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TABLE OF CONTENTS


Editorial	
Table of Contents	xxi
1. Living in Harmony: Acculturation of Balinese and Dayak Ngaju Cultures in Basarang Jaya Village, Central Kalimantan <i>Herwin Sutrisno; Gagoek Hardiman; E.E. Pandelaki; Theresia Susi</i>	401
2. Discursive Strategies of Verbal Violence in The Users Comments on Facebook News Updates <i>Ahmad Zulfahmi Muwafiq; Sumarlam; Diah Kristina.....</i>	413
3. The Menace of Moral Degenerations in Nigeria’s Tertiary Institutions: Islamic Universities to the Rescue <i>Saheed Badmus Suraju</i>	433
4. The Profile of Student Analytical Skills Through Hypothetical Learning Trajectory on Colligative Properties Lesson <i>Said Ali Akbar and Hasby</i>	455
5. An Analysis of Teachers’ Perceptions Toward the Role of ICT based Media in Teaching and Learning Process Among Primary Schools’ Teachers <i>Regina Rahmi; Fitriati Fitriati; Siti Fachraini</i>	469
6. Students’ Thinking Style in Analizing Physics Concept Through the Kinematic Graphics at SMA Negeri 2 Darul Makmur, Nagan Raya <i>Saminan; Endah Muliana; Agus Wahyuni</i>	483
7. The Development of a School-Based Conflict Management Model in Aceh Besar Junior High School <i>Muchsini and Hambali</i>	495
8. The Chinese Migrant Workers in Indonesia: The Local and Migrant Workers Context <i>Ali Maksum and Ahmad Sahide.....</i>	511



9. Capitalization of Tourism Development Policy in Lombok, West Nusa Tenggara Indonesia <i>Winengan</i>	533
10. Science and Technology for the Export Product of Small and Medium Sized Enterprise (UKM) Kotaraja Rattan <i>Ully Muzakir</i>	551
11. Community Empowerment Through Mentari Baitul Mal Wat Tamwil (BMT) to Boost Muslim Family Economy in Kotagajah Central Lampung <i>M. Nasor; Ngisomuddin; Yosep Aspat</i>	569
12. A Qualitative Approach towards the Understanding of Managerial Employees in Islamic Organizations <i>Azwan Abdullah et.al</i>	589



**Community Empowerment through Mentari Baitul Mal Wat Tamwil (BMT)
to Boost Muslim Family Economy in Kotagajah Central Lampung**

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COMMUNITY EMPOWERMENT THROUGH MENTARI BAITUL MAL WAT TAMWIL (BMT) TO BOOST MUSLIM FAMILY ECONOMY IN KOTAGAJAH CENTRAL LAMPUNG

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Abstract

An empowerment program is an activity that has the purpose of developing and improving the quality of life of the community in order to overcome the problems of their lives. Such conditions will provide a great opportunity for the community to improve capabilities in various fields including the economic field. All of these will have implications for improving and changing the capabilities of the abilities towards better progress. community towards better progress in shared life. The process of giving is not only done by the government, but also by social institutions such as the Mentari Baitul Mal Wat Tanwil (BMT) Kotagajah Central Lampung, the object of it is the empowerment of Muslim family traders. The Empowerment carried out by Mentari BMT as a financial institution refers to the financial screening system given to Muslim family traders. The financial screening is used for financing as an effort to improve the economy of the community. An Empowerment is an activity that can develop and improve the quality of life of traders of Muslim families who are independent and can overcome the problems of their lives. All of these have implications for their improvement and change.

Keywords: *Empowerment, BMT, Economic Improvement, Muslim Family*



A. Introduction

The community empowerment efforts carried out have the aim of developing and improving the quality of life of the community so that they can be independent and can overcome the problems of their lives. Tin Herawati (2013: 3), explained that empowerment has a goal so that people's lives can reach the expected level of ability. Discussion on empowerment hopes that the community will be more empowered to be able to take part in the outside world (Hokenstad and Midgley, 1977: 3-6). Such conditions will provide great opportunities for community members to improve their abilities and capacities in the fields of economics, education, culture, social, politics and others. This effort means that the development of the community that does not yet exist or already exists has been expanded and improved both the quantity and quality aspects have become better in their lives.

In the same direction that: the core of community empowerment is enabling, accelerating potential or empowering, thirdly creating independence. So empowerment should not be for people who do not have the ability, but for people, who have limited power, can be developed to achieve independence (Tir Winami, 1998: 75-76). Efforts to realize this goal require an acceleration prevention program that can truly touch the needs of the community. its has been done by the government providing stimulus funds through the Mandiri National Community Empowerment Program (PNPM) in 2007 in Palu, Central Sulawesi by President Susilo Bambang Yudhoyono. The implementation of community empowerment programs through PNPM Mandiri that provide hope for the survival of the community, especially for the poor in obtaining financial assistance through productive economic funds (Wisnu Indrajit dkk., 2014: vi).

The strategy for community empowerment policies other than those carried out by the government above, has also been carried out by Mentari BMT Kotagajah in Central Lampung. In carrying out its mandate, the management moved the Mentari BMT to open services to the community in Kotagajah Sub-District, Central Lampung by raising managers divided into



several positions and their respective functions (Interview Result, date : February 10, 2018 with Drs. H. Sabdo, M.Sos.I., Chairman of Koperasi Jasa Keuangan Syari'ah (KJKS) Mandiri BMT Kotagajah-Central Lampung).

In the field of business in 2015 the management of the Mentari BMT had made every effort to move and develop business towards a better direction and progress rapidly according to the planned target. This can be seen from capital and income that increased from 2017 to 2018, from assets owned by Rp. 47,146,757,474. To Rp. 50,401,149,101. Or increased 6.9% (Annual Members Meeting, Accountability Reporting KJKS-Mandiri BMT Kotagajah Lampung TengahTahun 2015, Kotagajah, February 8, 2018, p.10).

Each management component forms a commitment to care for service, formulates policy strategies, action steps, and evaluates to achieve progress. The policy strategy is a way to encourage individuals in the family to jointly carry out continuous learning. The main things of family economic improvement activities to support the creation of family economic capacity are: (1). Growth and development of groups that carry out productive economies. (2). Fostering and developing the family economic field through the learning process. (3). Increased skilled personnel in accordance with the interests, talents, and self potential of each family (BKKBN Pusat, 1998: 12-20).

Through this strategy BMT administrators have provided services with the financing of Qordul Hasan (Virtue Loans) to 100 Muslim families who have small businesses and the development of productive businesses. The amount of funds provided is "relatively moderate" for the economic development of Muslim families in Kotagajah District, Central Lampung. Funding loans are given to families who own small businesses and / or the development of productive businesses such as grocery traders, vegetable traders, food stall traders, and herbal traders. It needs to be appreciated that these relatively moderate loan funds, but can help, improve, and develop the economy of Muslim families.

The increase can be seen and felt by family members in fulfilling their daily needs and can pay for school children up to high school level and even study and can enlarge their merchandise/ business capital



(Interview Result, date : February 10, 2018 with Drs. H. Sabdo, M.Sos.I., Chairman of KJKS Mandiri BMT Kotagajah). Through this description, each family has been able to develop the potential that exists in itself according to its capacity to get the maximum results. More than that, each individual family can form a learning association that provides opportunities for the development of hopes, aspirations, and motivations for the economic development of Muslim families in making changes from the old lifestyle to a new pattern of life.

Thus it can be expected that there will be economic development of Muslim families who can change and develop independent lives. Through the family as the economic actors of the ummah (economy of the ummah), they are able to enjoy what they produce and so on are able to produce and benefit sustainably (Gunawan Sumodiningrat, 1999: 37). The existence of forms of Muslim family economic empowerment activities is a priority activity that needs and immediately gets serious attention. With the economic increase in Muslim families will be able to improve the standard of living of the family. The problem can be formulated as follows: "how to empower the community through the Mentari BMT to improve the economy of Muslim families in Kotagajah Subdistrict, Lampung Tengah"?

B. Method

In this study using a type of descriptive research, namely the type of research that describes the actual conditions based on data in the field. This type of research is a study that aims to find out and analyze a problem that exists in the research variable. Thus theories will be built which function to explain, predict, and control a symptom (Sugiyono, 2007: 11).

To obtain data, it is extracted through two sources, namely primary data sources and secondary data sources. The source of primary data is data obtained from the main source directly from the field, namely data that has the nature of authenticity, authenticity, and originality. The data will be obtained from the main sources, namely leaders, employees, and Muslim families involved in economic development at the Mentari

BMT, Kotagajah District, Central Lampung. To explore this data source that is aimed at Muslim families carried out by purposive method, which is snowball sampling. In addition to primary data sources as above, secondary data sources are used, namely data obtained from the two that will be extracted through documents, records, applicable regulations, supporting books.

C. Research Result and Discusson

1. Community Empowerment at BMT Mentari, Kotagajah District, Central Lampung.

a. Steps for Community Empowerment

Empowerment activities that have been carried out by BMT Mentari Kotagajah Central Lampung with a program to spur job opening for middle to lower income people. The opening of these jobs must be realized quickly and look for opportunities for capital resources to realize common goals. Mentari BMT has been looking for a breakthrough and has chosen to develop small businesses in people's lives (Interview Result, date: July 25, 2018 with Drs. H. Sabdo, M.Sos.I., Chairman of KJKS Mandiri BMT Kotagajah-Central Lampung). Another breakthrough is trying to provide motivation for the community to love saving to maintain the smooth financing of economic activities in daily life (Interview Result, date: August 15, 2018 with Suropati Reso, AMd., Head of Administration of Mentari BMT Kotagajah Central Lampung). The activity is expected to be able to develop productive businesses and investments in improving the economies of small and medium scale communities.

With the program running the community feels very helpful in the fields of economics, health, education, and others. The development of community economic empowerment is carried out by the following steps:

1) Spread the Ramadan Package

This Ramadan package is carried out before the feast in the form of gifts given to orphans, dhu'afa, teachers of the Koran, and the da'i, totaling 364 packages with a total fee of Rp. 25,813,000,-.



- 2) Repair of Public Facilities
General facilities include repairing damaged roads around the market for 2 km, repairing mosques and assisting in making boreholes.
- 3) Spread Sacrificial Animals
Qurban (sacrifice) animal stocking programs in 2014 were 4 cows, in 2015 there were 3 cows and 7 goats.
- 4) Free treatment
Free treatment was held in April 2015 at the courtyard of the Head Office of Mentari BMT Kotagajah in collaboration with Muhammadiyah Metro hospital. Before the treatment was given health counseling from the hospital and followed by 124 people.
- 5) Free basic needs
The free basic food program is given to dhu'afa around the Kotagajah market in Central Lampung.
- 6) Giving Qordul Hasan Loans
The Qordul Hasan loan was granted in July 2015 to small traders who were also customers with a total of 14 borrowers totaling Rp. 5,110,000,-.
- 7) Scholarships for school children.
This scholarship is given to elementary school and high school children around Kotagajah Subdistrict, Central Lampung. The schools assisted were SD Kotagajah and Purworejo, SMAN Kotagajah, Wiratama Kotagajah Vocational School, and Maarif Banking Department at Purworejo.
- 8) Do Islamic Teachings.
The teachings, which was driven by Mentari BMT Kotagajah, was intended for the managers and employees of Mentari BMT.

Besides that it is aimed at customers, partners and the community in general, by inviting lecturers from inside and outside Lampung Province (Results Note, Paper Work of Mentari BMT Kotagajah Central Lampung, date, August 19, 2018).

The step of community empowerment is a very important matter and it is not the responsibility of the government alone, but also the responsibility of social organizations such as the Mentari BMT with various programs and policies. The empowerment activity refers to all the activities of organizing and distributing social services to the community both individually and disadvantaged groups. Regarding education, it is indeed a priority for social programs that want people who have limited empowerment to become more empowered in the midst of people's lives. The above means or steps of empowerment are an effort to realize that goal to accelerate mitigation which can really touch the needs of the community. This step has provided stimulus funds through programs classified into the accelerated poverty reduction program which has added value that is very meaningful to the community. Poverty reduction has a goal to increase the capacity for empowerment and community involvement in development. In its implementation, community empowerment programs carried out by Mentari BMT provide hope for the survival of the community, especially for the poor in obtaining financial assistance through productive economic funds.

Providing stimulus funds as above is an effort to develop community / family economy. Economic development in human life has important values including the economic development of Muslim families. Islam as a religion since the beginning of its birth taught the people to work to reach and increase economic value. Islamic teachings are conveyed to all humans in the hope that humans can develop in all aspects of their lives. Islam in the context of life on its basis does not forbid its people to try and work anything for their welfare and happiness, provided that it is lawful and in accordance with an Islamic work ethic. Through family economic development it can be identified with people's economic development. Community economic development means the development of a layer of small people or small-scale people who have not been empowered and developed in their economic fields. Community/ ummah economic empowerment is a development/



empowerment activity in the fields of production, distribution, consumption, and services carried out by small people (M. Dawam Rahardjo, 1999: 397).

b. Empowerment Models

The implementation of empowerment activities is a very important policy direction in the program to overcome the gaps experienced by the community. Empowerment has a goal so that people can develop productive businesses to improve the quality of their lives. Uapaya to realize this goal Mentari BMT Kotagajah, Central Lampung has carried out several community empowerment models, namely:

- 1) In conducting community empowerment based on the potential or basic strength possessed by each individual. Through this model, the existing potential is maximally developed to achieve the desired change.
- 2) Recognize someone's personal about how far he wants to be more advanced in making changes in his life. A good way to make changes is based on the simple assumption that planning for each individual has a strong desire to change his or her positive / better future ((Interview Result, date: August 25, 2018 with Drs. H. Sabdo, M.Sos.I., Chairman of Mentari BMT Kotagajah Central Lampung).
- 3) Providing training, this method is to provide knowledge about knowledge as a way to expand access to knowledge horizons. Then they can estimate what can be done well, when it is time, and who among them has skills according to their field of expertise (Mentari BMT activities about Training, Observation Result,date: August 27, 2018).
- 4) Searching for regions and the process of one's interaction. For area tracking it is very important because to know which areas are more crowded than other regions.
- 5) Tracking the financial circulation of the customer's business. Economic development cannot be separated from activities or

dynamics of people's lives in the circulation of goods and services. The level of dynamics of economic rotation in a place will be marked by how much the entry and exit of the power of the economy.

- 6) Take action in accordance with community needs. The sixth order emphasizes the handling of community groups in a manner that is in accordance with the needs of the community (Interview Result, date: August 25, 2018 with Drs. H. Aziz Sukarsih, Chairman of the Shariah Supervisory of Mentari BMT Kotagajah Central Lampung).

The various descriptions above provide an indication that the Role of the Kotagajah Mentari BMT In Community Empowerment is very important and very much needed in empowerment. When these types of activities are implemented intensively and well, they will certainly have their own special features and effectiveness to achieve maximum results, namely the existence of a strong community empowerment. The disappointment of the community will be more happy and confident in interacting between each individual goes well and will be understood with certainty the willingness/ desire of someone to exchange information.

For this reason, in the implementation, a communication system is needed that can establish good individual interactions. The communication system is interpersonal communication that has meaning and is able to direct the achievement of an objective effectively, namely the achievement of community empowerment. This type of communication is easy to receive messages, easy to understand others, ideas that are conveyed persuasively, and easily move others (AW. Widjaja, 2004: 10). Bernard and Garry (1964: 527), explained that this communication in addition to conveying information, ideas, ideas or skills also through symbols would be able to change behavior.

This condition can create capacity and enhance community empowerment that is balanced, equal, and provides benefits to stakeholders. When seen the existence of empowerment is very important



in community life. Therefore this policy of giving is not only in the food sector, it also covers the fields of health, education, housing, and others. In line with that, Spicker (1995: 5) provides direction to policy makers so that their work covers a relatively broad field, as for their offer in helping the community with a minimum of three social policy criteria, namely: (a). Social policy even though it is in contact with the fields of food, education and health, but it has opportunities related to social security, (b). Social policies that can refer to a variety of collective responses to overcome problems perceived by society in general, and (c). Social policies that can foster development and guarantee the condition of people's welfare.

2. Increasing Muslim Family Economy

a. Level of Work Ethics for Muslim Families

As a Muslim family must refer to Islamic teachings that work is an *amaliah* that focuses on real actions based on faith for the benefit of self, family, society, and nation. Islamic teachings contained in the Qur'an and al-Hadith must be brought to the realm of real life as a result of the realization of Islamic teachings for the advancement and benefit of the *ummah*. By working people will get sustenance, cannot be separated from the level of religious quality for their followers. Therefore, a person's faith or belief gives color or enthusiasm in all human activities, including working to obtain sustenance.

The relationship with the above example, the Mentari BMT activity has provided an empowerment policy, becoming the forerunner to the independence and prosperity of Muslim family traders. The policy is directed at strengthening the interests of the people and the lives of many people. Also traders of Muslim families are able to develop well through their own strengths and the spirit/ work ethic that exists. That strength is enough to make an important meaning for Muslim traders in the form of both financial and social capital. It is here that the Mentari Kotagajah BMT in Central Lampung has proven its role in empowering and improving the



work ethic of merchants in Muslim families (Interview Result, date: August 25, 2018 with Asrul Bahri, Mentari BMT Client).

To fulfill the needs of the world must be by work, while to meet the inner needs of one's faith. Starting from this, Muslim family traders combine their faith and good deeds that can give birth to a work spirit that God willing, the sweet fruit is gratefully enjoyed (Interview Result, date: August 25, 2018 with Sintia Putriana, Mentari BMT Client). God's servants on earth must prosper, humans are made by Allah SWT as the inhabitants of the world to master and prosper the world through the spirit of work. If we are determined to spur employment, it will avoid financial/ financial shortages that limit human activities in the world. Then our choice must work and work to encourage and develop productive businesses. Good work will improve the quality of economic activities that will change the fate of the less fortunate to be better for fulfilling the basic needs of life and prosperity (Interview Result, date August 25, 2018 with Suratmini, Mentari BMT Client).

Empowerment and economic development are human instincts in fulfilling and sustaining their lives. The human body in the form of material also requires material elements for continuity, such as food, clothing, medicine, housing, vehicles, household furniture, and so forth. With the improvement of the economy, people in their lives are fulfilled their needs for food, drink, education, health, and other aspects will be fulfilled. When human beings are adequately fulfilled in their needs as above, they can be classified as prosperous in their lives. Prosperity will be obtained from economic activities.

Through the existing work ethic as the basic capital to strive diligently in overcoming problems for each individual. Each individual will be more active and work hard in entrepreneurship in order to get out of the crush of poverty. There is a formula in overcoming poverty, namely the work ethic that is owned must be supported and given stimuli and facilities, in order to find a place to try and develop life to obtain a more promising life (Soetomo, 2008: 279-280).



b. Level of Creativity of Muslim Family Traders

In the era of globalization, an innovative competitive market situation has an honorable position. In order to survive and win a trader must be willing to innovate, which can be in the form of product innovation, service innovation, system innovation, administrative innovation, and various other kinds of innovations. Creativity is not only needed for innovation that is raw and steady, but also continuous improvement such as a trader. Creativity can help improve the ability to carry out the tasks given and success in his work. Creative traders will always be present with new ideas so that they can carry out their trading activities smoothly and bring greater profits.

To hone creativity and become a more creative person at work, intention and effort are needed. Creativity does not just come, but must go through a process. From the beginning, starting to trade had a strong and unanimous intention to do business in trading. This is done because someone doing a trade sometimes encounters obstacles and it will be resolved well where when there is a good intention to be patient, steadfast, resilient, continuously do not know despair and wholeheartedly love the job. Because everything that is based on love will certainly produce better results (Interview Result, date September 10, 2018 with Sodikun, Grocery Trader). For the success of one's trading must be accompanied by the existence of fun to get along with fellow compatriots. Observe and pay attention to others in completing their tasks and work. It is all used as a teacher or inspiration for life in access to trade and is used as a lesson (Interview Result, date September 10, 2018 with Rasmiati, Grocery Trader). Another way is taken, so that the traders/ I become more creative people at work, so it should not be fixated on the same routine every day and change some of the routines that I think can be changed (Interview Result, date September 10, 2018 with Riyono, Grocery Trader).

Creative thinking is something that must be explored every time, making someone able to solve problems better, can do work in a more effective way and the person will become an attractive figure. With the



creativity in work, certainly will find new ways that can be applied in every process of work activities. Creativity makes it more eager to complete work with maximum results.

A merchant is required to always be able to create new ideas and new ways to do things better. Thus this condition requires a trader who is always ready with new ideas. The accounting and administration system also needs to be periodically updated so that it can optimally support its operational activities. This all means creativity is needed in all angles to achieve the maximum development and objectives desired by a trader.

A trader who has high creativity makes the bargaining position increase, which greatly supports the smooth running of his trading career. Creativity in the context of work means doing something new to add value to service to consumers. This can be used as a new approach to efficiency, managing dynamics, and service to customers. Because of that, try not to let the creativity he does not give any added value to his customers. There is an assumption that states that creativity is only possessed by certain people is wrong. However, on the contrary creativity can grow and develop in each person through the process that is passed on in succession. A study shows leaders who provide intellectual stimulants and encourage that to think more openly can increase the creativity of their subordinates. Creativity can also be grown through the implementation of tasks carried out together with others. Collaboration with other people in a team, especially those with diverse backgrounds, can encourage creativity.

c. Characteristics of Increasing the Economy of Muslim Family Traders

Growth and increase in economic improvement is a process that occurs in an effort to increase the output of society, namely the existence of a business caused by the increasing number of obtained in terms of production that can be used. Building an economy is an effort to increase the income per capita of the community to improve welfare and change in



the structure of the economy in a community's life. Muslim family traders in doing their jobs want an increase in their economy. Where at that time succeed will be able to lift the dignity and the degree of the Muslims around it.

The characteristics of the development and growth and economic improvement of Muslim family traders are as follows: (1). Increased income in the economy for the short and long term. (2). Continuous and meaningful increase in the amount of production of goods and services. (3). The discovery of resources that can be utilized and utilized. (4). There is an increase in per capita income (IPC) for traders in their work. (5). Increased science and technology that can bring changes in economic structure. (6). There is an equal distribution of income that meets physical and spiritual needs towards prosperity (Interview Result, date: September 10, 2018 with Hermanto, M.Thoha, dll., Pedagang Kelontongan).

The characteristics of the achievement of economic improvement above provide an understanding that the economic growth rate of traders is running well. This is marked by an increase in the income of traders every day. This success will be even more perfect supported by the existence of a frugal way of life and setting aside income to save for future preparation. Another thing is supported by the existence of human resources as workers who process the products to be marketed. The increase in productivity is an economic success felt by traders. The level of economic achievement will increase knowledge and technological development which will bring about changes in the structure of society which originally worked conventionally towards working based on better calculations. . The change in structure in society will bring a level of social transformation, customs, politics, culture, and ideology. This condition will greatly affect the dynamism of the community, namely abandoning old habits and being more critical and more advanced. When people succeed in economic development and will have an influence on their lives.



d. Ethics for Increasing the Economy of Muslim Family Traders

Islam instructs the ummah to work in order to obtain wages/ income from their work. Work with enthusiasm in all forms of work to change the standard of living that is better and more prosperous. Regarding this, the Mentari BMT administrators have provided knowledge in training events for Muslim family traders to have ethics at work.

From the results of the training, Muslim family traders in their work have based themselves on work ethics, namely: (1). Sincere, patient, tenacious and hard work. (2). Save money and discipline. (3). Don't be fast satisfied. (4). Have a sense of wanting to be independent. (5). Having extensive knowledge. (6). Unyielding, production-oriented, and expanding networks with the surrounding world (Interview Result, date: August 25, 2018 with H. Sabdo, M.Sos.I., Chairman of Mentari BMT Kotagajah Central Lampung).

Apart from that, Muslim family traders in their activities apply ethical aspects in completing tasks, namely: (1). Work is an individual responsibility. (2). In working / trading do not violate the rules of Allah SWT. (3). Work with a confident soul. (4). Do not sell illicit goods. (5). Work in accordance with the principles of professionalism (Interview Result, date: August 25, 2018 with H. Sabdo, M.Sos.I., Chairman of Mentari BMT Kotagajah Central Lampung).

Working based on ethics means doing work guided by rules, morals, or acting and good behavior full of manners. A Muslim should in doing work based on work ethics that is associated with the value of one's soul. A Muslim trader at work must fill this ethic with Islamic values. All types of work based on faith and good deeds will be intended as work of worship. It will all get guidance and avoid acts of immorality and give birth to an Islamic work ethic and the farthest from sin (Interview Result, date: August 30, 2018 with Ahmad Ariswanto, Mentari BMT Customer).

A Muslim trader in carrying out the work based on his faith, then working for him is an earnest effort to achieve success. Through his sincerity he will mobilize all of his potential assets such as energy,



thought, dzikir, and skills to achieve the desired results. The efforts of his activities are directed to actualize his existence as a very noble creature of Allah SWT. Recognizing that, the strong faith in him will be able to emit the radiance in all his activities, including in trading. In such conditions in carrying out their work they get a good way and can overcome problems that arise in their lives.

A trader whose existence in this world is the best creature and the perfect being should work in good ethics. Through ethics it provides guidance for each work based on sincere, honest, hard work, zakat, and praying to Allah SWT to obtain blessings. Work is an effort to find sustenance balanced with the commands of Allah SWT such as prayer, fasting, and others. When succeeding in his work is not arrogant, and when he does not succeed do not despair, be steadfast, and be patient in dealing with it. His efforts will not deviate from the applicable rules that cause harm to others, the law is haram and prohibited by religion.

e. Achievement of Increasing the Economy of Muslim Family Traders

Efforts to increase the economy carried out by Muslim family traders have had their own achievements. The achievements of the economic improvement of Muslim family traders in the management of Mentari BMT have so far succeeded in laying the basic framework of the economic field, among others:

- 1) Successfully achieving an increase in economic growth in 2018 will increase by 25%. During the 2014-2018 period, the achievement of economic growth for Muslim family traders can be increased by an average of 10% per year.
- 2) The high and sustainable achievement of the economic increase of Muslim family traders can be classified into a new economy, namely real per capita income increases more than three times.
- 3) Along with the achievement of increased economic growth, traders also experienced an increase in investment and

improvement in human resources whose existence was the main driver of growth.

- 4) During the period 2014 to 2018, the investment of traders increased sharply. This indicates the investment climate of the traders is quite good in their lives.
- 5) In other sectors, which are felt by traders such as agricultural crops also grow rapidly which is supported by a good increase in productivity.
- 6) Traders have also succeeded in perfecting the needs of the board / residential property (Interview Result, date: October 2, 2018 with Drs. H. Aziz Sukarsih, Chairman of the Shariah Supervisory of Mentari BMT Kotagajah Central Lampung).

In connection with the people's achievements in economic development for the above is an indication of strengthening the position of Mentari BMT business in community development efforts in the global era. On the other hand there are indications that the Mentari BMT has provided an increase in resilient human resources providing opportunities or greater access to production access. Through the achievements of the people's economic improvement, they will be able to help the economy run broadly. This is not impossible but hopes that there will be a great opportunity for the development of the people's economy to grow bigger. When this is well realized the future of the Indonesian economy can be predicted, its attention is more directed at the prospect of a populist economy, which in turn is not the prospect of economic growth enjoyed by only a few people.

E. Conclusion

In accordance with the results of the discussion and analysis of data obtained from the research in the chapters above, conclusions can be obtained as follows:

1. Based on the explanation and analysis of the data above that the financial turnover system at Mentari BMT Kotagajah Central



- Lampung has attempted to optimally implement the Shari'ah banking mechanism. The mechanism is applied free of interest / profit sharing to empower the economic improvement of Muslim family traders.
2. Through the Shari'ah banking mechanism, Muslim family traders take advantage of the financing turnover of the Mentari BMT to try to improve their economy.
 3. Mentari BMT Kotagajah Central Lampung has positioned itself as a financial manager and partnered with members/ customers to improve their economy.
 4. Contribution to Mentari BMT Kotagajah is very large in empowering Muslim family traders to achieve a meaningful economic improvement.
 5. Mentari BMT in Kotagajah Central Lampung in empowering and improving the economy is very helpful in service and includes Muslim family traders participating in training in increasing their human resources to improve their performance.

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