

# THE EFFECTIVENESS OF THE WAKALAH ACCOUNT ON WOMEN GROUP SPECIFIC LOAN SAVINGS FROM THE NATIONAL PROGRAM FOR SHARIA-BASED COMMUNITY EMPOWERMENT

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**Abstract:** *This research is based on the National Program for Community Empowerment in Semparuk sub-district, which was previously conventional, has now switched to Sharia using the wakalah contract. This study aims to determine the effectiveness and analysis of Islamic law on the wakalah contract in the Sharia-based National Community Empowerment Program in the Semparuk Activity Management Unit. The type of this research is field research, using a descriptive qualitative approach. The collection techniques used in this study were interviews, documentation based on primary sources, namely the management of the Semparuk Activities Management Unit and groups of women (customers) who borrowed from the Sharia-based National Community Empowerment Program. Based on the research results, it is concluded that the effectiveness of the National Community Empowerment Program is good. Semparuk Activities Management Unit has carried out business activities based on sharia principles or Islamic legal principles which are regulated in the fatwas of the Indonesian Ulema Council such as the principles of justice and balance, and do not contain gharar, maysir, usury, zalim and haram objects.*

**Keywords:** *Effectiveness, Wakalah, Savings and Loans.*

## The Introduction

The The National Program for Community Empowerment is a national program in the form of a policy framework as the basis and reference for the implementation of community empowerment-based poverty reduction programs. The National Program for Community Empowerment is implemented through harmonization and development of program systems and mechanisms and procedures, provision of mentoring, and stimulant funding to encourage community initiatives and innovations in efforts to reduce poverty in a sustainable manner (Ningsih, 2013).

The National Program for Rural Community Empowerment was first allocated to the Semparuk sub-district in 2008. Since the first implementation of the National Community Empowerment Program in Semparuk District, groups have been formed which previously came from the recitation group, arisan, and the Welfare and Family Empowerment group (PKK: Pemberdayaan Kesejahteraan dan Keluarga). During the ten years running, significant economic groups consisting of women in the community (Interview with Mr. Suparli).

The special savings and loan activity for women (SPP), which is the National Community Empowerment Program in Semparuk sub-district, is an activity to provide capital to groups of women who have savings and loans activities. Furthermore, the purpose of providing loans through the National Community Empowerment Program in Semparuk sub-district is

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implemented to support middle to lower economic groups in the agricultural, industrial, service and trade sectors, small and medium enterprise cooperatives, both individuals, groups and business entities. So that it is hoped that there will be an increase in the welfare of the community in the village who make loans through the national program of community empowerment.

The Semparuk District Activity Management Unit in the first year manages the Community Direct Aid (BLM: Bantuan Langsung Masyarakat) program of IDR 2.5 billion. Funds disbursed for Women's Savings and Loans activities are utilized by 20 groups of borrowers (141 people). If viewed from the side of the program's target for Poor Households (RTM: Rumah Tangga Miskin), this special women's savings and loan activity helps the poor in accessing capital / micro credit easy and cheap. However, the Activity Management Unit understands that it is very necessary to anticipate the regional or central government in order to provide a legal entity for the Activity Management Unit if the National Community Empowerment Program is no longer implemented in this area. This is done so that what is carried out by the Activity Management Unit does not conflict with the applicable law and has legal force in its future steps (Interview with Mr. Suparli). The National Community Empowerment Program that was formed in Semparuk sub-district initially used a conventional system. However, in 2018 the Management Unit Activities (UPK: Unit Pengelolaan Kegiatan) agreed to use the financing of special groups of women based on Islam with the legal basis of the Koran al-Baqarah / 2: 275 (Mahali, 1989: 134)

This verse explains that usury is which is prohibited. According to the fiqhs, usury can be divided into 4 types, namely ribafadl, nasiah usury, usury yad, ribaqardh (Sudarsono, 2003: 12). Therefore, the Semparuk District Activity Management Unit wishes to convert from the previously conventional system to the Sharia system. In providing capital loans, the Activity Management Unit verifies businesses that are eligible for loans. Loans are given to businesses that are already running, not for businesses that have just started.

The operational pattern of the Activity Management Unit, which previously used the conventional system, provided financing such as the existing financing at conventional banks, one of which was the credit system. After the conversion to the sharia pattern, where the group administrator who has submitted a loan proposal to the Activity Management Unit, will provide a loan to the group administrator if it meets the requirements, while the special savings and loan for this group of women is the handover of funds through a special contract contains the transfer of capital in a certain amount, type and character from a person who meets the conditions of contract to another person to be managed by obtaining a certain share of the profits according to the distribution ratio in the form of an agreement (Interview with Mr. Suparli).

Since the existence of the National Program for Rural Community Empowerment in Semparuk District, it has been greatly felt by the community, especially the women-only groups who have been very helpful in running their businesses. Especially it can increase the business that has been carried out.

According to Mrs. Sumiati, who is one of the customers of the

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Semparuk District Rural Community Empowerment National Program, that with the loan from the Rural Community Empowerment National Program, the business she has done can be more developed in Singaraya Village, Semparuk District. Mrs. Sumiati was able to increase her business. Before the loan from the National Community Empowerment Program, Mrs. Sumiati only sold several types of food and drinks for breakfast only. Meanwhile, after Mrs. Sumiati got the capital, now she is able to sell various types of food and drinks and even sells stationery and some daily necessities (Interview with Mrs. Sumiati).

The Activity Management Unit here agrees to use a wakalah contract in which both parties act in their respective positions as agreed to make a power of attorney or representative agreement with the terms and conditions given by the Activity Management Unit. Everything is entrusted to the customer because according to the Activity Management Unit by relying on a contract, it means that someone as the first party has binded and delegated power by a person as the first party to another person as in this case the second party only carries out something as limited as the power or authority given by the first party, but if that power has been carried out in accordance with the requirements, then all risks and responsibilities for carrying out the order are fully the first party or the grantor of power.

However, in this sharia-based National Community Empowerment Program it is still not known whether the Activity Management Unit has fully implemented sharia principles or has not fully implemented sharia principles because the National Program for Community Empowerment in Semparuk District previously used a conventional and new system. for the first time using the sharia system, which can be seen from the list of monthly installments of the customer (Sumiati) as the group leader and several other groups who, if borrowing funds amounting to Rp. 1,000,000, within 1 year with installments of Rp. 92,000 per month, which if total (IDR 92,000 x 12 months = IDR 1,104,000). This means that there is an addition of Rp. 104,000. customers admit that they do not understand that National According to Mrs. Sumiati and other groups, there is an element of usury or not in the Sharia-based Community Empowerment Program, according to Mrs. Sumiati and other groups. They only know that there is a wakalah contract in the Sharia-based National Community Empowerment Program and claim not to understand how the real principles of sharia are (Interview with Mrs. Sumiati).

The first thing Mr. Suparli explained was about the wakalah contract at the National Community Empowerment Program in Semparuk (Interview with Mr. Suparli). Mr. Suparli explained that in the Sharia-based National Community Empowerment Program initially it only used the wakalah contract, namely by authorizing funds to customers, but in April 2019 for a new group of periods the Activity Management Unit agreed to use two contracts, namely the wakalah contract and the murabahah contract. (sale and purchase) in which the Semparuk Activity Management Unit gives full power to the customer in the sense that ideally the Semparuk Activity Management Unit directly sells and purchases goods because in one group there are different needs for the goods so with a wakalah contract the Authorizing Activity Management Unit to the customer and it is the customer who purchases according to his request by providing proof of

purchase in the form of a note or receipt from the time the customer has made it, the Activity Management Unit gives full confidence to customers to shop according to their needs. So from the results of the memorandum of understanding that was collected at the value of those who submitted it, the Activity Management Unit represented it according to the submission because in the note or receipt the customer's budget plan for spending was written so that from the request came the wakalah.

Then the akadwakalah practice occurs by means of the Activity Management Unit authorizing the group leader and the group leader accusing the members because the one who has authority in a group is the group leader himself so the group members give full power to the group leader. Then those who in one group apply for individual loans again so that the timeframe remains comprehensive in the group, for example in a group there are five people submitting Rp. 10,000,000 individuals so the wakalah contract becomes Rp. 50,000,000 but verbally the chairman still confesses to the members according to the submission, in In the wakalah, a list of receipts for the loan amount of the members is attached and complete with a power of attorney from the members to the group leader. In the wakalah there is also legality by means of the Activity Management Unit submitting to the group chairman and as a witness in the wakalah contract is the secretary with the group treasurer.

As authentic evidence that the member authorizes the group chairman of the Activity Management Unit to make a statement that the secretary and treasurer have been witnesses in the wakalah contract and signed by the Semparuk Activity Management Unit as the beneficiary of each group and know by the village head even though they are not attended by the village head because of his busy life, but the Activity Management Unit still told the village head that the wakalah contract was underway and the provision of group loans in the Sharia-based National Community Empowerment Program.

Then for the murabahah contract, the sale and purchase occurs when the goods are already there, the customers have purchased their needed goods and the Activity Management Unit provides approximately one month from the wakalah contract date to the murabahah contract, the Activity Management Unit provides time until the initial deposit date in one months and is equipped with a shopping note, so if the customer is unable to spend the loan, the money that has been spent will be cheapened, for example the customer applies for a loan of IDR 10,000,000 but the customer is only able to spend IDR 8,000,000, so the remaining IDR 2,000. 000 was taken by the Activity Management Unit so Rp. 8,000,000 would be cheap because the customer could not spend according to the loan. however, if the customer spends more than the loan, it doesn't matter because according to Mr. Suparli the customer uses his personal money and if it is less than the loan, the remaining money will be taken by the Activity Management Unit. Mr. Suparli explained that the function of the wakalah contract in the Sharia-based National Community Empowerment Program This is to authorize money and when the money is empowered, the responsibility is separated from the Activity Management Unit and when purchasing there must be proof of purchase in the murabahah contract which is the main function in the Sharia-based National Community Empowerment Program in Semparuk

District, for example in one group there are members who want shopping for their needed goods, so the Activity Management Unit fully authorizes the customer to spend according to their needs but if the customer asks directly to the Activity Management Unit to spend the goods they need, the wakalah contract is no longer attached but directly to the murabahah (sale and purchase) agreement.

Based on the explanation above, the researcher will discuss how the effectiveness of the wakalah contract for the special savings and loans for women groups in the Sharia-based National Community Empowerment Program in the Semparuk Activity Management Unit, as well as how Islamic law views this.

### **Research Methods**

The type of this research is field research using a descriptive qualitative approach. The collection techniques used in this study were interviews, documentation based on primary sources, namely the management of the Semparuk Activity Management Unit and groups of women (customers) who borrowed from the Sharia-based National Community Empowerment Program, as well as members of the Sambas Regency Indonesian Ulema Council.

### **Discussion and Results**

#### **Akad Wakalah**

Akad is important in society. Because the contract is a link for everyone in meeting their needs and interests which cannot be fulfilled by themselves without the help and services of others, so it can be said that the contract is a social means that supports humans as social beings. The word akad comes from the word al-'aqd, which means to tie, join or connect (al-rabt). A contract is a connection or meeting of consent and consent which results in legal consequences. Ijab is an offer submitted by one of the parties, and kabul is the answer to the agreement given by the contract partner in response to the first party's offer. A contract does not occur if the statement of the will of each party is not related to one another because the contract is a connection between the will of the two parties which is reflected in the consent and the Kabul (Anwar, 2010: 68-69).

Wakalah comes from the word wazanwakala-yakilu-waklan which means handing over or representing affairs while wakalah is the work of the representative (Kashiko, 2000: 693). Al-Wakalah also means submission (al-Tafwidh) and maintenance (al-Hifdh) (Antonio, 2008: 120). According to the Shaficirclesthe'iyahmeaning of wakalah is an expression or handover of power (al-muwakkil) to another person (al-vice) in order to carry out something from the type of work that can be replaced (an-naqbaluanniyabah) and can be carried out by the power of attorney, with conditions of employment this was carried out while the power of attorney was still alive (Karim, 2002: 20). Wakalah in the literal sense is maintaining, holding or applying skills or improvements on behalf of others, from here the word tawkeel is derived which means designating someone to take over something as well as to delegate any task to someone else (Ayub, 2009: 529).

Based on the above understanding, it can be understood that wakalah is a contract that gives power to another party to carry out an activity where

the one who gives power is not in a position to carry out these activities. A wakalah contract is essentially a contract that is used by a person when he needs someone else or does something he cannot do himself and asks others to carry it out.

The terms and conditions of wakalah are as follows:

a. Pillars of wakalah

- 1) The person who gives power (al-Muwakkil)
- 2) The person who is given the power (al-Representative)
- 3) The case / thing that is authorized (al-Taukil)
- 4) Statement of Agreement (Ijab and Qabul) (As-Sayuty, tt:

271). b. Muwakkil requirements (representing).

Muwakkil is a representative who is required to legally do what is represented, because belonging to or under his control the representative is required to legally do what is represented, because he belongs or is under his control. The requirements for muwakkil are: 1) The legal owner who can act on something that is represented. 2) Mukallaf or mumayyiz children within certain limits, namely in matters that are beneficial to him, such as representing to receive grants, receiving alms and so on (National Sharia Council, 2006: 65).

c. Requirements for representative (representing)

- 1) Capable of law, competent to act legally for himself and others, have adequate knowledge of the problem represented to him, as well as trustworthy and able to do the work mandated to him.
- 2) Can do the task that is represented to him.
- 3) Representatives are people who are given the mandate (National Sharia Council, 2006: 66).

d. The case represented or the object of the wakalah.

Something that can be used as an object of a contract or a job that can be done by other people, things that are permissible and justified by syara ', have a clear identity, and are the legal property of al-Muwakkil, for example: buying and selling, leasing, transferring debt, dependents, business cooperation, currency exchange, payment of salaries, production sharing agreements, divorce, marriage, peace and so on.

e. Statement of Agreement (Ijab-Qabul).

The agreement between the two parties, both oral and written, with sincerity to give and receive both physical and benefit from the things being transacted (National Sharia Council, 2006: 67).

f. The types of Wakalah

Wakalah can be divided into: al-wakalah al-ammah and alwakalah al khosshoh, al-wakalah al-muqoyyadah and al-wakalahmutlaqoh. 1) Al-wakalah al-khosshoh, is a procession of delegation of authority to replace a specific job position.

- 2) Al-wakalah al-ammah, is a procession of general delegation of authority, without any specifications.
- 3) Al-wakalah al-muqoyyadah and al-wakalahmutlaqoh. Is a contract where the authority and actions of the representative are limited by certain conditions

g. End of Wakalah.

Wakalah is not a contract that is valid forever, but it can be canceled or

canceled. In this case, there are several things that caused to be canceled and end, including:

- 1) When one of the represented parties dies or is insane
- 2) If the purpose contained in the wakalah has been completed or terminated the purpose of the work is terminated.
- 3) The wakalah is decided by one of the parties who receives the power and ends because of the loss of power or the right of authority over an object that is authorized.
- 4) Termination of the activities / work referred to by both parties.
- 5) Cancellation of the contract by the power of attorney against the recipient of the power of attorney, which is known by the recipient of power
- 6) The power of attorney resigns with the knowledge of the grantor.
- 7) The loss of ownership rights over goods for the grantor of power (National Sharia Council, 2006: 68).

### **National Program for Community Empowerment**

The National Program for Community Empowerment is a national program in the form of a basic policy framework as a reference in the implementation of community empowerment-based poverty reduction programs. The program is implemented through harmonization, development, development of systems and program mechanisms and procedures, provision of assistance and stimulant funding for encouraging community initiatives and innovations in poverty reduction efforts and in a sustainable manner and empowering the community optimally in overcoming poverty problems that occur (Munjazi, 2013). Starting in 2007, the Government launched the National Independent Empowerment Program which consists of the National Independent Rural Empowerment Program, the National Independent Urban Empowerment Program, and the National Independent Empowerment Program for special areas and underdeveloped villages, the Rural Independent Empowerment National Program is a program to accelerate poverty reduction in an integrated and sustainable manner.

The approach to the National Independent Empowerment Program is also a development of the District Development Program (PKK), which has so far been considered successful. Some of the successes of the District Development Program are in the form of providing employment and income for poor groups of people, the efficiency and effectiveness of activities, and the success of fostering togetherness and community participation. Through this program, the mechanism for reducing poverty that involves elements of the community is reformulated, starting from the planning, implementation, to monitoring and evaluation.

Through participative development, critical awareness, and independence of the community, especially the poor, the goal is that people are able to be empowered and able to grow and develop, so that they are not only objects but at the same time as subjects of poverty reduction efforts. The National Independent Empowerment Program is strengthened by various community empowerment programs implemented by various sector departments and local governments. Its implementation also gives priority

to underdeveloped villages. By integrating various community empowerment programs into the program policy framework, it is hoped that the scope of development can be expanded to remote areas. Meanwhile, the mission of the Rural Independent Empowerment National Program is

- a. Capacity building of the community and its institutions
- b. Participatory development system institutions.
- c. Effective function and role of local government
- d. Increasing the quality and quantity of basic social and economic infrastructure and facilities of the community
- e. Development of a network of partnerships in development.

The vision of the National Independent Empowerment Program is to achieve the welfare and independence of the rural poor. Welfare means meeting the basic needs of society. In order to achieve the vision and mission of the National Independent Empowerment Program, the strategy developed is to make Poor Households (RTM) a target group, strengthen participatory development systems, and develop inter-village cooperation institutions. Based on the vision, mission, and strategies developed, the National Independent Rural Empowerment Program emphasizes the importance of empowerment as the chosen approach. Through the Village Independent Empowerment National Program, it is hoped that the community can complete the empowerment stage, namely achieving independence and sustainability, after the learning stages are carried out through the District Development Program (PPK). The National Independent Empowerment Program in its implementation is supported by several main activity components, including:

- a) Community Development, Activities to build critical awareness of the community through poverty reflection, mapping problems, potentials and needs, participatory planning, community organizing, resource use, monitoring, and maintaining development outcomes
- b) Direct community assistance, stimulation funds as a means to implement activities that have been planned by the community specifically for villages.
- c) Community Capacity Building, Assistance for local governments in facilitating community activities.
- d) Funding and Program Development, Activities to support the government and various other care groups in the management of program activities, quality control, study and evaluation activities, as well as for program improvement and development.

### **The Effectiveness of AkadWakalah in the Sharia-Based National Community Empowerment Program in the Semparuk Activities Management Unit**

Based on data on the Effectiveness of AkadWakalah in the Sharia-based National Community Empowerment Program in the Semparuk Activity Management Unit In implementing the wakalah contract in the National Sharia-based Community Empowerment Program is in the Management Unit It turns out that Semparuk activities use another contract, namely the murabahah contract (buying and selling with group members) so the Sharia-based National Community Empowerment Program uses two contracts, namely the wakalah contract and the murabahah



contract.

Mr. Suparli explained that the function of the wakalah contract in the Sharia-based National Community Empowerment Program is to authorize money and when the money is empowered, the responsibility is separated from the Activity Management Unit and when purchasing there must be proof of purchase in the murabahah contract and is the main function in the National Empowerment Program. Sharia-based communities in Semparuk District, for example, in one group there are members who want to shop for their necessities, so the Activity Management Unit fully authorizes the customer to spend according to their needs but if the customer asks directly the Activity Management Unit to spend their needed goods, the contract will no longer be attached wakalah but directly to the murabahah (buying and selling) contract (Interview with Mr. Suparli). Before using the wakalah contract, the customer must first submit an application to the Semparuk Activity Management Unit and form a group of fellow customers with the following terms and conditions for applying for sharia financing:

1. Photo copy of Husband & Wife's KTP
2. Photo copy of Family Card/Color photo pass
3. latest size 3x4 cm 3 sheets (Applicant)
4. Financing application letter
5. Copy of Marriage Certificate
6. Heir Statement
7. Village Head Business Certificate
8. Guarantee / Collateral
9. Plan for Financing Application

Provisions for applying for Islamic financing are as follows :

1. Group financing is only given specifically to women's groups
2. Have a clear management of at least 5 (five) people in the group consisting of the Chairperson, Secretary, Treasurer, and Members
3. Group members who are beneficiaries are indeed local villagers in one Semparuk District
4. The maximum number of group members is 10 people (including the management)
5. Financing Maximum per member IDR 25,000,000

After the customer submits an application and has met the terms and conditions given by the Semparuk Activity Management Unit, the Activity Management Unit will process the application and will provide funds according to the customer's request in providing funds to customers the Activity Management Unit will authorize the money submitted by the applicant based on the submission.

In implementing the AkadWakalah, the Semparuk Activity Management Unit hands over funds by authorizing money to the customer for business capital purposes, the Semparuk Activity Management Unit fully authorizes the money to the customer and goes directly to the murabahah (sale and purchase) contract. After receiving the money and the wakalah contract has occurred. customers must spend the money on condition that it is for business purposes in the form of goods within one month. The Activity Management Unit checks the completeness of the items purchased by the

customer through proof of purchase in the form of notes or receipts. and the money that has been authorized by the customer must be spent on goods in accordance with the amount of money received. If the money is not used up, the remaining loan money will be taken back by the Semparuk Activity Management Unit, and then in the contract The Activity Management Unit notifies the profit from the proof of purchase as much as 10% and the customer is required to pay monthly installments within a certain period of time.

Mr. Suparli's hope for the Sharia-based National Community Empowerment Program for the future in 2020 the conventional period will run out and will go to a full sharia pattern so in that case the Activity Management Unit has tried to eliminate the element of usury and funds that are managed by the element of its usefulness can be felt by the people in Semparuk sub-district, especially from the contribution of customers who have entrusted the Activity Management Unit in the form of sharia financing, customers have also provided benefits to the Activity Management Unit so from these benefits the Activity Management Unit and customers can share and will be maintained by the Activity Management Unit and has a good aim to help the less fortunate community and Mr. Suparli's hopes for the future the National Community Empowerment Program in Semparuk sub-district will always exist and customers continue to entrust the Management Unit of Semparuk Activities.

Activities managing activities that have used the sharia contract, especially the wakalah and murabahah contracts in their organization activities, need to be appreciated because they have introduced the sharia economic system to the people of semparuk sub-district, sambas district. Given the use of the sharia system in the operational activities of the community a little as much as they already know about the sharia contract. This activity is very important to continue to be developed and disseminated to the wider community considering that the potential is quite large, in addition to helping the community, it can also be a means of preaching to introduce the Islamic economic system to the community.

Based on the information from Mr. Suparli as head of the activity management unit, customer members have used the existing facilities in the activity management unit, while the benefits of the funds provided are very helpful for members for various productive activities. The contract that is agreed upon using the murabahah contract, then the wakalah contract is agreed upon, the manager gives the power to the customer to get the goods needed for business purposes in other words the effectiveness of the wakalah contract in the activity management unit has gone well, in accordance with the agreed wakalah contract.

### **The View of Islamic Law on the Effectiveness of Akad Wakalah National Sharia-based Community Empowerment Program**

The presence of the sharia system in Indonesia, in turn, requires changes in certain fields with regard to the laws governing the economy and finance. If it was a conventional system, now various kinds of financial systems based on the sharia system have developed. The Semparuk Activity Management Unit has established a sharia system in which in providing savings and loans, the Syariah-based Semparuk Activities Management Unit

uses two contracts, namely the *wakalah* contract and the *murabahah* contract.

In muamalah fiqh, the *wakalah* contract is a contract of handing over of power, in which a person appoints another person as his substitute in acting someone while in a *murabahah* contract is the sale and purchase of goods at original price with an additional agreed profit. In *bai 'al-murabahah*, the seller must notify the price of the product he purchased and determine a level of profit in addition to it. Based on the Fatwa of the National Sharia Council NO: 10 / DSN-MUI /IV/2000 concerning Considering Time : ( *MUI National Sharia Council* ).

1. that in order to achieve a goal, it is often necessary for other parties to represent it through a *wakalah* contract, which is the transfer of power by one party to another in matters that may be represented.
2. whereas the *wakalah* practice is carried out as a form of banking services to customers so that the *wakalah* practice is carried out in accordance with Islamic teachings.

The application of the *wakalah* and *murabahah* contracts in savings and loans at the Semparuk Activity Management Unit is in accordance with the sharia system. Where in practice the Semparuk Activity Management Unit carries out a *wakalah* contract to members of the savings and loan group by authorizing money to the customer according to his request and directly to the *murabahah* (sale and purchase) contract, namely the customer immediately spends the money that has been authorized on goods in accordance with his request and provide proof of purchase to the Semparuk Activity Management Unit and in the *murabahah* agreement the Semparuk Activity Management Unit also notifies the *margin* (profit) of the proof of purchase as much as 10% and the customer is required to pay monthly installments within a certain period of time in accordance with the agreement with group members

In the loan application system to loan repayment, the Semparuk Activity Management Unit uses the new sharia system for two periods. Only the current loan system has implemented two *contracts*, namely the *murabahah* and *wakalah contracts*. Previously, the Semparuk Activity Management Unit in the previous year implemented a sharia system but only used a *wakalah contract*.

From members of the savings and loan group, applying the *murabahah* and *wakalah* system when making loans at the Semparuk Activity Management Unit, customers agree with the application of the *murabahah* and *wakalah* systems. Because in spending the needs of group members, it is necessary to show the details of the purchases of goods purchased. So that the customer feels clear about the loan that is feared to have usury in it, this is because the Sharia-based National Community Program has only entered two periods, for previously the National Community Program is conventional based and the conventional period in 2019 has not expired and will run out in in 2020 and in December in 2020 it will become fully sharia. This should be considered further by the Semparuk Activity Management Unit in implementing the syariah system regarding the compatibility between knowledge of sharia and the practices implemented.

## Conclusion

In terms of the effectiveness of the Sharia-based National Community Empowerment Program, the Semparuk Activity Management Unit has achieved sharia objectives because there is no usury in the Savings and Loans and the implementation of the contract in the Semparuk Activity Management, Unit uses a *wakalah* contract accompanied by *mudharabah* which is a collaboration between two or more parties in the form of capital to the manager with an agreement at the beginning, have met the terms and conditions based on fatwa DSN-MUI NO. 07 / IV / 2000 regarding financing. Where in providing savings and loans the Semparuk Activities Management Unit has carried out business activities based on sharia principles or Islamic legal principles which are regulated in the fatwas of the Indonesian ulama council such as the principles of justice and balance, and do not contain gharar, maysir, usury, zalim and haram objects, and in accordance with Law No. 21 concerning Islamic banking.

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