrow money with high interest as it opposes Islamic teaching.

Moneylenders pose a threat in various regions of Indonesia by providing loans with high-interest rates, which is considered forbidden in Islam. The Qur'an staunchly opposes the practice of charging high interest, also known as usury or *riba'*. The Qur'an contains several verses that specifically address the concept of usury, among others:

وَمَا آتَيْتُم مِّن رَّبِّا لِّيَرْبُوَا فِي أَمْوَالِ النَّاسِ فَلَا يَرْبُوَا عِنْدَ اللَّهِ

Whatever loans you give, 'only' seeking interest at the expense of people's wealth 1 will not increase with Allah ... (Sura Ar-Rum, verse 39)

وَأَخَذَهُمُ الرِّبَا وَقَدْ نُهُوا عَنْهُ وَأَكْلِهِمْ أَمْوَالِ النَّاسِ بِالْبَاطِلِ ۗ وَأَعْتَدْنَا لِلْكَافِرِينَ مِنْهُمْ عَذَابًا أَلِيمًا

And [for] their taking of usury while they had been forbidden from it, and their consuming of the people's wealth unjustly. And We have prepared for the disbelievers among them a painful punishment (Sura An-Nisa, verse 161)

يَا أَيُّهَا الَّذِينَ ءَامَنُوا لَا تَأْكُلُوا الرِّبَا أَضْعَافًا مُّضَاعَفَةً ۗ وَاتَّقُوا اللَّهَ لَعَلَّكُمْ تُفْلِحُونَ

O believers! Do not consume interest, multiplying it many times over. And be mindful of Allah, so you may prosper (Sura Al 'Imran, verse 130)

As a result, a program named the Mawar Emas was established. Mawar Emas (literal meaning: golden rose) is the abbreviation for *Melawan Rentenir Berbasis Masjid* (Fighting Moneylenders with Mosque). The Team for Acceleration of Regional Financial Access (TPAKD), comprised of NTB Sharia Banks, universities, and the provincial government, initiated this program in 2020. Initially, the Mawar Emas Program was created by the West Nusa Tenggara (henceforth NTB) Government which aims to stop people from borrowing money from moneylenders and to prevent MSMEs and the dangers of usury (Muttalib & Siwi, 2021). The program provides support for entrepreneurship initiatives, given the increase in the unemployment rate in Central Lombok Regency compared to the previous year, 2019 (Rizki et al., 2022). With the program, the Sharia Economic Community (MES) provided full support to the mosque.

As outlined in the MES document, the Mawar Emas program comprises a minimum of eight elements, including a mosque-based approach whereby the mosque serves as a repository for funds and a platform for transactions between beneficiaries and administrators. Second, the Mawar Emas program addresses transactional issues between community members and moneylenders. The implementation of this program is expected

to encourage individuals to switch to the Mawar Emas program. Third, the program assists in the development of community-owned businesses through training. Fourth, this program helps people who have never received financial assistance from a bank before. Fifth, women will be the primary focus of this program's development. Sixth, this program was created to foster the growth of new entrepreneurs. Seventh, the program aid in the development of small businesses. Finally, the program facilitates the development of small businesses and aims to expand micro, small, and medium-sized enterprises (MSMEs) in the surrounding of the mosque.

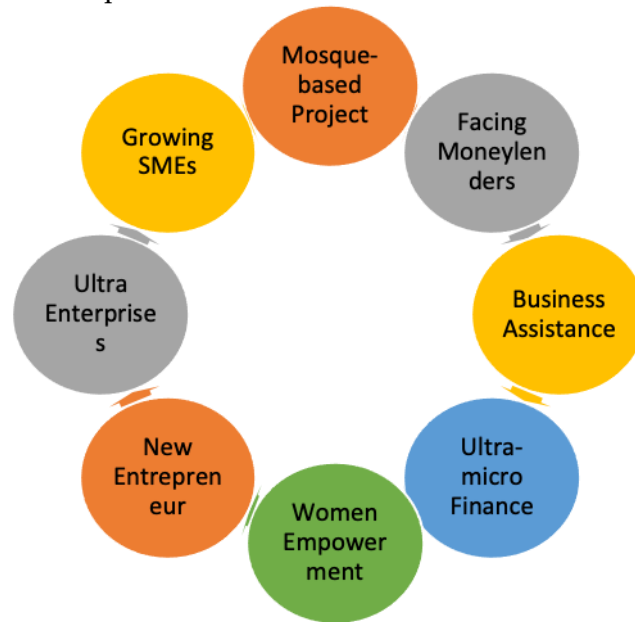


Figure 1. Characteristics of Mawar Emas Program

According to NTB Sharia Bank, there are at least four targets for financing. These include providing financial support to Ultra Micro enterprises situated near the mosque that require additional working capital. Furthermore, the bank also assists individuals in the communities surrounding the mosque who are bound by moneylenders and require financial assistance to settle debts owed to them. The bank aims to support ultra-micro businesses that can create job opportunities for the local, regional, or national community and have a multiplier effect. Additionally, bank financing aims to boost the economic activities of ultra-micro enterprises in both formal and informal sectors while also providing social benefits.

The Mawar Emas program is a compelling subject for further research as it aims to empower the neighborhood, particularly those residing around the mosque. Additionally, West Nusa Tenggara is recognized as a province with a significant number of mosques, making the target population inclusive of all residents in the area. Researchers view it as crucial to investigate the effectiveness of this program and its positive impact on the local economy. However, there is still a research gap as only limited studies have explored the Mawar Emas program so far. The first study conducted by [Muttalib and Siwi \(2021\)](#) investigated the program's idea of empowering the community by providing financial support to MSMEs to reduce reliance on loan sharks. The second study by [Supiandi et al. \(2022\)](#) examined the benefits of the program, particularly for the Jamiatul Khair mosque congregation in East Lombok. It was discovered that the program supports the

development of beneficiaries' capacity and business acumen while offering financial support. The most recent study by [Supiandi et al. \(2022\)](#) analyzed the Mawar Emas program design and identified multiple organizations, including the MES group, local government, OJK, banks, and non-bank financial institutions, supporting the program. However, further research is required to explore the program's impact on the local economy and the effectiveness of its implementation in empowering the community.

The goal of this study is to assess the Mawar Emas program's execution in order to give a reference for various stakeholders in improving the program's quality. Unlike prior studies that solely assessed the program's concepts and methods, this study seeks to uncover weaknesses in program implementation and make recommendations for improvement. As a result, the focus of this study is on the program's actual application and the effects of its execution. The study intends to add to the current literature by giving a detailed analysis of the program's implementation and recommending areas for further improvement in order to increase its effectiveness in empowering the local community.

Method

Research Design

This descriptive-qualitative study aims to describe specific situations ([Van Dijk, 2019](#)). In this case, the objective is to provide a detailed and thorough explanation and evaluation of the Mawar Emas program. This approach is considered suitable as it suits the research's goal of evaluating the program's performance through conducting interviews with a diverse range of stakeholders.

Participants

In this study, a variety of respondents were examined, including mosque administrators, sharia Economic Community (MES) leaders, and their secretaries, as well as banks, and beneficiaries. There are 10 respondents who were willing to participate in this study. The description of the respondents is provided in Table 1.

Table 1. Respondent of the Study

Respondent	Description
Respondent 1	Mosque Administrator
Respondent 2	Head of Sharia Economic Community
Respondent 3	Secretary of Sharia Economic Community
Respondent 4	Beneficiary
Respondent 5	Bank
Respondent 6	Beneficiary
Respondent 7	Mosque Administrator
Respondent 8	Mosque Administrator
Respondent 9	Beneficiary
Respondent 10	Beneficiary

These respondents were chosen using a combination of purposive sampling and saturation techniques. The purposive sampling technique was used to choose respondents based on the knowledge of the Mawar Emas program, while the saturation technique was

used when the researcher needed to stop looking for respondents because the data collected was saturated or there was no more information (Saunders et al., 2018).

Data Collection

The data sources in this study encompassed both primary sources, such as interviews and observations, and secondary sources, such as documentation. The researchers attended mosques and seminars and approached respondents who possessed an understanding of the Mawar Emas concept. Each interviewee was interviewed for approximately 15 minutes, with the researcher solely focusing on issues pertaining to the program's implementation. The participants were queried on the execution of financing for the program and areas that required improvement.

Data Analysis

Once the data has been acquired and recorded, it is transcribed into written text before undergoing data reduction. Data reduction entails reading through the transcripts step by step and identifying significant data items, such as words, phrases, or sentences, that correspond to the study topics. From data reduction, theme identification was done. Theme identification aims to identify the meaningful unit to be categorized into themes. The data that has undergone the reduction stage is subsequently presented, and conclusions are drawn. The conclusion identifies relationships, patterns, and insights that are relevant to the study objectives. Furthermore, to ensure the precision of the data, the researcher utilizes the triangulation technique, which involves cross-checking the data against the collected facts (Dicks et al., 2011; Miles & Huberman, 2014).

Result

The aspects evaluated in this research are related to the program and financing that stakeholders have implemented.

Disbursement

Data were obtained from the secretary of the Sharia Economic Community. Tables 1 and 2 display the funds for the previous two years (2020 and 2021). Table 1 depicts the disbursement of funds from the beginning of the Mawar Emas program's establishment until the end of 2020. Three financial service institutions provided financing assistance: NTB Syariah Bank, PNM Mekaar, and BPRS Dinar Asri. To date, the three institutions have assisted 32 mosques in West Nusa Tenggara, which corresponds to a total of 1,194 prospective debtors. Among the financial institutions, NTB Syariah Bank possesses the highest capacity for disbursing funds, accounting for 1,114 of the total potential debtors. Meanwhile, the remaining 20% and 60% of the funds will be allocated to PNM Mekaar and BPRS Dinar Asri, respectively. The total disbursed funds by the three financial service institutions were Rp. 1,275,000,000 annually. Nevertheless, the program was not able to utilize the full extent of these funds from its initiation until the conclusion of 2020. The data reveals that the total number of debtors who have completed transactions was only 60% of the program's capacity. Additionally, there was an NPF rate of 8.39% during the period, as noted by NTB Syariah Bank.

Table 2. Disbursement in 2020

No	Financial Services Institutions	Number of Mosques	Debtor	Maximum Fund	Existing Debtor	Debit Tray Amount	NPF
1	Sharia NTB Bank	28	1.114	1.146.000.000	389	115.654.477	8.39%
2	PNM Mekaar	1	20	69.000.000	20	47.080.000	0%
3	BPRS Dinar Ashri	3	60	60.000.000	69	9.600.000	0%
	Total	32	1.194	1.275.000.000	569	172.334.477	8.39%

Meanwhile, the disbursement in the second year of the program has witnessed a series of positive and negative changes as presented in Table 3. There has been a decline in the number of prospective debtors and funds allocated. The number of prospective debtors dropped dramatically, from 1,194 to 196. The ability of Financial Services Institutions has also declined by more than 75% or Rp. 327 billion. At the same time, existing debtors have only utilized Rp. 142,000,000. As a result of the reduced funding, the Non-performing Loan (NPF) seems to have decreased due to the considerable drop in various aspects. There were no payment issues with any of the three financial institutions.

Table 3. Disbursement in 2021

No.	Financial Services Institutions	Number of Mosques	Debtor	Maximum Fund	Existing Debtor	Debit Tray Amount	NPF
1	Sharia NTB Bank	28	116	198.000.000	157	86.302.614	0%
2	PNM Mekaar	1	20	69.000.000	20	47.080.000	0%
3	BPRS Dinar Ashri	3	60	60.000.000	69	9.600.000	0%
	Total	32	196	327.000.000	569	142.982.614	0%

Program Evaluation

There were some themes that emerged based on the results of interviews and documents obtained from the Head and Secretary of the sharia Economic Community (MES).

Limited Allocation of Qardh Funds

The first theme obtained was related to the transfer of ownership of an asset or money from the original owner to others on the condition that the asset or money be returned to the owner in the same condition/form/value as when it was initially received by the other party from the owner (*Qardh*). Beneficiaries often complain about the limited funds that can be obtained. One of the beneficiaries said:

'The maximum amount I can borrow is only 1 million, it is not enough' (Respondent 6)

To overcome the limited funds that can be borrowed by customers, the lender has decided to disburse funds ranging between IDR 2-5 million through a commercial contract during the second year of the program (MES NTB, 2022). For 2022, Bank NTB Syariah provided funds of Rp2 million. Meanwhile, PNM will be responsible for coordinating the disbursement mechanism, but will still extend support towards the Mawar Emas program (MES NTB, 2022). Additionally, MES intends to enlist the participation of additional financial service institutions to support the program (MES NTB, 2022).

High Non-performing Loan

The Non-performing Loan rate in 2020 was quite high, exceeding 5%. This can be attributed to insufficient management and training assistance provided to the fund recipients and managers (mosque administration). To address this issue, several solutions have been proposed, such as the implementation of the Hijrah application (NTBS Bank) to support financial digitization, signing MOUs between MES and the channeling Financial Services Institutions, and engaging the academic community of universities through the Merdeka Campus facilities to provide training.

Training Implementation

According to the head of the Sharia Economic Community (MES), the implementation of training for mosque-based fund management has not been carried out optimally. Nevertheless, this program has provided training to the mosques' administrators across the West Nusa Tenggara province, covering almost all districts and cities, except for Bima and Dompu districts, where the funding and training have not yet been dispensed. Respondent 2 describes the effort to provide training across the region:

'Mawar Emas has only been in operation for around two years. As a result, it is still in the process of establishing projects, and ideas and implementing fund management training. Several locations, such as Bima and Dompu, are yet unexplored by us. We will, however, continue to expand the program's scope' (Respondent 2)

The provincial government, along with the Financial Services Authority, Bank Indonesia, and other channeling Financial Services Institutions, monitored and evaluated the effectiveness of mosque administrators. Subsequently, training was expedited to optimize their performance.

Book Keeping

Drawing from the authors' documentation from consultation with policymakers, to support data updating, data submission was made on the first quartile of each month to the secretariat of the TPAKD. Submission of data consists of the name of the customer, the name of the mosque, and other basic data. Respondent 3 acknowledged that data updates are dependent on field workers such as mosque managers, the Mawar Emas program, and funders. Consequently, the data underwent a series of stages before it arrived at the Sharia Economic Community (MES) as described by Respondent 2.

'The data I collect comes from various parties in the Mawar Emas program. Thus, it takes enough time to collect and display it' (Respondent 2)

Margin oriented

Based on the results of interviews and documentary analysis, it has been observed that not all providers of pure funds provide lending assistance that is free from usury. Such a trend contradicts the aims of the Mawar Emas program, which endeavors to diminish the community's dependence on high-interest creditors. As PNM Mekaar remains driven by profit maximization, it deviates from the underlying principle of Mawar Emas, which adheres to mosque-based and interest-free practices. This discrepancy has been brought to light by the Respondent 4 as abeneficiary, who have raised their concerns regarding this matter:

'Since this financing scheme is linked to a mosque and is intended to be a form of assistance, it is imperative that it adheres to the principle of being free from usury' (Respondent 4)

Therefore, to ensure that the *Mawar Emas* program is free from usury, further evaluation of the program structure is required

Discussion

The current assessment of the Mawar Emas program aims to evaluate its effectiveness in fund allocation and identify potential areas for improvement. While the program exhibits several commendable facets, certain domains require intensified attention to effectively communicate its intention. Consequently, the discussion was split into areas for improvement and funds disbursed.

Scholars have long discussed the role of religious institutions in the social and spiritual life of society (Azhar, 2019; Idris & Putra, 2021; McLeigh & Taylor, 2020; Sheikhi et al., 2021). In Islamic civilization, mosques represent a crucial aspect of the culture (Efiyanti et al., 2021), as the term 'mosque' literally translates to submission to the creator. The Quran has made mention of mosques 28 times. Mosques have the capacity to aid their neighboring communities through financial support, thus empowering them to enhance their standard of living by improving their fiscal management (Utama et al., 2018). Thus, to potentially benefit the economy of the surrounding community, effective management of financial resources within the mosque is essential to optimize its function and impact (Adil et al., 2013; Beutler et al., 2020; Istan, 2017).

Financial aid plays a vital role in supporting low-income households (Rahayu et al., 2021), serving to initiate or expand business operations optimally. Mawar Emas, however, experienced a decline in funding and beneficiaries attributed to various factors, including the Covid-19 pandemic. Due to the increasing risks of non-payment resulting from job losses, business closures, and lower income levels, banks offering financial assistance have raised their vigilance. As a result of these circumstances, banks' profitability, asset values, and capital adequacy ratios have suffered, restricting the overall amount of available financial support (Barua & Barua, 2021; Beck & Keil, 2021; Habir & Wardana, 2020).

The Mawar Emas program needs to improve training in terms of both frequency and quality, especially for mosque managers and beneficiaries who still lack adequate financial and business management training. Improved quality and frequency of training could substantially improve the beneficiaries' financial and business management skills, which are crucial for business sustainability (Mamabolo et al., 2017) and the survival rate of newly established enterprises (Kirsten, 2022). Nonetheless, as revealed by Wolmarans and

Meintjes (2015), many small business owners lack the requisite financial management expertise to manage their ventures successfully. As suggested by Shah (2018), building short-term financial management skills is critical for small business owners' prosperity and growth, followed by the development of long-term financial management abilities.

The Mawar Emas program still needs development in the areas of bookkeeping as it is essential to keep track of all periodic transactions to evaluate program efficacy. Research conducted by Ezejiolor et al. (2014) on the significance of accounting records in small businesses in Awka, Nigeria reveals that accounting records have a substantial impact on small business operations. Accurate record-keeping facilitates prompt and effective decision-making, thereby enhancing the survival rates of micro-enterprises. Furthermore, Ajao et al. (2016) found that the use of accounting records significantly influences a company's ability to achieve its objectives, with accounting records contributing to previously unprecedented growth rates in small businesses. Another study was carried out by Kurwo and Ole (2014). study on the effects of bookkeeping on the growth, survival, and profitability of small and medium enterprises in Kabarnet Town, Baringo County, Kenya, also supports a positive correlation between bookkeeping and SME growth and profitability. Effective bookkeeping can boost the growth and profitability of the Mawar Emas program.

Interest-free loan schemes, which have been an undermined effort in eradicating loan sharks, are one solution (Muttalib & Siwi, 2021). The community has been educated regarding the perils of usury, which have consequences not only in this life but also in the hereafter. They are aware of the Islamic doctrine that strongly prohibits usury. The community is reluctant to accept financial assistance from PNM Mekaar due to the usury component, which affects their decision to receive funds. The same point was made by Beutler et al. (2020), who argued that usury could lead to a decreased overall rate of bank loans. Additionally, since the beneficiaries are members of the mosque, they are aware of the dangers of usury, which further influences their decision to accept funds from the Mawar Emas Program, particularly those from PNM Mekaar. Beutler et al. (2020) continue that if a loan has interest attached, this will raise the likelihood that the borrower will default, which will cause most borrowers to steer clear of financial organizations that charge interest. All in all, to alleviate poverty, the poor must have easier access to financial services (Rahayu et al., 2021).

As with the majority of studies, the design of the current study is subject to limitations. The nature of qualitative study employed in this study forbid researcher to reach wider participants. Given that the Mawar Emas program has aided 32 mosques and numerous borrowers, it is recommended that a statistical assessment via survey be employed in future research to achieve better generalizability from the borrower's perspective. Subsequent studies should strive to assess the program's resilience during the pandemic and the borrowers' ability to fulfill their obligations during these challenging times.

Conclusion

The Mawar Emas Program has been demonstrated to be a viable option for individuals in NTB who seek interest-free borrowing, promoting the establishment of MSMEs and enhancing the entrepreneurial landscape in the region. The Mawar Emas program aided 32 mosques in West Nusa Tenggara, with a potential 1,194 borrowers, and

can allocate up to Rp. 1,275,000,000 per year. However, the program has not fully utilized these funds since its establishment until the end of 2020. Only 60% of the program's capacity has been utilized, with an 8.39% non-performing financing rate during that period, causing the financial institutions' capacity to decrease by over 75% in the second year. The program's various aspects must be evaluated, including increased financing, payment defaults, training delivery, outdated data, and the involvement of profit-driven institutions.

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