

Analysis of the Management of Fund Allocation on the Wakaf Bank Micro Ahmad Taquiuddin Mansyur Village Bonder Praya Central Lombok

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ABSTRACT

Purpose — This research aims to analyze the management of fund allocation at Bank Wakaf Micro Ahmad Taquiuddin Mansyur Desa Bonder Praya West Lombok Central.

Method — The method used in this research is a qualitative method with a descriptive analytical approach, the data source in this study uses primary data and secondary data, the collection of this research data using observation techniques, interviews, and documentation. As for the validity techniques of the data in this study, the observation consistency and triangulation techniques are used.

Results — Management of fund allocation at Bank Wakaf Mikro Taquiuddin Mansyur: (1) Planning is done by looking for a group of enterprises or a community that wishes to make funding, then providing socialization regarding the program, accreditation of funding used (acad Qardh) and return using acad Ujroh and Infak pesantren, as well as the conditions of financing and last is to check the completeness of the data of the candidate client, (2) Organization at Bank wakaf mikro Ahmad Taquiuddin Mansyure is managed by the Manager (Head of Office), Administration (one stock), and Supervisor, and forms a company consisting of 5 clients (1 head with 4 members) in one company. (3) The implementation of the funding is carried out with several stages namely the compulsory training of the group (PWK) conducted for five days in a row and the liquidation stage using the system 2:21, i.e. first 2 weeks of the customer, second and third week of the client, 1 week.

Keywords: *Management, Funding, Bank Wakaf Micro.*

INTRODUCTION

Banks and other financial institutions are not yet able to cover all prospective customers, especially those related to Small and Medium Enterprises Units (MSMEs), which in fact still have very little capital and do not have collateral to act as collateral when applying for financing, and when applying for financing to non-formal institutions such as loans. online, loan sharks or the village term Subuh Bank which offers easy financing but with high interest. In response to this phenomenon, the Financial Services Authority (OJK) created innovation through a pilot project program called Microfinance Institutions (LKM).

The presence of MFIs in various types has become widespread in recent years, illustrating the reality of carrying out economic destruction both in theoretical and practical settings. With these various advantages, LKM and LKMS have the opportunity to realize sustainable microeconomic development. Several existing financial institutions such as Village Bank, Village Lumbung, Market Bank, Village Credit Bank (BKS), District Credit Bank (BKK), Small People's Business Credit (KURS) and now Micro Waqf Bank (BWM).

BWM is a Sharia Microfinance Institution which was established with OJK permission in 2017. Even now, OJK is committed to continuing to develop BWM in all corners of Indonesia with the hope of improving people's standard of living, as well as being able to reduce inequality and poverty in society (OJK, 2022). The aim of establishing BWM is to continue to expand the provision of public financial access, especially for lower middle class communities, by providing financial access in the form of financing for communities connected to formal financial institutions, especially in Islamic boarding school environments (OJK, 2022).

BWM As an LKMS which is a cooperative legal entity, can channel funds as loans to customers without requiring collateral (guarantee) and the margin is set at a very low level, namely 3% per year. These low margin returns will be used to cover the working capital needed for BWM operations (Sikapuangmu, 2022). Providing loans without collateral and low interest rates is based on BWM's funding sources, not

from investment but from donations from the community and BAZNAZ. And for sustainability, it is hoped that the source of BWM funds can come from Corporate Social Responsibility (CSR) (Mursid, 2020).

MWM has become a breath of fresh air for lower middle class people who have difficulty getting working capital, because to get capital from other financial institutions you must have collateral and a productive business that is running. The existence of BWM has been able to help its customers to increase business income and can improve the economy (Nur, 2019), although the BWM institution is not intended for all groups, because BWM is aimed at village communities and its management is entrusted to Islamic boarding schools. However, this institution has been able to make a large contribution by establishing 62 BMWs spread throughout Indonesia, with the amount of financing that has been distributed until March 2022 reaching IDR 87.5 billion. The total number of customers who obtained loans was around 55,266 customers (Octaviano, 2022).

Since the establishment of BMW Ahmad Taquiuddin Mansur in Bonder Village, Central Lombok in 2020 until now in 2022, 1.1 thousand customers have been attracted, with 739 outstanding customers, with financing disbursed amounting to IDR 1.5 billion and outstanding financing amounting to IDR 348.9 Million, as well as 151 Halmi Baiq Mulianah as the caretaker of the Islamic boarding school foundation and also the manager of BWM. Ahmad Taquiuddin Mansur said that since the existence of BWM in Bonder Village, loan sharks around the Islamic boarding school no longer exist (Mulianan, 2019).

Typically, in carrying out its operations, BWM uses 3 financing principle schemes, namely the principle of profit sharing, the principle of buying and selling and the principle of leasing, then the contracts used are adjusted to the needs of each MWM, such as at BWM Al Fithrah Wafa Mandiri Surabaya, the available financing is a). Loan (Qard), b). financing investment and business capital with murabahah and mudharabah contracts, c). Muzaroh Financing, d). Musyarakah contract financing. e). Financing with a sale and purchase agreement, namely the Salam and Istisna' contracts. f). business development consultation with Ijarah agreement (Abdul Ghopur et al, 2021)

From the description above, it has been explained that the OJK created a financing model as a pilot project with all the convenience of financing without collateral and with a margin equivalent to 3% per year, with very minimal installments. For example, the customer borrows IDR 1 million, then the installments will be paid over 40 weeks in the amount installments of IDR 25,700 every week. With such a small profit share of IDR 1,000,000 it produces a margin of IDR 28,000. It should be noted that the establishment of the Micro Waqf Bank is the result of a form of synergy between the OJK as the regulator of the financial services industry, and the Mandiri Syari'ah Amil Zakat Institution (LAZ-BSM) as the zakat management organization which is a funding depositor in channeling financing funds, as well as Islamic boarding schools as The religious industry plays a role in influencing the surrounding community to take out financing at the Micro Waqf Bank as an effort to empower the community's economy and expand sharia financial access services (Alam Nur, et al, 2019).

Bank Wakaf Micro under the law of cooperative services has the characteristics of not collecting funds but only providing financing of enterprises. The purpose of the Wakaf Micro Bank is to enhance the economy of the community. The form of empowerment of the society carried out by the Bank is the provision of financing of enterprises with low returns and without the need for charges. The objective of economic empowerment carried out by Bank Wakaf Micro is a less capable society that has an enterprise or has a desire to have enterprise (Hidayat Makhrus, 2021).

The existence of Bank Wakaf Micro as a pilot project of OJK is a new phenomenon in the development of the Syrian financial industry in Indonesia. It should be noted that the establishment of Bank Wakaf Micro is the result of a synergy between OJK as the regulator of the financial services industry, and the Amil Zakat Syari'ah Institution (LAZ-BSM) as the organization managing the zakat which is the deposit of funds in channelling the funds of financing, as well as the guest house as the religious industry that plays a role in influencing the community around it to take the financing in Bank wakaf Mikro as an effort to empower the economy of the people and the expansion of the services of financial access to the sharia (Alam Nur, et al, 2019).

With a considerable wakaf potential, it requires management in a professional and, of course, reliable way. Therefore, the Wakaf management occupies the highest and most important position in the wakaf property management. Whether the Wakaf is beneficial or not, developing or not depends on the management system. In the current Wakaf management, many Wakaff assets are undeveloped. Therefore, this professionalism of management must be made the spirit in the management of Wakaf property in order to be able to provide wider and tangible benefits to the needs of the wider public, because the trust

and professionalism manager in managing Wakaff property is an important condition in the institution of ZISWAF (Jahar & Asep Saepudin,2010).

The principle of the Wakaf management states that the wakaf must keep flowing its benefits, according to the hadith of the Prophet SAW "hold the tree and give the fruit". Wakaf should always involve the process of asset growth and value growth. In other words, the wakaf asset must be rotating, productive producing surpluses and its benefits can be continuously distributed without decreasing assets so that wakaff assets do not undergo a decrease in value due to inflation. (Rozalinda,2015). Nur Azizah Utami also emphasized that the growth of the opportunities and interests of the people to participate is a huge potential to be exploited well for the well-being of the community. After all, the welfare of the people through the Wakaf is not far from the management of the wakaf funds from the Nazareth through the Syari'ah network, whether it is management of assembly or management of distribution (Utami,2022).

According to George R. Terry, Machica Roufun Nuha, there are four managerial functions, in the world of management known as POAC: Planning, Organizing, Actuating, Controlling. (Pengawasan atau pengendalian). It can be concluded that management is the science or art to regulate the process of utilization of human resources and other resources effectively and efficiently as the achievement of a goal. One of the purposes of the establishment of a micro bank was to improve the economy of the community around the house. It was chosen as the location of the foundation of the micro bank of Wakaf because around the place there are many communities that have limited capital and lack of support in the development of their business. In addition to standing as a sharia financial institution that serves to channel financing to society in need through the principle of sharia'ah through akad qardh (pinjaman tanpa bunga). Given that the institution is an Islamic educational institution that has strong faith in the people around it, it becomes a Bank Wakaf Micro Ahmad Taquiuddin Mansyur has the uniqueness compared to other public banks.

In addition, the existence of Bank Wakaf Micro as a sharia'ah financial institution can also be an alternative solution for the society to avoid the interest practices that are applied by the renters and conventional banks, with such a solution is expected to be replaced by the principle of muamalah that is in accordance with the Sharia'at that is taught in Islam because the sharia'ah financial institutions of course uphold the principles and values of Sharia. Like Bank Wakaf Micro Ahmad Taquiuddin Mansyur Village Bonder Praya West Central Lombok. Bank Wakaf Micro is believed to improve the financial inclusion of the public, especially for small and micro enterprises, will be easy to get funding. Bank Wkaf Micro can solve problems that can not be solved by banking, because when small enterprises want to make loans to banks must have a governance and administration.

Bank Wakaf Micro Ahmad Taquiuddin Mansyur which is in the neighborhood of Ponpes NU Al-Mansyuriah Ta'limusshibyan Village Bonder Praya West Central Lombok was founded in 2019, at the beginning of the establishment of Bank Wakef Micro Ahmed Taqiudin Mansyure initially only covers one village is the village Bonder itself. However, as time passed, with the ball pickup system carried out by the Bank Wakaf Micro officers, in the second year managed to embrace 3 villages and by this year Bank wakaf micro Ahmad Taquiuddin Mansyur that is in the village of Bonder succeeded in embracing 6 villages that are in the district of West Praya. With regard to the program offered by Bank Wakaf Micro Ahmad Taquiuddin Mansyur that exists in the village of Bonder is to give the capital of the soft enterprise without the presence of cuts and interest, saving without the cost of admin (Zohraini,2022).

Based on the above description, the author is interested in conducting research related to the management of fund allocation conducted at Wakaf Micro Bank Ahmad Taquiuddin Mansyur.

METHOD

The methods used in this research are qualitative methods, i.e. researchers aim to understand phenomena about what the subject experiences, such as behavior, perception, motivation, actions, etc. (Moleong, 2002). While the approach used is a descriptive analytical approach, the data source in this study uses primary and secondary data, primary data obtained by interview methods, namely by interviewing BWM staff and BWM Clients. The data collection of this research uses observation techniques, interviews, and documentation. The data analysis technique in this research is inductive analysis. As for the validation technique of the data in this study using observational persistence and triangulation techniques (triangulasi sumber dan teknik).

RESULT AND DISCUSSION

Analysis of the management of fund allocation on the wakaf bank micro ahmad taquiuddin mansyur village bonder praya central lombok

Ahmad Taquiuddin Mansyur Micro Wakaf Bank funds are allocated by way of picking up balls or wakaf banks that come to the public to offer funding to Ahmad Takquiuddin Micro Bank Mansyure, using akad Qardh (loan without expecting returns) and in the process of refunding funds, in addition to the return of the principal funds borrowed there is also a return of Margin of 3% using akad ujroh or services, and infak persantren, besides that Bank Wakaff Micro Ahmad Taxiuddin Mansyyur also performs support to the customer in the form of training of the business of the customer. The reaction of the public with the presence of Wakaf Micro Bank is very positive, because it can help the economy of the community that is in the West Praya district by the development of the enterprise carried out by the Bank Wakaff Micro. The public reaction is marked by the increase in the number of customers of BWM Ahmad Taquiuddin Masyur, as in the table below:

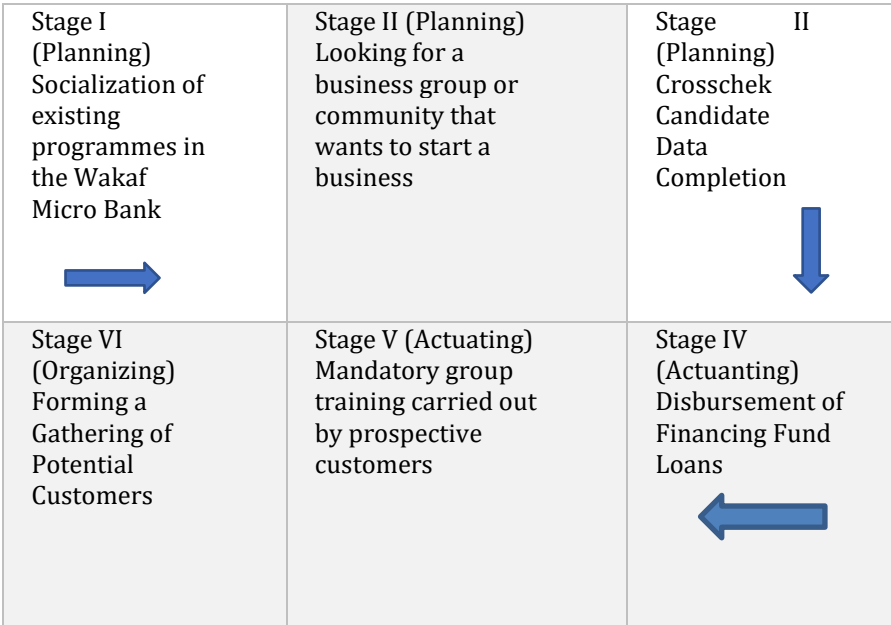
Table 1. Bank Wakaf Mikro Ahmad Taquiuddin Mansyur Customers - 2019-2022

No	Tahun	Nasabah	Jumlah Kumpi	Jumlah Pembiayaan
1	2019	355 Orang Nasabah	71 Kumpi	Rp 355.000.000,00
2	2020	505 Orang Nasabah	101 Kumpi	Rp 571.000.000,00
3	2021	575 Orang Nasabah	115 Kumpi	Rp 671.000.000,00
4	2022	595 Orang Nasabah	119 Kumpi	Rp 714.000.000,00

Source: BWM Atqia 2022 Financing Document

Based on the above table, the number of customers who make financing at Wakaf Micro Bank Ahmad Taquiuddin Mansyur has increased every year. Therefore, in order to the objectives of the BWM, there is a need for management in which management has a very necessary role in the management of the Wakaf, because a good management can regulate or control the flow of the wakaf's property management. There are several stages of funding in Wakaf Micro Bank Ahmad Taquiuddin Mansyur which are as follows

Tabel 2. Operational Scheme of Bank Wakaf Mikro Ahmad Taquiuddin Mansyur





Source: Interview results with BWM Supervisor Atqia

Planning

Planning is a function in management that is related to the process of determining in advance the activities that must be carried out, procedures and implementation in achieving an organizational goal during a certain period (Mujtahid, 2022). Planning is a stage that includes activities to express basic ideas which are identical to determining the organizational concept which is summarized in the organization's vision and mission (Utami, 2022).

Planning was carried out by the Ahmad Taquiuddin Mansyur Micro Waqf Bank in order to achieve the goal of helping the community to more easily obtain loans so that the community becomes more advanced in building and developing their businesses. The things you must pay attention to when you want to apply for financing at the Ahmad Taquiuddin Mansyur Micro Waqf Bank are as follows:

- a. Conditions for financing at the Ahmad Taquiuddin Mansyur Micro Waqf Bank: include being or have been married, photocopy of family card, photocopy of KTP, having a group, each group consisting of a minimum of 15 people and a maximum of 25, and attending mandatory group training (PWK) for 5 days.
- b. The criteria for communities that can receive the fund distribution program from the Ahmad Taquiuddin Mansyur Micro Waqf Bank are: Communities who already have a business and Communities who are committed to following the empowerment program and processes in providing financing to customers through several stages.

The planning carried out by the Ahmad Taquiuddin Mansyur Micro Waqf Bank is carried out to facilitate future activities so that it can achieve the stated goals. The target of the Ahmad Taquiuddin Mansyur Micro Waqf Bank is financing and empowering poor or underprivileged communities in the West Praya sub-district, as well as providing assistance for customers.

Organizing

Organizing in general is a phase of placing human resources and human resources in an appropriate manner so that they can support the success of the organization's work and minimize errors that can harm or hinder achievements in an organization. Thus, organization has an important role in managing waqf funds, especially at the Ahmad Taquiuddin Mansyur Micro Waqf Bank so that the funds provided are in accordance with the agreed work program objectives (Athoillah, 2010). Organizing is done with the aim of dividing a large activity into smaller activities. This is important because through clear organization the employees of Ahmad Taquiuddin Mansyur Micro Waqf Bank can be focused and trustworthy in carrying out their duties.

Micro Waqf Bank Manager Ahmad Taquiuddin Mansyur Micro Waqf Bank Manager Ahmad Taquiuddin Mansyur has the following duties:

1. Make a report related to BWM Atqia.
2. Every 4 months, report BWM Atqia to the OJK.
3. Hold meetings to discuss BWM Atqia
4. Create short-medium and long-term work programs.

Micro Waqf Bank Supervisor Ahmad Taquiuddin Mansyur Supervisor, has duties including:

1. Socialize about BWM Atqia to sub-districts in Praya Batar.
2. Create a new group.
3. Group training before disbursement.
4. Loan disbursement.
5. Deposits as well as carrying out weekly Halaqoh which is combined with recitation as well as assistance and supervision to customers.

Administration or Cashier of Micro Waqf Bank, Ahmad Taquiuddin Mansyur, has the task of:

1. Input prospective customer data.
2. Disburse the loan money to the supervisor.
3. Receive customer deposits from supervisors.
4. Receive savings (customer wallet).

The organization is carried out by the Ahmad Taquiuddin Mansyur Micro Waqf Bank by dividing tasks according to the abilities of each management and making efforts to provide training to the management to develop human resource capabilities at the Ahmad Taquiuddin Mansyur Micro Waqf Bank so that they can carry out their duties optimally in order to achieve the stated goals. set.

Apart from distributing tasks and responsibilities to employees, BWM supervisors also direct prospective customers to form groups consisting of a minimum of 15 people and a maximum of 25 people, these groups are called weekly Halaqoh (Halmi). Where one halmi will be divided into groups on a smaller scale called the Indonesian Islamic Boarding School Community Business Group (KUMPI), one KUMPI consists of 5 people (1 chairman and 4 members). This division of kumpi aims to make it easier for customers to continue to the next stage. Next, there is mandatory group training (PWK) which is carried out for 5 consecutive days at a time and place that has been mutually agreed upon. If out of these 5 days there is one member of the customer group who is not present at the PWK without any particular reason then the PWK will be carried out again. starting from day 1 again and that is the consequence that prospective customers must bear.

As for the financing period, you can choose 25 weeks and 50 weeks according to the customer's agreement. So there the meeting is once a week called Halmi (Weekly Halaqoh) for installment collection and assistance. The disbursement system. The distribution of capital funds to customers uses a 2:2:1 system, meaning that 2 people in one group disburse it every week, then in the second week 2 more people, and in the third week 1 person. The system is called joint responsibility, that is, for example, if one customer does not pay, his co-workers pay first because this uses a joint responsibility system.

Actuating

After the planning and organization have been determined, then we enter the implementation stage, namely carrying out the activities that have been planned so that the objectives, namely the distribution of funds, can be achieved optimally. According to Terry, quoted by Nuha, implementation is an effort to move group members in such a way that they try to achieve the goals and objectives of the organization (Nuha, 2020).

Meanwhile, after distributing kumpi, and carrying out mandatory training (PWK) which is carried out for 5 days, prospective customers will be explained by the Micro Waqf Bank supervisor regarding the document requirements that must be collected, reading the customer's pledge or promise, and the mechanism for implementing fund distribution in Ahmad Taquiuddin Mansyur Micro Waqf Bank, which provides soft business capital without interest and collateral, the contract used by this micro waqf bank is a Qardh contract (loan without expectation of return) and in the process of returning funds, apart from returning the principal funds lent, there are also returns. The 3% margin uses ujroh or service contracts, and Islamic boarding school donations, and also the micro waqf bank itself operates a joint liability system or you could say a group system. The amount of financing provided for the first loan at the Ahmad Taquiuddin Mansyur Micro Waqf Bank to customers is IDR 1,000,00.00, - (one million rupiah) for a loan period of 1 year and the installments charged by customers per week are IDR 20,000 - (twenty thousand rupiah) with an additional margin of 3% which is divided into donations to Islamic boarding schools of IDR 1,500 - (one thousand five hundred rupiah) and IDR 500 - (five hundred rupiah) for operational costs

for BWM employees, and the total weekly installment is IDR 22.000 - (twenty two thousand rupiah) weekly installments for a period of 25 weeks or 50 weeks. If during the implementation of the PWK one of the prospective customers is absent without a specific reason or a reason that can be accepted by the Micro Waqf Bank supervisor, then the consequence is that they have to repeat the group's mandatory training from the start, for example, 4 days of mandatory group training has been carried out but in the end On the 5th day, if one of the prospective customers does not attend for no reason, the group's mandatory training is considered a failure and must be repeated starting from the first day. The process of providing financing to customers goes through several stages including:

1. The first stage carried out by the Micro Waqf Bank is to socialize the micro waqf bank to the community through the Village Head, Village Staff, and the Head of the Bonder Village Hamlet, there is also a delivery through regular recitations at the Islamic boarding school, and also through the teachers who teach at the Islamic boarding school. Conveying that a micro waqf bank already exists in Bonder village and this micro waqf bank provides financing to the community in the form of interest-free and collateral-free loans, targeting all people who are married and have family cards and electronic KTPs in West Praya District.
2. The second stage is looking for business groups or people who have businesses but lack business capital and people who want to open a business but don't have business capital who want to become customers at the micro waqf bank and want to do financing at the micro waqf bank Ahmad Taqiudin Mansyur, time to wait from the grouping stage process, namely one week to complete documents and introduce fellow groups, approximately 5 days, and one group consists of 15-20 people and each team from that group consists of 5 people. The basis for creating this group is that people who live nearby or are neighbors who want to finance, have a strong and honest commitment to the group and do not run away or stop in the middle of the road.
3. The third stage is checking the completeness of customer data where the data prepared is a photocopy of the Family Card and electronic KTP in accordance with what has been determined by the Ahmad Taqiudin Mansyur Micro Waqf Bank.
4. The fourth stage is the formation of financing groups, prospective customers will form a group consisting of 3-5 groups and each group consists of 5 people per Kumpi and the groups gather into one halaqoh.
5. Then the group was assisted once a week by the Ahmad Taqiudin Mansyur Micro Waqf Bank. In this assistance, solidarity, seriousness and strong commitment were used as assessment material for the micro waqf bank itself.
6. The fifth stage is mandatory group training (PWK), after the customer collects data, after one week the prospective customer will undertake group training for 5 days at a mutually agreed location. In this mandatory group training, prospective customers read the pledge or promise and are introduced to the existing contracts and programs at this micro waqf bank, then the mentor instructs prospective customers to take part in the next stage.
7. The sixth stage is the disbursement of financing from the Micro Waqf Bank with a 2:2:1 system, meaning that 2 people in one group disburse it every week, 2 more people in the second week, and 1 person in the third week.
8. The seventh stage is assistance in the form of business training for customers, and monitoring of each customer's business carried out by Bank Wakaf Mikr Ahmad Taqiudin Mansyur. This is why this assistance and monitoring of customers is carried out, so that financing customers who have been disbursed make the best use of their money.
9. The eighth or final stage is Halaqoh (recitation) which is carried out regularly every week by customers who are accompanied directly by Micro Waqf Bank employees with a maximum duration of 1 hour per meeting. only weekly installments but there are also several studies that are filled in, starting from reading the Asmaul Husna together to providing studies. Customers feel very helped and satisfied from a financial perspective in implementing Halmi by the Micro Waqf Bank.

Customers who make financing at the Ahmad Taqiuddin Mansyur Micro Waqf Bank do not use an interest system, or rewards, or collateral, this micro waqf bank is a sharia-based financial institution, because there is no interest and collateral and the cheap operational costs proposed by the micro waqf bank This makes many customers interested in borrowing from the Ahmad Taqiuddin Mansyur Micro Waqf Bank. The target customers of this micro waqf bank itself are underprivileged people who have businesses but do not have capital and people who have the desire to open a business but do not have capital, so they can borrow from the Ahmad Taqiuddin Mansyur Micro Waqf Bank, not only the public or potential customers Only those who have a trading business can borrow, but those who have a farming business, gardening

business, weaving business, livestock business and the like can take out a loan at the Ahmad Taquiuddin Mansyur Micro Waqf Bank. The programs offered by the Ahmad Taquiuddin Mansyur Micro Waqf Bank in Bonder village are providing soft business capital without interest and guarantees or collateral, saving without admin fees, and also assisting customers' business.

The customer's decision to use the Ahmad Taquiuddin Mansyur Micro Waqf Bank includes a form of asset protection carried out by the customer. The customer prefers the preferred path in making loans because this micro waqf bank uses a system without interest and collateral, different from other Muslims who choose to use an institution. conventional finance or still using the interest system, the interest system in the Islamic religion is prohibited. From the loan submitted to the Ahmad Taquiuddin Mansyur Micro Waqf Bank, customers can continue to develop their business by adding assets or merchandise (Afriliawan, 2021).

The existence of the Ahmad Taquiuddin Mansyur Micro Waqf Bank makes people feel many changes that help their business capital, the Ahmad Taquiuddin Mansyur Micro Waqf Bank provides conditions that can be said to be easy to apply for a loan at the Ahmad Taquiuddin Mansyur Micro Waqf Bank, increase business capital, and can also develop their business, so as to be able to reduce the level of dependence on loan sharks, and develop social solidarity in the form of joint responsibility which is used to overcome customers who cannot pay installments and also has a positive impact on harmony and togetherness and connecting ties between people who borrow at Micro Waqf Bank Ahmad Taquiuddin Mansyur.

So, the distribution of funds carried out by the Ahmad Taquiuddin Mansyur Micro Waqf Bank makes it easy for potential customers because the Ahmad Taquiuddin Mansyur Micro Waqf Bank uses a Qardh contract (loans without expectation of return) and in the process of returning funds, in addition to returning the principal funds lent. There is also a margin of 3% which is returned using an ujroh or service contract, and Islamic boarding school donations, which are approved by prospective customers, and conditions that are quite easy for prospective customers, namely photocopies of KK and KTP, and can also help customers in terms of additional capital. business, and assisting customers' businesses, as well as increasing knowledge and understanding in managing a business that is or will be run by customers.

Controlling

From his presentation regarding the implementation of the Micro Waqf Bank, Ahmad Taquiuddin Mansyur also supervises customers so that the funds provided are not misused. The monitoring or evaluation function is used to measure objectives and find out whether the implementation of fund management activities carried out within the specified time period has been successful or vice versa and whether there are deviations in the implementation or not. Supervision is used as an evaluation process to improve things that are not in accordance with the rules and maintain those that are in accordance with the rules so that they can improve the quality of future implementation (Nuha, 2020). The purpose of this supervision is to ensure that the work that has been carried out goes according to what has been planned (Utami, 2022).

Supervision of customers at Ahmad Taquiuddin Mansyur Micro Waqf Bank is carried out once a month, this supervision is carried out by the Micro Waqf Bank Supervisor Ahmad Taquiuddin Mansyur for customers, with an indirect supervision system carried out during weekly halakoh at one of the customer's homes as agreed at the beginning. Supervisors ask customers several questions to get information about the development of the business they are running. This supervision is carried out so that customers who are given loans by the Ahmad Taquiuddin Mansyur Micro Waqf Bank do not misuse the money they have been given. This supervision also aims to find out the level of profit from the business carried out by the customers of the Ahmad Taquiudin Mansyur Micro Waqf Bank themselves. Apart from supervision, there is also assistance in the form of business training which has a positive effect on improving customers' economic conditions.

CONCLUSION

1. Planning at the Ahmad Taquiuddin Mansyur Micro Waqf Bank is in the form of socializing the financing provided by the Ahmad Taquiuddin Mansyur Micro Waqf Bank to customers regarding the contracts used, namely Qardh contracts (loans without expectation of return) and the process of returning funds, apart from return of the principal funds lent, the 3% margin is also returned using an Ujroh or service contract, and Islamic boarding school donations. After the socialization, the next thing to do is look for

business groups or communities who want to finance the Ahmad Taquiuddin Mansyur Micro Waqf Bank, apart from that there are The five conditions that must be met if you want to finance the Ahmad Taquiuddin Mansyur Micro Waqf Bank are: a) Already or have been married, b) Customer collects one photocopy of family card, c) Customer collects one photocopy of KTP, d) Has each group consists of 5 people, e) Participate in mandatory group training (PWK) for 5 days. The final stage in planning is checking the completeness of data on prospective customers who borrow funds from the Ahmad Taquiuddin Mansyur Micro Waqf Bank.

2. Organizing at the Ahmad Taquiudin Mansyur Micro Waqf Bank is managed by the Manager (Head of Office), Administration (as well as treasurer), and also Supervisor. The organizers at the Micro Waqf Bank, Ahmad Taquiuddin Mansyur, have held their duties and carried out their respective duties so that the funds provided are in accordance with the objectives of the work program that has been determined. Meanwhile, in this organization, Micro Waqf Bank Supervisor Ahmad Taquiuddin Mansyur directed prospective customers to invite people who want to borrow funds with a minimum number of members of 15 and a maximum of 25 potential customers. This group will later be divided into several groups, and one group consists of 5 customers (1 chairman, 4 members).
3. Implementation (Actuating) in the implementation of fund distribution at the Ahmad Taquiuddin Mansyur Micro Waqf Bank goes through several stages, namely mandatory group training (PWK), mandatory group training is carried out after the formation of the group and mandatory group training is carried out for 5 consecutive days located in one of one resident's house which had been mutually agreed upon when forming the kumpi, the series carried out during this group's mandatory training was an introduction to BWM and the contracts used, reading the customer's pledge or promise, and reading the Asmaul Husna. If within 5 days one of the customers does not take part in the mandatory group training without an understandable reason, the mandatory group training will be repeated starting from the first day. Apart from group mandatory training, this implementation also carried out disbursement to customers using a 2:2:1 system, first week 2 customers, second week 2 customers, and third week 1 customer.
4. Controlling is carried out once a month, where the first three weeks are used for payment and installment payments, while the fourth week is used for supervision and installment payments. Supervision is carried out using an indirect system, while activities other than supervision that are carried out are weekly Halmi or halakoh activities with several series of activities such as reciting recitations, assisting customers' businesses in the form of business training, and depositing installments of customer loan funds. This supervision also aims to find out the level of profit from the business carried out by the customers of the Ahmad Taquiudin Mansyur Micro Waqf Bank themselves.

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