

Congregation-Based Service Financing Scheme (LASISMA) in Improving Customer Business at BMT NU Larangan Pamekasan Branch

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ABSTRACT

Financing is one that is really needed by the community to meet their needs, one of which is the financing contained in the BMT NU larangan branch, namely congregation-based service financing (LASISMA), this financing uses the Al qordhul Hasan contract and customers or partners increase every year. In this study, researchers describe. How is the implementation of congregation-based service financing (LASISMA) in the larangan subdistrict customer business at the larangan branch of BMT NU, the researcher also describes what are the inhibiting and supporting factors in congregation-based service financing (LASISMA) at the larangan branch of NU BMT. The result of this research is a congregation-based service financing scheme (LASISMA) in increasing business. customers, the BMT groups members of at least 5 and a maximum of 20 members, then BMT provides basic education and conducts surveys, makes letters of recommendation and monitors the customer's business. Factors that become obstacles and supports in financing LASISMA are the existence of groups that also offer similar financing to LASISMA, namely in the form of groups, and also the customer's lack of understanding in managing their business. And one of the supporting factors is the ease of getting financing and installments.

Keywords: LASISMA Financing, Customer Business, BMT

INTRODUCTION

The development of sharia financial institutions is very rapid, in Indonesia itself the development of sharia financial institutions started with the emergence of Bank Muamalat in 1992 and followed by takaful sharia insurance in 1994, these two sharia financial institutions were the beginning of the development of sharia financial institutions in Indonesia, but There are many things that are obstacles and obstacles that are quite difficult to introduce to the public even though Indonesia is a Muslim-majority country, starting from the difficulty of memorizing the terms used in sharia financial institutions, and operational systems that are still difficult to understand (Fauji et al., 2022).

The establishment of BMT in Indonesia in 1984 was developed by ITB Salman Mosque activists by establishing a Tecnosa cooperative which tried to channel financing to small businesses using sharia principles. In 1992 an institution emerged which developed two names, namely Baitul Māl and Baitul Tamwīl, so that became Baitul māl wat tamwīl (BMT) (Rahman & Ashari, 2020).

BMT is a sharia microfinance institution that has long been an effective means of supporting and developing the community's economy, especially business people or small entrepreneurs who really need financing. BMT is a variant of a microfinance institution that has a system based on sharia principles, as a community-based microfinance institution where the BMT operates under a cooperative system and is more dominant than non-governmental community financial institutions (NGOs).

A sharia financial institution is a financial institution whose operations are based on sharia principles, in its operations a sharia financial institution must avoid elements of usury, gharar, maisir and false contracts such as contracts that are not following Islamic law that contain fraud and are detrimental to one party (Kunaifi, 2016).

BMT has two functions, namely as Baitul māl and Baitul tanwīl, baitui mal functions to collect funds and distribute non-profit funds, while Baitul tamwīl functions to collect and distribute funds that are profit-oriented. LASISMA's financing uses the *Al qordul hasan* contract.

METHODS

For this research to get good results, this research uses a descriptive qualitative method, namely by describing in detail a situation, event, or phenomenon related to humans or relationships with other humans, or describing opinions expressed by related people and their views. about it, or describe it from historical and other documents or archives (Fauji et al., 2021). Where this approach is a research method used to understand incidents or occurrences that occur to research subjects by describing them in the form of words or language in a scientific context. This approach aims to make it information about an event that occurs, not to measure but only to describe the variables that occur.

The research instrument used is primary data, where researchers can find out general views regarding the BMT NU Larangan Branch and the LASISMA financing scheme. Secondary data, where researchers can obtain things from the BMT NU Prohibition Branch in the form of congregation group distribution, brochures, slips and so on, by observation, interviews, and documentation. The data analysis techniques used are data reduction, data presentation, and conclusion, using cross-method triangulation to check the validity of the data, namely checking the degree of trustworthiness of the findings using several data collection techniques and from several data sources using the same method. One of them is by collecting data on several informants to further ascertain the degree of trust (Kunaifi & Syam, 2021).

RESULTS AND DISCUSSION

LASISMA is one of the loan products at the BMT NU Larangan branch which uses the al-Qardul Hasan contract, this product was formed in 2017. LASISMA or congregation-based service is a product that is in great demand by partners because this product provides a loan with sincere service. The requirements for applying for a loan are that you must first become a member by opening a member account or savings. After being registered as a member, members can apply for congregation-based loans (LASISMA).

The implementation carried out by the BMT NU branch of the prohibition on financing congregation-based services (LASISMA) to become a potential partner or member of LASISMA must form a group, from each group consisting of a minimum of 5 people and a maximum of 20 people. After the group was formed, the BMT NU surveyed the group to find out what businesses they had and what their condition was. The BMT conducted a survey using

5C analysis (Capital, Collateral, Capacity, Character and Condition) . After that, BMT NU will provide basic education (DIKDAS) to prospective partners. This DIKDAS is carried out twice, the first DIKDAS is carried out by the LASISMA section, while the second DIKDAS is carried out by the branch head, financing section and LASISMA section, then the final process is disbursement , this disbursement is carried out if the prospective partner is deemed worthy by BMT NU after carrying out several considerations above.

The requirements that must be completed to become a member of LASISMA are a photocopy of KTP, a photocopy of Family Card, and must take basic education (PENDAS) and be ready for responsibility. LASISMA financing is a type of financing without collateral and the contract used in this LASISMA product depends on the partner's request. To buy goods, the contract used is murābahah but the majority use the Al-qardul Hasan contract.

Applying for a loan in this LASISMA product is a minimum of 2,000,000 to 10,000,000 with a term of 10, 12 or 15 months, installments in this LASISMA financing can be made weekly, half a month or monthly cash due according to the agreement of the prospective partner with BMT NU.

CONCLUSION

The implementation of congregation-based service financing (LASISMA) uses the Al Qordul Hasan contract, which is a mutual help agreement. The funding for LASISMA is in the form of groups that have a business or want to start a business. In LASISMA, the time period given depends on the partner's request. And the priority in LASISMA financing apart from installments is joint responsibility, namely joint responsibility. Because in this financing there are no guarantees.

One of the inhibiting factors in developing LASISMA financing is the existence of other groups that also offer the same financing, the existence of customers who do not understand how to manage a business.

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