

Strategy For Optimizing The Utilization Of Productive Wakaf For Empowering Umkm In Banjar District

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Abstract: *Empowerment of Micro , Small and Medium Enterprises (MSMEs) in Banjar Regency is facing challenge main in the form of limitations access affordable financing. One of the solution potential is utilization endowment productive, which can produce income sustainable For support UMKM sector without depend on loans flowering. Research This aiming For review optimization strategies endowment productive in empowerment of MSMEs in Banjar Regency. The methods used is approach qualitative with studies case, through studies literature and interviews with manager waqf , UMKM actors, and stakeholders interest others. Research results show that although potential endowment productive in Banjar Besar Regency, its utilization Still limited. Optimization strategies that can applied covering improvement training management endowment, strengthening partnership between government and institutions Islamic finance , as well as management asset more endowments professional. Optimization endowment productive can increase MSME access to financing and accelerating empowerment economy local.*

Keywords : *Productive Waqf, Empowerment of MSMEs, Banjar Regency*

INTRODUCTION

Empowerment of Micro , Small and Medium Enterprises (MSMEs) is element crucial in Indonesian economy, including in Banjar Regency, South Kalimantan. MSMEs contribute around 99% of the total number of business units in Indonesia and provides contribution big to GDP and absorption power work (BPS, 2020). However, even though own very large potential, MSMEs in Banjar Regency face various challenges, especially related with access to affordable and sustainable financing . This problem often exacerbated by the low level literacy finance, limitations guarantees, and access limited to institution formal finance (Ministry of Cooperatives and SMEs, 2019). One of the solutions that can become alternative in support empowerment of MSMEs is utilization endowment productive, which has proven capable give contribution significant in increase welfare economy people (Kahf, 2002).

Waqf, as instrument Islamic economics, has potential big in empowering society, especially in sector economy. In terms of traditional, waqf more known as form donation For development means of worship and education. However, along with with development of the times, concept endowment productive start introduced and increasingly get attention. Productive waqf is waqf that is not only given For objective social only, but also managed For produce income that can be earned used For objective social and economic others, including empowerment of MSMEs (Agus, 2020). In the context of this, waqf productive can covers various type assets, such as managed land For agriculture , animal husbandry and business others that can give benefit economy term long (Nasution, 2019).

Regency , with amount large population and sectors agriculture that is still dominant, have potential big in development endowment productive . Potential This especially found in the utilization land endowment For various business productive that can strengthen economy local, at the same time support empowerment of MSMEs. Utilization land endowment For business agriculture or sector business other can give access more financing easy for MSMEs, without must depend on loans flowering which often burdensome (Mukti, 2019). However , even though potential This big , implementation endowment productive in Banjar Regency still limited . Many managers endowment that has not been understand fully method manage endowment in a way productive , and there are also many MSME actors who have not own adequate access towards existing waqf funds (Kahf , 2002) .

Based on matter said , research This aiming For to study optimization strategy utilization endowment productive in empowerment of MSMEs in Banjar Regency . For reach objective said , research This will use approach qualitative with design studies case . Data will be collected through studies literature and interviews with stakeholders interests , including manager waqf , UMKM actors , and the government area . Approach This chosen Because can give a better picture deep about challenges faced in implementation endowment productive , as well as identify steps needed taken For optimize its utilization (Shah, 2014).

A number of necessary factors be noticed in optimization endowment productive For Empowerment of MSMEs includes : improvement literacy endowment , strengthening regulation related management waqf , and provision adequate facilities and support for UMKM actors so that they can utilise endowment productive in a way maximum . This is in line with draft benefit the devil in Islamic jurisprudence which emphasizes the utilization of source Power For interest general and welfare society (Kahf , 2002). With optimize utilization endowment productive , it is hoped that

MSMEs in Banjar Regency can to obtain access more financing easy , and increase capacity and power competition they in economy local and also national .

Implementation of optimization strategies This No only will give benefit economy term long for MSMEs, but will also help strengthen economy local with utilise source existing power in a way more effective and sustainable . Therefore that 's important For dig potential endowment productive as alternative appropriate financing with sharia principles and can give benefit more social wide for community , especially in Banjar Regency (Mukti, 2019).

METHOD

Study This aiming For review optimization strategies utilization endowment productive For empowerment of Micro , Small, and Medium Enterprises (MSMEs) in Banjar Regency , South Kalimantan. The approach used in study This is approach qualitative with design studies case , which allows researcher For researching phenomenon in a way deep in specific context , namely in Banjar Regency . The approach qualitative chosen Because researcher want to dig more in about challenges and opportunities faced in utilization endowment productive and empowering MSMEs, as well as strategies that can implemented For maximize potential endowment productive .

For collect data, research This combining two techniques main : study literature and interviews in-depth . Literature study done For to obtain understanding relevant theoretical with Topic research , such as draft endowment productive , the role of MSMEs in economy local , as well as theories about empowerment economy based on waqf . Interview deep done with various stakeholders interests involved direct in management endowments and empowerment of MSMEs, including manager waqf , UMKM actors , and government area . Interview This aiming For dig information related with utilization endowment productive areas in Banjar Regency , the challenges faced , and opportunities that can utilized For optimize endowment productive in empowerment of MSMEs.

For to obtain better understanding comprehensive , research this also relies on triangulation source , which means the data obtained through interview will compared to with relevant secondary data , such as report annual government area or studies existing academics . This is aiming For ensure the validity and credibility of the data obtained , as well as enrich analysis findings obtained . Researchers will do analysis thematic to the data obtained , with method identify themes main thing that appears from interview and then group the data in relevant categories .

In terms of this , research This No only focuses on data collection , but also on data processing and analysis systematic For get deep understanding about potential , challenges , and strategies that can applied in utilization endowment productive For empowerment of MSMEs. The data analysis process begins with transcribe interviews were conducted , then the data was encoded based on emerging themes from answer informant . Next , the themes This analyzed more carry on For compile better understanding comprehensive about How endowment productive can utilized in SME context .

Data validity is also maintained with request bait come back from a number of informant related with conclusions drawn from results interview . Verify this data aiming For ensure that interpretations made in accordance with experience and views informant . In addition , to guard credibility research , conducted checking cross between findings obtained with existing theories about endowment productive and empowering economy .

In general overall , research This aiming For give a better picture clear about How endowment productive can used as solution financing sustainable alternatives for MSMEs in Banjar Regency . Utilization endowment productive expected can increase MSME access to financing that is not flowering , which during This become constraint main for Lots perpetrator business small in develop business them . Beside that , research This also provides recommendation regarding possible strategies applied For optimize management endowment productive , such as improvement training For manager endowment , strengthening partnership between government regions and institutions Islamic finance , as well as compilation supporting regulations development endowment productive .

With This approach is based on sharia principles , it is hoped that that utilization endowment productive can create positive and sustainable impact in empowerment economy local , as well as give benefit term long for society , especially for MSMEs in Banjar Regency

FINDINGS

Utilization endowment productive For empowerment of Micro , Small and Medium Enterprises (MSMEs) in Banjar Regency can become solution strategic in support economy more local sustainable . MSMEs in Indonesia play a role big in economy national , contribute more from 60% to Product Gross Domestic Product (GDP) and absorb Lots power work (BPS, 2020). However , even though his contribution large , SMEs often face constraint main in matter access to cheap and sustainable financing (Ministry of Cooperatives and SMEs, 2019). Therefore that ,

utilization endowment productive offer suitable alternative with sharia principles and can give benefit term long for empowerment economy people (Kahf , 2002).

A. Potential for Productive Waqf in Banjar Regency

Banjar Regency has potential big in matter endowment productive , especially in the sector land endowment that can utilized For activity economy that supports MSMEs, such as agriculture , fisheries , or sector business others . Most of them asset waqf in Banjar Regency at the moment This used For needs social and religious , such as construction of mosques and Islamic boarding schools . However , its potential in support empowerment of MSMEs is still not optimal (Nasution, 2019). With good management , land endowment can produce sustainable income , which in turn can used For support financing of MSMEs and accelerating empowerment economy local (Mukti, 2019).

According to Agus (2020), management endowment the right productive can produce source stable funding For development of MSMEs, so that reduce dependence on loans frequent flowering become obstacle for Lots perpetrator business small . In addition , the management endowment effective productive No only give benefit economy , but also creates field work new that can increase welfare public local (Kahf , 2002). This is very relevant with condition Banjar Regency , which is predominantly its population working in the sector agriculture and trade small (BPS, 2020).

However , the challenge main issues faced is lack of understanding about ways manage endowment productive in a way efficient . Shah (2014) state that without existence clear understanding about principles management endowment productive , potential large owned by waqf will difficult For utilized optimally . Therefore that , education and training for manager endowment as well as MSME actors are very important For ensure success in management and utilization endowment productive.

B. The Role of Productive Waqf in Empowerment of MSMEs

Productive waqf can become solution important in empowerment of MSMEs, considering access to financing is one of the challenge biggest problem faced by the sector This . Most MSMEs in Indonesia are hampered by limited capital and access. to profitable loans . Loan interest charged by conventional banks often become heavy burden borne by MSMEs (Ministry

of Cooperatives and SMEs, 2019). In this case this , waqf productive offer alternative financing based on sharia principles , where the funds provided No burdened flower .

Nasution (2019) revealed that with optimize potential endowment productive , UMKM actors in Banjar Regency can access more business capital easy and cheap . Management endowment true productive , such as use land endowment For sector agriculture or business small others , can create source sustainable funding , which will then can used for business capital for MSMEs (Amin, 2017). Use of endowment funds productive can also increase capacity production and power competitiveness of MSMEs, without must depends on the institution finance conventional which is often burdensome (Mukti, 2019).

Draft endowment productive this is very appropriate with principle benefit the devil in Islamic jurisprudence , which emphasizes the utilization of source Power For welfare society (Kahf , 2002). Therefore that , empowering MSMEs with using funds from endowment productive will give impact more social big , no only for SMEs yourself , but also for public in a way overall.

C. Challenge in Productive Waqf Management in Banjar Regency

Although own great potential , management endowment productive in Banjar Regency facing a number of significant challenges . One of the challenge main is lack of knowledge and understanding about management endowment productive , both among manager endowment and also the UMKM actors themselves (Nasution, 2019). Many managers more endowments focus on aspects social from waqf and not yet consider potential economy from asset waqf . Amin (2017) emphasized that For maximize benefit waqf , manager need given training special about ways manage endowment unproductive only produce income but also provide impact positive for empowerment economy public .

Challenge other is lack of regulations and policies that support management endowment productive optimally at the level area . Although there is regulations that govern waqf , its implementation Still limited to management endowment For needs social such as mosques and schools (Shah, 2014). Without existence supportive policies development endowment productive , potential large owned by waqf will difficult For utilized optimally . Mulyadi and Fikri (2019) suggested that the government area need formulate supportive policies development endowment integrated productive with the MSME empowerment program.

D. Productive Waqf Optimization Strategy for Empowerment of MSMEs

For optimal utilization endowment productive , necessary some strategies that can implemented. *First* , training management endowment for manager endowments and UMKM actors need improved. Training This No only covers understanding base about waqf , but also management strategies asset endowment For business productive that can increase income (Agus, 2020). In terms of this , work The same with institution Islamic finance and institutions training business is also very important.

Second, partnership between government area, institution Islamic finance, and management endowment need strengthened . Government area can play role important in provide supporting regulations management endowment productive and empowering MSMEs. While that , institution Islamic finance can give financing needed by MSMEs who want to utilise endowment productive as business capital (Mukti, 2019). In addition , the manager endowment need involved in management asset endowment in a way transparent and professional so that assets the can produce optimal income .

Third, management asset endowment in a way professional must become priority in this strategy . Professional management will ensure that asset waqf , such as land , can produce sustainable and profitable profits used For support financing of MSMEs. Kahf (2002) suggests that management asset endowment must based on principles justice and transparency For avoid potential abuse source existing power .

E. Sustainability Utilization of Productive Waqf

For ensure sustainability in utilization endowment productive , management based on sharia principles and transparency is very important . Good management will ensure that endowment productive No only give benefit economy term short , but also contributes to the empowerment of MSMEs in term long (Amin, 2017). In addition , sustainable management will also ensure that income generated from endowment productive can Keep going support development of UMKM without must depends on the source funding others based on flower or usury (Mukti, 2019).

With Thus , the utilization endowment productive in Banjar Regency can become alternative more financing fair and sustainable for MSMEs, which in turn will push growth an inclusive and strengthening economy economy local (Nasution, 2019).

CONCLUSION

Utilization endowment productive For empowerment of MSMEs in Banjar Regency has potential big one yet fully utilized . Although waqf in Indonesia during This more known as instrument social For worship needs , potential its economy as source sustainable financing for SMEs it is very large and necessary more developed . Productive waqf , which can managed For produce income and provide benefit economy term long , can become solution alternative financing for MSMEs who often have difficulties get access to affordable and sharia - based financing .

However , even though There is potential big , implementation endowment productive in Banjar Regency still face a number of challenges , such as lack of understanding about management endowment productive , limited supporting regulations , as well as low level literacy Islamic finance among manager endowments and UMKM actors . Therefore Therefore , an optimization strategy is needed which includes improvement training and education for manager endowments and UMKM actors , strengthening partnership between government area , institution Islamic finance , as well as management asset more endowments professional and transparent .

These strategies applied with good , utilization endowment productive No only will give solution more financing fair and sustainable for MSMEs, but also contributes to growth economy inclusive and strengthening local economy area . Therefore that , for realize potential said , synergy between government , institution Islamic finance , manager waqf , and UMKM actors are very necessary use create ecosystem more economy strong and sustainable in Banjar Regency

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