



# The Role of North Sumatra MUI Through Empowerment Waqf Al Nuqud in Increasing Micro, Small and Medium Enterprises in North Sumatra

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Informasi Artikel	ABSTRAK
<p>History of the article: Accepted: July 2023 Corrected: August 2023 Accepted: October 2023</p> <p><b>Kata Kunci:</b> MUI Sumatera Utara, Waqf Al-Nuqud, UMKM</p>	<p>Micro, Small and Medium Enterprises (MSMEs) are one of the economic units that play an important role in the Indonesian economy. In the process of developing this business, each MSME experienced many obstacles that hindered their production, including the difficulty of obtaining capital loans from conventional BANK. Therefore the MUI of North Sumatra as a government institution which is also the pioneer or manager of Waqf al Nuqud should make this issue a reference for determining optimal programs, especially in managing Waqf al Nuqud, so that the resulting output can touch and help MSMEs in Sumatra. North. The research method used is to use qualitative methods (qualitative research). The purpose of this study was to find out the role of the North Sumatra MUI in improving micro, small and medium enterprises through the empowerment of Waqf al Nuqud. Through the results of the researcher's analysis of the role of the North Sumatra MUI in improving MSMEs through empowering waqf al nuqud, namely 1) Forming a P2WP institution (Center for Productive Waqf Development), with the aim that the management of Waqf al Nuqud can be carried out in a structured way and an institution that is consistent in dealing with these issues, 2) Managing Waqaf al Nuqud in the form of Epowerment, including providing capital loans to MSMEs, establishing halalmarts and providing guidance in the form of business management workshops to MSMEs who have been given capital loans.</p>

## Introduction

Micro, Small and Medium Enterprises (MSMEs) are one of the economic units that play an important role in the Indonesian economy. The MSME sector has absorbed 75.33 percent of the total non-agricultural workforce and contributed 60.34 percent of the total national GDP. Even when the economic crisis occurred in 1998, MSMEs were still able to stand firm, when the economic pattern was in an unstable direction (S. Sarfiah, et al., 2019). The positive contribution and strength of MSMEs encourage an increase in the number of MSMEs which always increase every year. In 2018, the Ministry of Cooperatives and MSMEs recorded at least 64.2 million MSMEs in Indonesia. The amount is large enough to support the movement of the national economy (Raharja & Natari, 2021).

The number of existing MSMEs still leaves problems faced by MSME actors. Despite the large number of MSME actors, not a few of them face obstacles and limitations. Some of the obstacles faced include access to banking, human resource management, and supporting infrastructure. The most common are constraints related to capital and limited access to financing for business development (Idayu & Husni, 2021). This condition is certainly one of the factors hindering the development of MSMEs to compete at the national and international levels. Access to alternative capital is needed to be able to overcome these problems, so that the role of MSMEs as supporting social welfare can be further optimized (Sardini & Imsar, 2022).

One of the sharia economic instruments that functions to encourage community welfare and is able to help move micro and medium enterprises is through the empowerment of waqf (Aska et al., 2022). Waqf is one of the Islamic economic institutions that plays a very important role in empowering the people's economy. Throughout history, waqf has played an important role in the social, economic and cultural development of society. The most prominent important role of the waqf institution is its role in financing various Islamic education and health. For example, in Egypt, Saudi Arabia, Turkey and several



other countries, the construction and various educational and health facilities and infrastructure are financed from the results of the development of waqf. The sustainability of the benefits of waqf results is made possible by the enactment of productive waqf which was established to support various social and religious activities (Imsar, 2018).

In terms of terminology, Ahmad Muhammad in the book *Daur Nizam Al-Waqf Al-Islamiy Fi At-Tanmiyah Al-Iqtishadiyyah al-Mu'ashirah* explains that waqf means holding its origins, and channeling its benefits for goodness or activities aimed at getting closer to Allah SWT (Firmansyah & Sidoarjo, 2021). The MUI fatwa commission defines waqf as property that can be used without losing the object or principal by not taking legal action against the object (selling, giving, or bequeathing) to distribute the proceeds to something that changes existing things. In Article 1 of Law Number 41 of 2004 concerning Waqf it is formulated that waqf is a legal act of waqf to separate and or surrender part of one's assets to be used forever or within a certain period of time in accordance with its interests for the benefit of worship and/or general welfare according to Islam (Siregar et al., 2022).

At present, waqf management has experienced significant developments, one of which is through the al-Nuqud Waqf instrument. Law Number 41 of 2004 concerning Waqf has specifically explained the provisions related to cash waqf. Previously, MUI had also issued MUI Fatwa No. 2 of 2002 concerning Al Nuqud Waqf. These two regulations form the basis for efforts to develop and introduce enduring cash waqf in Indonesia to the public. Through this instrument, people can start waqf with relatively small property values. This has a positive impact in providing opportunities for the wider community to donate waqf, as well as increasing waqf productivity (Sulistiani, 2021).

In North Sumatra, the number of MSMEs spread throughout the district is 1,221 MSMEs, with the variety and types of businesses they have, both from agriculture, animal husbandry, snacks, and other businesses. In the process of developing a business, every MSME experiences many obstacles that impede its production, including the difficulty in obtaining capital loans from conventional BANK because the collateral they have does not meet lending standards and the high interest rate applied by conventional BANK makes it very difficult for MSME actors to think about capital to run their business. (Hanum et al., 2022).

Based on observations made by researchers at the North Sumatra MUI through the productive waqf development center (P2WP) sector, it can be seen that the empowerment carried out by the North Sumatra MUI P2WP Institution is still not optimal, this is because the beneficiaries of the results of cash waqf management are considered to be less touching MSME in North Sumatra, this is evidenced by the total receipt of cash waqf funds distributed by the waqifs in 2022 of Rp. 221,000,000, but only 13 MSMEs were realized and the MSMEs that received benefit funds were only MSMEs in Medan City.

On the other hand, the dissemination of information on the waqf al nuqud empowerment program by the MUI of North Sumatra is also considered to be less effective because many communities and MSMEs in particular do not receive this information, of course this is a problem that must be resolved immediately because the community also has the right to information. Policy information provided by the North Sumatra MUI through the Center for Productive Waqf Development.

Through the problems above, the MUI of North Sumatra as a government institution which is also the pioneer or manager of the Abdul Nuqud Waqf makes this issue a reference for determining optimal programs, especially in managing the Abdul Nuqud Waqf, so that the resulting output can touch and help MSMEs in Sumatra. North Sumatra to increase their business through business capital loans or business development which is shaded by the MUI of North Sumatra. Based on this description, the researcher is interested in developing and studying further into a scientific journal with the title "Analysis of the Role of MUI North Sumatra through Empowerment of Al Nuqud Waqf in Increasing Micro, Small and Medium Enterprises in North Sumatra". The purpose of this study was to find out how the role of the North Sumatra MUI in improving micro, small.

## Method

The research method used is to use qualitative methods (qualitative research). According to Fadhlil, (2021), Qualitative research is observing people in the environment, interacting with them and interpreting their opinions about the world around them. Qualitative research aims to explain phenomena in depth through in-depth data collection. By taking a specific approach, it is more directed at a case study

approach to reveal the role of the North Sumatra MUI in improving micro, small and medium enterprises in North Sumatra through empowering waqf al nuqud. Basically, research with the type of case study aims to find out about something in depth (Mahanani et al., 2020).

Data collection techniques are carried out by: 1) participatory observation, researchers observe what people do, listen to what they say, and actively participate in their activities. Through this observation, it is hoped that researchers can obtain various data that are not obtained through interviews. So that it can determine the informants to be studied so that it is easy to get information for research purposes. 2) In-depth interviews (interviews), in this process obtaining information for research purposes by way of face-to-face debriefing between interviewers and informants or resource persons, with or without using interview guidelines, where interviewers and informants are involved in social life for a relatively long time. 3) Documentation method, (Rahmandani et al., 2018).

The informant in this study was the Secretary General of the North Sumatra MUI. The stages in the qualitative data analysis method include: 1) recording the data generated in the field, then coding it so that the source of the data can still be traced. 2) collecting, sorting, classifying, and analyzing it using analytical tools. 3) think by making meaningful data categories, looking for and finding patterns of relationships in making general findings (Laksana & Fajarwati, 2021). In this case, the researcher used the source (data) triangulation technique and the triangulation method to test the validity of the data related to the research problem being studied by the researcher by examining the data obtained through several sources, both from books, observations, as well as interviews and documentation.

## Result

Role is an activity carried out by a person or institution/organization. The role that must be carried out by an institution/organization is usually regulated in the provisions which are the functions of the institution. Role according (Ma, 2018), means the level of individual behavior that determines a particular position, thus the role concept refers to the pattern of behavior expected of someone who has a certain status/position in an organization or system. Therefore, it can be concluded that a role is an attitude or behavior that is expected by many people or a group of people towards someone who has a certain status or position.

In this discussion, researchers will analyze the role of the North Sumatra MUI through empowering waqf al nuqud in increasing MSMEs in North Sumatra through several policies and programs that have been designed by waqf managers under the auspices of the North Sumatra MUI. The following is the result of the researcher's analysis of the role of the North Sumatra MUI in increasing MSMEs through empowering Wakaf al Nuqud.

### First. Forming the P2WP Institution (*Productive Waqf Development Center*)

The formation of this institution was based on a Decree of the Leadership Council Indonesian Ulama Council of North Sumatra Province Number: Kep -019/DP-P II/II/2022 concerning the MUI Productive Waqf Development Center of North Sumatra Province. This was conveyed by the Director of P2WP Dr. H. Akmaluddin Syahputra, M.Hum after the inaugural meeting at the North Sumatra MUI, February 10 2022. This institution was also formed on the basis of the efforts and efforts made by the North Sumatra MUI to expand and strengthen its authority in managing waqf in North Sumatra, many waqf give either form *Waqf al Nuqud* as well as endowments in the form of goods encourage the management of the North Sumatra MUI to form a structural institution so that the authorities and tasks contained in the North Sumatra MUI can be classified according to the objectives of their respective tasks. This is in line with the researcher's interview with the director of P2WP, Mr. Akmaluddin Syahputra as follows:

*"The productive waqf development center at the North Sumatra MUI is a legal entity and has a legal entity recognized by the government, this P2WP was formed on February 10, 2022 which has the function of being a waqf management body for the North Sumatra MUI, to receive waqf and manage and distribute the waqf. to wazirs who are entitled and in need Currently the target recipients of the waqf that we manage are MSME actors because we know for ourselves that there are so many MSMEs in Sumatra, with various types of businesses, of course we cannot guarantee that they will be able to fulfill their own capital without having to lend capital to various parties, one of the most*

*popular is the Conventional Bank, This is where we make this momentum to help MSME actors not to be trapped by interest patterns that really suffocate them, that's why we created a capital loan program through Waqf al Nuqud cash waqf to MSME actors.*

Based on the interview results above, it can be concluded that the role of the North Sumatra MUI as the first step in empowering Al Nuqud Waqf is to establish a productive waqf empowerment center or P2WP which functions to manage all waqf implementation activities at the North Sumatra MUI and channel it in the form of capital loans to actors MSMEs, of course this is an optimal policy to improve the welfare of MSME actors in North Sumatra. This is in line with opinion Juliati Nasution, (2018) who say that an institution can be seen as optimal or not policies are designed based on the results of the role implemented, forming an institution is an objective first step taken to run an organization, because the institution formed will be more consistent and structured both in terms of performance and results of the programs implemented. Therefore, in order for the program to be in accordance with the expected target, it must first form an institution that specifically complements the program.

## **Second. Managing Waqf al Nuqud in the Form of Empowerment**

According to Budiman et al., (2023), *Empowerment* is the notion of empowerment, namely a process of business activities to further empower "human power" through changes and human development itself in the form, ability, trust, authority and responsibility in order to carry out organizational activities to improve performance as expected. According to Rodiah et al., (2023), Empowerment is an effort to encourage or help individuals and groups to make changes for the better in their life processes. From the description above, it can be concluded that Empowerment is a process of activities carried out in an effort to encourage and give confidence to individuals and groups to increase their potential in the form of moral encouragement as a support for the rise of the business they run.

The concept of Empowerment or empowerment is applied by the MUI of North Sumatra through the productive waqf development center in producing Wakaf al Nuqud results to improve the people's economy, one of which is to encourage and assist MSME actors in running their businesses. From the results of the researcher's analysis, there are several empowerment programs implemented by the North Sumatra MUI through Wakaf al Nuqud, including:

### **Providing Capital Loans to MSMEs**

One form of empowerment of Waqf al Nuqud carried out by the Center for the Development of North Sumatra MUI Productive Waqf is to provide business capital loans to MSME actors whose business type has been registered as muafiq 'alaih productive waqf of North Sumatra MUI. The loaned capital is funds that have been collected by the P2WP institution originating from al-waqif who have al-waqfa assets to be managed into productive waqf which will produce mashlahah (many benefits) for the people's economy.

**Table 1. List of MSME recipients of Capital Credit through Waqf Al Nuqud Empowerment**

No	MSME name	Loan Amount	Address
1	Meatball Favorite	IDR 12,000,000	Jl. Black Crow No 17-18C, Kel Sei Goat B
2	Bowo Chicken Sempol	IDR 6,000,000	Jl. Plow the End of the Alley of Struggle in Sandpaper Field

3	Maharani Collection	IDR 17,000,000	Jl. Sei Balai No. 12 Medan
4	Jiane Snack	IDR 13,000,000	Jl. Sei Tuan No. 7 Medan
5	Deli Mayasari Handycraft	IDR 14,000,000	Jl. Eagle Comp. KPB No. BB 22 Medan
6	Lidya Collection	IDR 17,000,000	Jl. Yos Sudarso
7	Weaving	IDR 15,000,000	Jl. Bilal Ujung No. 169 P. Brayan East Medan
8	Ong Empek-Empek	IDR 8,000,000	Jl. Gaperta Edge Comp. Graha Gaperta
9	Maharani Food	IDR 7,000,000	Jl. Wire VII Graha Aluminum Complex
10	Banana Palace	IDR 12,000,000	Jl. Java Captain Muslim Gg. Grace No.10
11	Qoqom Frozen Food	IDR 8,000,000	Jl. Master No. 34 B Medan
12	Spiritual weaving	IDR 11,000,000	Jl. Yellow No 14
13	Bika Ambon Zulaika	IDR 10,000,000	Jl. Cassowary

Every year the North Sumatra MUI Productive Waqf Development Center opens business capital loan applications through Wakaf al Nuqud. The applicant must meet several requirements, namely, the type of business must be registered in the database of the Office of Cooperatives and SMEs in each district in North Sumatra. This application contains details of the required capital, an overview or profile of the business being carried out as well as other supporting files such as KTP, SIUP and NPWP. These are all procedures that must be completed by the applicant to make a venture capital loan to the North Sumatra MUI P2WP institution. This is in line with the statement of Mr. Akmaludin Syahputra as director of the Productive Waqf Development Center through interviews with researchers as follows:

*"In empowering the money that we are currently receiving, we apply the concept of empowerment, namely empowerment that directly touches the people's economy, one of which is through a business loan program for MSMEs in North Sumatra. This year there are 13 MSMEs whose capital we have assisted to carry out their activities. Currently, we are still focusing on MSMEs in the city of Medan,*

*because on the other hand the funds collected through waqf al nuqud are still low, so we are unable to meet the business capital needed by MSMEs outside the city of Medan. Regarding this capital loan system, we implement a system This is in accordance with the rules in the Sharia BANK. The advantage of channeling capital in this institution that we do is that it does not require collateral and collateral as applied by Conventional BANK and Islamic Banks, therefore this makes it very easy for MSMEs to get capital even though they do not have large collateral."*

Based on the interview above, it can be concluded that the North Sumatra MUI through the productive waqf development center has taken good steps to help MSME actors who experience difficulties in meeting their business capital. This is in line with research conducted by Haryanto et al., (2020) that the capital constraints faced by MSMEs in general can actually be overcome through optimizing waqf. This mechanism is carried out while adhering to sharia rules and principles as the main foundation in muamalah. In accordance with the provisions and characteristics attached to waqf, most businesses that can receive waqf distribution are small-scale businesses. Bearing in mind that the goal and maqashid of waqf is to realize the welfare of the people. So that the distribution of waqf to small business actors is a concrete step in improving the economy of small communities.

### **Established Halal Mart**

Halalmart MUI is a new business product that is managed directly by MUI North Sumatra on the basis of cash waqf management. The existence of the North Sumatra MUI halalmart indicates a form of cash waqf management in the form of a mini market business. The management of this mini market is clearly based on the company's CSR actions and also cash waqf from the people. Therefore, the management of the MUI Halalmart mini market will not be managed the same as other mini market businesses. Management must also comply with waqf governance in sharia (Harahap et al., 2021).

Halalmart MUI North Sumatra was founded in 2018. The mini market business managed by MUI North Sumatra is a form of managing cash waqf and CSR (Corporate Social Responsibility) funds in several companies. Halalmart was born from the assistance of Bank Sumut CSR, MUISU, SME entrepreneurs and waqf funds from the people (kedaiwakaf.com). The waqf funds that were collected at the beginning of the founding of Halalmart MUI North Sumatra were dominated by Bank Sumut's CSR funds. Use of CSR funds in waqf.

*Entrepreneurship Laboratory* This waqf-based mini market is sought to be realized and named "Halalmart MUI North Sumatra". In preparation for creating a mini market, several preparations were made through the Halalmart presentation event on April 20 2017. The implementation of this event was organized by MUI North Sumatra involving several stakeholders. Through this event, North Sumatra MUI finally announced to all stakeholders that the building that will be used as a waqf-based entrepreneurship laboratory is available. This building has a size of 12 x 5 meters and is located right in front of the North Sumatra MUI/LPPOM MUI North Sumatra Office. From the implementation of this event, it was seen that there was enthusiasm that arose and was present to realize waqf motivation by a number of stakeholders. With this condition,

After one year, the development plan was formalized, on Thursday, April 12 2018, the North Sumatra MUI Leadership Council, officially established the North Sumatra MUI Halalmart Endowment Entrepreneurship Laboratory Program. One of the most important parts of the inauguration of this program was the handing over of cash waqf certificates, both perpetual and term, to the Wawakif. This representative became the initial contributor of funds for the realization of the North Sumatra MUI Halalmart. This momentum is a sign that two sides of the economic awakening of the ummah have been awakened, namely the synergy between the clergy and waqif through the practice of this waqf.

The waqf funds received as capital for the establishment of the North Sumatra MUI Halalmart Entrepreneurship Laboratory are a combination of permanent waqf assets and future waqf. Bank North Sumatra's CSR Fund is considered a permanent waqf. However, several other wakifs from the North Sumatra MUI management use the term waqf scheme in supporting their properties. All waqf funds collected are used to fulfill all equipment and buy goods to be sold at the mini market. Specifically, the

North Sumatra Bank's CSR Fund is intended for the purchase of the North Sumatra MUI halal building. Furthermore, other waqf funds become capital for other equipment. Waqf received at the beginning of the founding of Halalmart MUI North Sumatra from wakifs is evidenced by waqf certificates, both permanent and long-term types of waqf.

The management system has been phased in stages since its establishment. At the beginning of the founding of Halalmart MUI North Sumatra, the first thing that had to be managed was the funds that had been collected. The waqf funds that have been collected are converted into goods, such as buildings, mini market shelves, computers, selling goods and other equipment that supports the North Sumatra MUI Halalmart business needs, after all are fulfilled, continue with mini market business activities and developing waqf shops. In this phase, all assets under the control of the North Sumatra MUI PTKU Entrepreneur Laboratory, namely the North Sumatra MUI Halalmart, have legally become waqf objects or assets.

The waqf system at Halalmart MUI North Sumatra is divided into 2 channels. The first stream is conventional waqf, namely through money given to the North Sumatra MUI by transferring to a special account designated for the continuity of the North Sumatra MUI Halalmart business activities. In addition, the second flow is by participating in buying and selling transactions or buying goods sold by the Halalmart MUI of North Sumatra. This is because profits from buying and selling transactions are recognized as waqf for consumers to Halalmart MUI North Sumatra.

On the other hand, regarding income from Halalmart MUI North Sumatra, in every transaction that occurs at the Halalmart MUI North Sumatra mini market, there is a difference in cost of goods and profits. All profits received during the transaction become productive results from the managed waqf assets. Like productive waqf, profits from all transactions are benefits that can be used for the people (mauqf alaih). Waqf asset management is intended for the benefit of society.

### **Development of P2WP MUI North Sumatra assisted MSMEs**

Micro, Small and Medium Enterprises or MSMEs are the smallest Business Units run by the community, currently MSMEs are often underestimated by various parties, this is probably because these MSMEs have not succeeded in upgrading to become quality products and are able to compete with products produced by other companies. large at the moment(Ekawati et al., 2021). Therefore, P2WP has contributed to providing quality improvement to MSMEs both in terms of the production of goods and the MSME actors themselves, so that with the ambition to participate in providing these improvements, P2WP provides guidance for MSMEs in North Sumatra. Coaching is a form of business to upgrade a business, both small and medium in scope, to a more advanced direction in terms of human resources and production resources, so that the expected increase in MSMEs is not limited to roads anywhere but can be used as trade centers or economy by any party(Bahtiar et al., 2021).

MSMEs must have a lot of expertise because the process from A to Z is carried out by themselves, starting from the selection of raw materials, the production process, packaging, marketing, transportation, certification and licensing. things they have to do for themselves. This makes SMEs slower to progress. To be able to achieve success in improving the quality of its products, MSMEs require business assistance from various parties who focus and pay attention to the field of MSME development(Effendi et al., 2022). Therefore, P2WP took a policy to carry out this guidance through the previous al nuqud waqf. P2WP simulates and continues to manage these mandated waqf funds to be implemented as a mandate in providing welfare to MSME actors, on the basis of which P2WP is very enthusiastic about designing several policies or programs to bring North Sumatra MSMEs in a better direction with the current use of waqf funds. it is being managed.

This training is carried out every year for MSMEs that have been given venture capital by P2WP MUI North Sumatra with the aim that the capital provided can be managed productively and effectively, because they have been equipped with knowledge about managing and managing the finances of a business. This is in line with the results of the researcher's interview with MrAhmad Darwis Ritonga as the P2WP HR manager as follows:



"After we provided capital loans to MSMEs, we did not continue to let them manage capital without optimal knowledge and business management, therefore every year we holding coaching through workshops or business management training for MSMEs that we have provided capital loans. The goal is that the capital we provide is not to increase their business income, of course to achieve this target requires accumulated expertise in running their business, through this program we make it happen."

Based on the interviews above, it can be concluded that the implementation of coaching for MSME actors is very effective because this is in line with research conducted by Efendi et al., (2021) whereas workshops are training conducted by agencies or institutions for employees, company employees and the public in general with the aim of providing knowledge in the form of good skills for the areas they master. The implementation of the workshop is very appropriate for MSME actors because they are the smallest business unit that still has fewer human resources and minimal insight into business management, so that the implementation of this workshop will be able to provide good feedback on the development and progress of these MSMEs.

## Conclusion

Role is an activity carried out by a person or institution/organization. The role that must be carried out by an institution/organization is usually regulated in the provisions which are the functions of the institution. Through the results of the researcher's analysis of the role of the MUI of North Sumatra in increasing MSMEs through empowering waqf al nuqud, namely 1) Formation of the P2WP institution (Center for Productive Waqf Development), with the aim that management of al nuqud waqf can be carried out in a structured and institutional manner that is consistent in dealing with problems, 2) Managing waqaf al nuqud in the form of Empowerment, including providing capital loans to MSMEs, establishing Halal Marts and providing guidance in the form of business management workshops to MSMEs who have been given capital loans.

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