
COMMUNITY SERVICE ON KKN AT BAZNAS MICROFINANCE BOJONGRANGKAS VILLAGE, CIAMPEA SUB-DISTRICT, BOGOR DISTRICT, WEST JAVA

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ABSTRACT

Solving the problem of poverty is an absolute thing to be continuously pursued by all parties in order to improve people's welfare. Limited capital facilities which in fact have not been able to reach the poor and the complicated requirements that must be met to obtain capital and credit from financial institutions (eg banks) have also made it difficult to mobilize capital for those who wish to become entrepreneurs. One of the productive zakat utilization programs to overcome poverty problems is BAZNAS Microfinance Desa (BMD). BAZNAS Microfinance Desa or often referred to as BMD is a microfinance service that provides access to capital, assistance and business facilitation. The BAZNAS Microfinance Desa program acts as a productive financing assistance institution for small business actors with the principle of not for profit (not for profit) in the context of business development implementing financing by following predetermined procedures. The presence of BMD is expected to be a strategic partner for small entrepreneurs who want to start their own business but are constrained by capital problems. Apart from providing assistance in the form of capital, BMD also provides training and mentoring so that the capital provided can be used effectively, so that BAZNAS RI's desire to produce muzaki from mustahik can be realized.

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INTRODUCTION

Kuliah Kerja Nyata is a form of community service activities by students with a cross-disciplinary and sectoral approach at a certain time and area in Indonesia. The implementation of KKN activities usually lasts between one and two months and takes place in village-level areas or other places. KKN-UMJ is a form of lecture that is carried out through a community empowerment programme as a form of implementation of Merdeka Belajar Kampus Merdeka (MBKM) launched by the government. KKN-UMJ target communities can be rural communities, urban communities, schools, industrial communities, or other community groups deemed worthy of KKN-UMJ targets.

The implementation of KKN UMJ in 2023 is one of the community service activity programmes

that must be followed by students of Universitas Muhammadiyah Jakarta as a form of implementation of the Merdeka Belajar Kampus Merdeka (MBKM) programme launched by the government. Operationally, the KKN-UMJ programme is carried out by the Institute for Research and Community Service (LPPM). The UMJ KKN in 2023 that was carried out provided outputs in the form of reports, news in online media and social media and manuscripts for joint community service publications between lecturers and students. In principle, KKN is one of the community service activities carried out by universities as an effort to apply the knowledge gained.

Application of research results in the field of science and technology to improve the welfare of the community. The implementation of KKN is an academic activity of higher education that is manifested through the Catur Dharma of Higher Education, namely education and teaching, research,

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and community service. Therefore, the implementation of the KKN programme must also be carried out scientifically, synergistically, and professionally.

KKN as a form of community service must first be carefully studied before determining the various programmes to be implemented. All activities carried out must be based on real observations in the field and critical analytical studies so that the activities carried out can be accounted for academically and socially. As a community service programme, KKN emphasises community empowerment through participatory approaches and learning to increase people's awareness and understanding of their potential and challenges to improve the quality of their lives, both individually and in groups.

One of the complex problems in Indonesia that is difficult to solve is poverty. This problem is a development challenge faced by almost all countries, especially developing countries. The poverty rate in Indonesia is high and not only affects the economy but also education, health and social issues. Based on data released by the Ministry of Finance of the Republic of Indonesia, the poverty rate as of March 2023 reached 9.36 per cent or 25.90 million Indonesians were poor. This figure has decreased when compared to September 2022 at 9.57 per cent. Based on data released by BPS West Java Province, in 2022 the percentage of the poor population level in Bogor Regency decreased by 0.40 per cent compared to 2021 and was the seventh highest out of 27 districts / cities in West Java in the rate of decline in the poor population.

Resolving the problem of poverty is an absolute thing to be pursued by all parties in order to improve the welfare of the community. The alleviation of poverty in the Islamic perspective is done by optimising the acquisition, management and empowerment of ZISWAF (zakat, infaq, sadaqah and waqf). As we know that zakat plays an important role in poverty alleviation and economic development. Unlike other financial resources, zakat has no return impact except expecting reward and pleasure from Allah. Nevertheless, it does not mean that there is no control in the zakat mechanism. Zakat is a strategic act of worship. This can be seen from several things, namely: First, zakat is obligatory for every Muslim who has fulfilled the requirements, as a reflection of the level of faith. Second, the financial resources of zakat are inexhaustible, meaning that Muslims who pay zakat (muzakki) will never run out, and those who have paid every year or other time period will continue to pay. Third, zakat is empirically proven to eliminate

social inequality and create asset redistribution and equitable development.

The limited capital facilities that have not been able to touch the poor and the complicated requirements that must be met to obtain capital and credit from financial institutions (e.g. Banks) also trigger the difficulty of capital movement for those who want to be entrepreneurs. In the midst of this economic problem, zakat plays a role as a solution instrument for effective and sustainable economic development of the people. The existence of various productive zakat utilization programmes in the National Amil Zakat Agency is present to solve the problem of poverty. Badan Amil Zakat Nasional (BAZNAS) RI is an Amil Zakat Agency engaged in the collection, management, distribution and utilization of zakat, infaq, shodaqah for the welfare of mustahik. One of the productive zakat utilisation programmes to overcome poverty is BAZNAS Microfinance Desa (BMD). BAZNAS Microfinance Desa or often referred to as BMD is a microfinance service that provides access to capital, mentoring, and business facilitation. There are several stages of BAZNAS in establishing BAZNAS Microfinance Desa, including area feasibility studies, program socialization, partner feasibility studies, group formation, fund distribution and the formation of local community institutions.

The BAZNAS Microfinance Desa programme acts as a productive financing assistance institution for small business actors with the principle of not for profit in the context of business development to implement financing by following predetermined procedures. The Akad applied by BAZNAS Microfinance Desa in running its programme is the Qardhul Hasan contract. Qardhul Hasan loans are a type of loan given to parties in need with certain criteria. This loan is social in nature, so that the borrower only returns the principal amount of the loan without any return (interest).

One of the BAZNAS Microfinance Villages in Indonesia is BAZNAS Microfinance Bojongrangkas Village. This BMD was established in December 2018. The presence of BMD Jabon Mekar is expected to be able to become a strategic partner for small entrepreneurs who want to be entrepreneurs but are constrained by capital problems. In addition to providing assistance in the form of capital, BMD also provides training and mentoring so that the capital provided can be used effectively, so that the desire of BAZNAS RI to produce muzaki-muzaki from mustahik can be realised.

EXPERIMENTAL METHOD

The implementation method used during the implementation of the Community Service Programme (KKN) went through several stages, starting with group debriefing, programme implementation and evaluation.

A Group Debriefing

This briefing includes materials about Baznas institutionally, about ZIS (Zakat, Infaq, Sadaqah), and programmes in Baznas, one of which is the Baznas Microfinance Village Programme. In this briefing, the author emphasised more technical matters about the implementation of the Baznas Microfinance Village programme.

B Programme Implementation

Implementation is an activity to realize the objectives of the programme. The implementation of this programme includes:

a) Briefing with the Manager

This briefing intends to align the KKN programme that we have with the existing programme at Baznas Microfinance Village.

b) Inputting Mustahik Partners

Inputting BMD mustahik partners spread across Bogor Regency, this aims to become material for reports to the center about the distribution of mustahik partners in Bogor Regency.

c) Partner Business Assistance

Not only distributing business financing, we do business assistance for partners, the intended business assistance is to register partner businesses to obtain Business Identification Numbers and Halal Product Certification.

d) Mustahik partner services

We provide services for partners who want to pay instalments, because one of the obligations of mustahik partners is to return money by paying it gradually.

e) Acceptance of business financing applications

We also serve residents who want to apply for business financing to BMD.

C Evaluation

This activity is to evaluate the performance of our group team that has run this KKN programme for one month. The evaluation aims to be a benchmark for future KKN so that any shortcomings we have can be evaluated.

KKN activities with the Baznas Microfinance (BMFI) programme lasted for approximately one month, this activity went well with the results in accordance with our KKN programme. The following are the activities that we carried out during the implementation at Baznas Microfinance Bojongrangkas Village:

A. Debriefing

This briefing includes materials about Baznas institutionally, about ZIS (Zakat, Infaq, Sadaqah), and programs in Baznas, one of which is the Baznas Microfinance Village Programme. In this briefing, the author emphasized more technical matters about the implementation of the Baznas Microfinance Village program.



Fig 1. Debriefing of KKN UMJ 2023

B. Briefing with BMD Bojongrangkas

This briefing was intended to align our KKN programmes with those of Baznas Microfinance Village.



Fig 2. Debriefing of BMD Bojongrangkas

C. Mustahik Partner Entry

Inputting BMD mustahik partners spread across Bogor Regency, this aims to be used as material for reports to the centre about the distribution of mustahik partners in Bogor Regency.

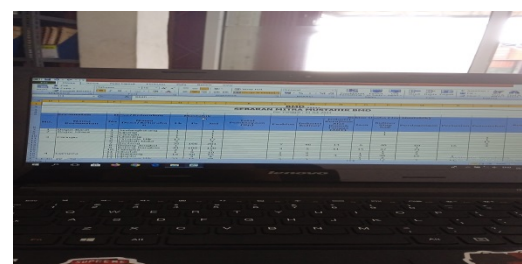


Fig 3. Mustahik Partner Data Entry

RESULTS AND DISCUSSION

D. Partner Business assistance

Not only do we distribute business financing, we also provide business assistance for partners, which means registering partner businesses to obtain a Business Identification Number and Halal Product Certification.



Fig 4. Partner Business assistance

E. Mustahik Partner Services

We provide services for partners who want to pay instalments, because one of the obligations of mustahik partners is to return the money by paying it gradually.



Fig 5. Mustahik Partner Services

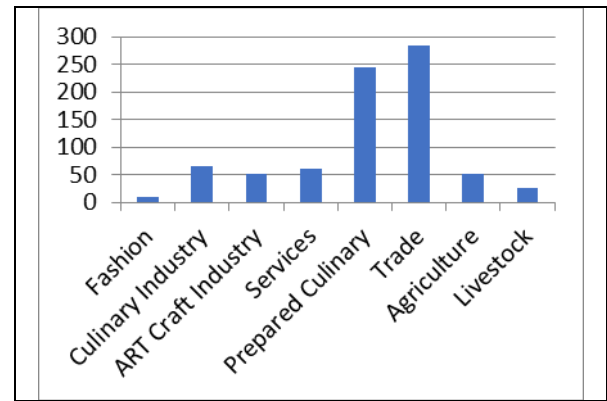
F. Acceptance of Business Financing Application

We also serve residents who want to apply for business financing to BMD.

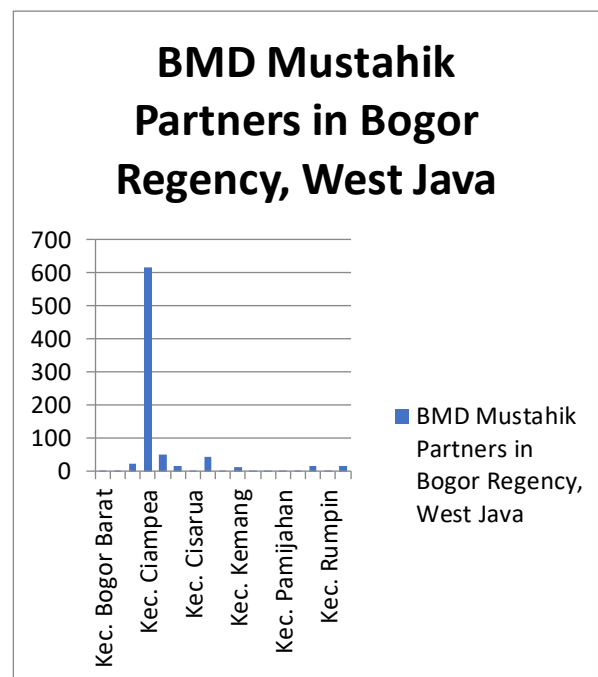


Fig 6. Acceptance of Business Financing Application

Then from the Real Work Lecture activities, we collected data on the distribution of mustahiks which we made in the form of a diagram as follows:



Gambar 7. Business Sector of BMD Bojongrangkas Mustahik Partners



Gambar 8. Distribution of BMD Mustahik Partners

The business sector in Ciampea sub-district needs to be developed, so that the stability of production activities continues to run well, therefore it is necessary to have capital for business development. BMD Bojongrangkas is a programme that suits the business needs of the Ciampea District community. With this BMD program, business people who already have a business can apply for financing to optimise or develop their business. Not only that, Ciampea people who want to build a business from scratch can apply for business capital financing to BMD.

With this BMD can overcome problems in the community's economy. BMD Bojongrangkas also has a positive impact on the community, namely many mustahiks who can develop their business with assistance from BAZNAS. With the existence of BMD Bojongrangkas, it can minimise mustahik

from being entangled in the loan shark system, and with the group system in BMD Bojongrangkas, it can become social capital for the community to be able to continue and develop. BMD Bojongrangkas provides an increase in mustahik micro businesses because it is assisted in terms of capital, training, education so that the micro business will also increase.

CONCLUSION

The cultivation of religious values from an early age is very important for the formation of noble individuals. Children are taught Islam from a young age through an early understanding of how Allah created nature and everything in it. Then worship is added, especially prayers and ablutions, which are performed every day. In addition, they are educated to develop good character through Islamic practices.

Early childhood is also the most important period for children, because it is the main period of personality formation. The importance of instilling religious values from an early age in order to create a human being with noble character. Islamic religious education is given to children from an early age through the introduction and habituation of habituation first regarding the introduction of God's creation of nature and its contents. Then introduced to worship, especially prayer, ablution, daily prayers. Also about habits that have Islamic nuances in order to form good morals.

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