

The Role of BMT Amanah in Empowering Micro, Small, and Medium Enterprises (UMKM) in Bekasi in the Perspective of Islamic Law*

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Abstract

BMT Amanah Syariah provides savings, financing, payment, and deposit services, focusing on serving MSMEs using easy procedures and mechanisms and being in the midst of small or rural communities. As an extension of Islamic Banks, BMT can channel the financing entrusted to it. The research objective was to determine the role of financial institutions in empowering small micro-enterprises. This type of research is qualitative research. The data was obtained through observation, interviews, and documentation. The study results show that BMT Amanah Syariah Bekasi has good potential and a role in supporting the empowerment of MSMEs that provide financing services to the community. In this case, BMT Amanah Syariah Bekasi has also played a significant role in helping small communities who want to open a business, starting from starting a customer's business so that the customer's company develops. The functions of BMT Amanah Syariah Bekasi are: helping the capital of its members; Developing the entrepreneurial spirit of its members; Reducing usury practices; Improving the welfare of small communities; Improvement of human resources.

Keywords: Baitul Maal wat Tamwil; Micro; Small and Medium Enterprises

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A. INTRODUCTION

Financial institutions have played an enormous role in the development and growth of modern industrial society. Large-scale production with investment needs that require significant capital is impossible to fulfil without the help of financial institutions. Moreover, financial institutions are a foundation for entrepreneurs to obtain additional money through a credit mechanism and become a foundation for investment through a savings mechanism. Financial institutions have a significant role in distributing economic resources among the public.⁴

Bank financial institutions consist of Commercial Banks (conventional and Sharia) and Rural Banks (traditional and Sharia). Meanwhile, non-bank financial institutions consist of Capital Markets, Money Markets, Savings and Loans Cooperatives, Pawnshop Companies, Leasing Companies, Insurance Companies, Factoring Companies, Venture Capital Companies, and Pension Funds.⁵

Microenterprise development is closely related to efforts to empower the impoverished, the business's primary actors. Conceptually, this empowerment is an effort to enhance the dignity of those social strata who cannot escape poverty and underdevelopment. To achieve this objective, participation is required from all elements of the nation, including the government, the community, the business sector, and financial institutions. For instance, a government with policies that support the development of community micro and small businesses that use goods or services from micro and small businesses to meet their daily needs, a business world that runs smoothly so that fraud, which leads to the demise of micro and small businesses, does not occur, and financial institutions that can support and assist micro and small businesses in overcoming capital problems, which are common obstacles they face.

Limited capital will cause the space for micro, small businesses to become narrower, for example, experiencing difficulties in developing their business due to inability to fulfill consumer orders. If this is not resolved, efforts to create jobs may be difficult to pursue again. Therefore, Islamic financial institutions exist as a manifestation of the development of the aspirations of the

⁴ Ridwan, M. 2004. *Manajemen BMT*. Yogyakarta: UII Press, h. 51.

⁵ Karim, A.A. 2007. *Bank Islam Analisis Fiqih dan Keuangan*. Jakarta: PT. Raja Grafindo Persada. Cet. Ki II, h.18.

people who want economic activities based on Sharia principles, in addition to the conventional financial institutions that have existed so far.

In conventional banking, there is only one principle: interest. However, Islamic financial institutions offer a number of different principles that can be tailored to meet the specific requirements of individual clients. These include the principle of profit sharing, the principle of buying and selling, the focus of leasing, and the principle of service. Splitting profits is one of the business tenets that lends itself well to the emancipation of micro and small businesses. In Islamic law, four types of contracts can be used to implement the principle of profit distribution: *musaqah*, *musyarakah*, *muzaraah*, and *mudarabah*.

The most widely used contracts in Islamic financial institutions such as *baitul maal wattamwil* are *mudarabah* and *musyarakah* contracts. Financing with *mudarabah* and *musyarakah* contracts is basically perfect financing, this is because the financing uses the principle of profit sharing. Apart from using the principle of profit sharing, another thing that makes it ideal is sharing losses (loss sharing). The bank will fully bear losses on financing with a *mudarabah* contract unless the customer commits negligence and intentionally causes losses.⁶

BMT carries out two types of activities, namely *Bait Al-Maal* and *Bait At-Tamwil*. *Bait Al-Maal* is an Islamic financial institution whose main activities are collecting and distributing *ZISWAHIB* funds (*Zakat*, *Infak*, *Sadaqah*, *Waqaf* and *Grants*) without profit (non-profit oriented). The distribution is allocated to those who are entitled (*mustahik*. *Zakat*, following Islamic religious rules and modern financial management (Mufti and Syakir Sual: 199). Following *Baitu Mal Wat Tamwil*'s main function is a channel for distribution for the community for *Zakat*, *Infak*, *Sadaqah*, *Endowments* and *Grants*. In Islamic teachings Allah also explains in the Qur'an letter *At-Taubah*, QS. 9: 103 states: Take *zakat* from some of their assets, with that *zakat* you clean and purify them and pray for them. Indeed prayer you (become) peace of mind for them. And Allah is All-Hearing, All-Knowing.⁷

The verse above explains that there is a right for *mustahiq* to obtain wealth from people who have excess wealth, even that is obligatory for them to distribute it. Because, with *zakat* it can cleanse and purify ourselves and our

⁶ Burhanudin. 2001. *Strategi Pembangunan Industri Garam di Indonesia*. Yogyakarta: Penerbit Kasinus, h.125.

⁷ Departemen Agama Republik Indonesia. 1999. *Al-Quran dan Terjemahnya*. Semarang: Toha Putra, h.204.

hearts from despicable traits. Meanwhile, Bait At-Tamwil is an informal Islamic financial institution with an economic orientation (profit-oriented). This institution's main activity is to collect public funds through savings and distribute them through productive and profitable community business financing per the Sharia economic system. The micro, small and medium enterprises (MSMEs) sector has so far shown excellent performance and has even been able to support the recovery and growth of the national economy. This sector is also a driving force for the economy when the crisis hit.⁸

BMT is needed to support the presence of the MSME sector with Islamic Banks. This is because the characteristics of BMT are well suited to the needs of MSMEs, namely providing savings, financing, payment, deposit services, focusing on serving MSMEs using contextual and flexible procedures and mechanisms, and being in the midst of small or rural communities. As an extension of Islamic Banks, BMT can channel financing entrusted to them so that Islamic Banks themselves are not afraid of taking enormous risks.⁹

The development of micro and small businesses in the form of increased capital or the type of business will impact increasing levels of income and income, directly reducing poverty and unemployment rates. However, Mochammad Nadjib et al.'s research on the Influence of BMT on the Socio-Economic Conditions of the Community proved that the majority of respondents before becoming BMT customers did not have a source of capital to finance their business, on average they invested from confidential sources by setting aside spending money or selling some goods for fortune. Even so, some of the respondents who had access to sources of capital at that time were trapped by capital assistance from moneylenders (loan sharks). Therefore, efforts to reduce poverty continue to be encouraged. One is by breaking the poverty chain through empowering groups with the development of microfinance, namely a model of providing financial services for people who have businesses in the minor sectors who cannot access bank services due to various limitations.¹⁰

From the description above, we can see that the role of BMT in empowering micro, small and medium enterprises is urgent because financing

⁸ Djazuli, H. A dan Janwari, Y. 2002. Lembaga-lembaga Perekonomian Pengenalannya. Jakarta: PT Raja Grafindo Persada, h. 183.

⁹ Bank Syariah: Bank Yang Ramah UMKM, <http://ekisonline.com/index>, akses tanggal 19 Agustus 2019.

¹⁰ Amalia, E. 2009. Keadilan Distributif dalam Ekonomi Islam, Penguatan Peran LKM dan UKM di Indonesia, Jakarta: Rajawali Pers, h.2.

the micro business sector can drive and support the recovery of the national economy, even in the family economy. Based on the background above, the authors formulate to raise the title "The Role of BMT on Empowerment of Micro, Small and Medium Enterprises (MSMEs) Perspective of Islamic Law". The author believes that the problem of empowering MSME actors can be overcome. The author also appointed the title above to provide a study of the role of Islamic Microfinance Institutions so that they can empower MSMEs.

B. METHODS

The approach used in this study is qualitative naturalistic because the research was carried out in natural conditions (natural setting) with a case study design. According to Yin case study is one of the social sciences research methods, which is a more suitable strategy if the research questions are how and why.

A qualitative approach with a case study design was chosen because the object of this research is a process of activities or actions of several people, namely the Role of BMT in the Empowerment of Micro, Small and Medium Enterprises (MSMEs) in the Perspective of Islamic Law. Moreover, for the substance of the research to be revealed, in-depth observations are needed on natural objects, namely objects that develop as they are, not manipulated by researchers. Bogdan and Taylor in Moleong (2011: 3) define qualitative methodology as a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior. According to them, this approach is directed at the background and the individual or organization into variables or hypotheses, but it is necessary to view them as part of a whole.¹¹

C. RESULTS AND DISCUSSION

1. Profile of BMT Amanah Syariah Bekasi

Baitul Maal wa Tamwil Amanah Syariah Bekasi is a Sharia institution serving community microfinance (members). It started operating on 5 Rabiul Awal 1421 Hijriah or April 2 2018, in the city of Bekasi. Then it received approval as a cooperative legal entity from the Ministry of Cooperatives and

¹¹ Bogdan dan Taylor dalam Moleong, 2011, h. 3.

Enterprises Small and Medium Enterprises Decree Number 009342/BH/M.KUKM.2/VIII/2018 dated March 22 2018.

BMT Amanah Syariah Bekasi was founded by several congregations concerned about freeing the people from the bondage of usury, starting with usury countermeasures workshop activities attended by brothers from various regions, where the results and actions of the workshop were recommended creating an Islamic financial institution. BMT Amanah Syariah was born, which is inseparable from the support of Al-Fatah educational institutions whose networks are spread throughout Indonesia, such as Bogor, Bekasi, Bandung (West Java), Cilacap, Yogyakarta (Central Java), Lampung, Palembang, Jambi, Medan (Sumatra), Singkawang, Pontianak, Samarinda, Balikpapan, (Kalimantan), Kupang, Lombok, Sumbawa (East Nusa Tenggara), Ambon (Maluku).

The BMT Amanah Syariah Cooperative opened several member service units in districts/cities considered potential. Although only less than three years old, BMT Amanah Syariah already has three branches of Islamic financial services: Cilengsi (Bogor), Maoos (Cilacap), and Pontianak, Kalimantan. Management is optimistic about continuous improvement and development in all areas, organizations, and businesses, prioritizing being trustworthy, healthy, professional, reliable, safe, comfortable, transparent, and prudent.

The vision and mission of BMT Amanah Syariah Bekasi are as follows:
Vision: To make BMT Amanah Syariah a financial institution capable of empowering and developing the Sharia economy for the welfare of the people.

Mission: Develop BMT Amanah Syariah to become a Sharia financial institution that is trustworthy, healthy, comfortable, transparent, and prudent.

Goals: Realizing the economic independence of the people who are free from usury; Facilitating flexible and modern people's financial transactions; Comprehensive economic empowerment of the people.

3. Financing Products at BMT Amanah Syariah

The financing products at BMT Amanah Syariah are as follows:

- a) Home Ownership PAS. Financing product to realize the purchase of a house with a Murabaha (sale and purchase) contract.

- b) PAS Motorized Vehicle Ownership BMT Amanah Syariah: Financing products to learn the purchase of two-wheeled or four-wheeled vehicles with a Murabahah (sale and purchase) contract.
- c) Multi-purpose PAS: Financing products to fulfil various individual or corporate needs with a Murabahah (buy and sell) warranty.
- d) PAS Business Capital, namely: Financing products for working capital that assist customers in developing business capital, with a Murabaha (buying and selling) contract.

The form of financing at BMT Amanah Syariah Bekasi that is distributed to customers will form a pattern or system between BMT Amanah Syariah Bekasi and customers or partners. This pattern includes the amount of financing, the period and the method of financing. The amount of funding offered by BMT Amanah Syariah Bekasi is varied. Each customer can choose to take the budget amount from this financing according to their respective abilities and needs.

The need for business capital for MSMEs is an unavoidable fact, so MSMEs try to overcome this problem by applying for financing to financial institutions on their own initiative or on the advice of those closest to them. In addition, the marketing performance of BMT Amanah Syariah Bekasi can be said to be good because its existence has gained a place in the West Bekasi community, as evidenced by many MSME customers. Furthermore, the decision by the public or business actors to apply for financing from financial institutions is at least caused by several factors and considerations. One of the most common factors is the type of financing itself, whether the requirements are accessible or not, whether the instalments are light or not, and so on. This is also a consideration for BMT Amanah Syariah Bekasi customers.

4. Assistance and Coaching

In addition to difficulties obtaining funding, small and medium-sized enterprises (SMEs) must contend with many other challenges. One of these challenges is a deficiency of understanding about marketing, which is brought on by SMEs' restricted access to information concerning the market. Furthermore, limited human resources, a lack of understanding of finance and accounting, and a lack of knowledge of production technology and quality control due to a lack of opportunities to follow technological changes all contribute to a lack of these skills.

Therefore, strategic steps are needed so that these problems can be minimized so that they have an impact on the development of MSMEs in a better direction. One of the steps can be taken through coaching and mentoring by related parties, the government and microfinance institutions such as BMTs. BMTs and other microfinance institutions do not only play a limited role in providing capital assistance through financing provided but also provide managerial assistance through coaching by providing training or mentoring for each customer's business, such as assistance in fund management, service in financial management, marketing as well as suggestions and motivation to improve the quality of interaction. For example, guidance and assistance at BMT Amanah Syariah Bekasi in managing financing funds, business monitoring assistance, input of suggestions and motivation have been going quite well, and this can be seen from the results of field observations and interviews in the increase in customers' businesses.

5. The Role of BMT Amanah Syariah Bekasi in the Development of Micro Enterprises

First: Developing an Entrepreneurial Spirit for Customers

Thomas W. Zimmerer and Norman M. Scarborough state,¹² "Entrepreneurs are people who create new businesses by taking risks and uncertainties to achieve profits and growth by identifying opportunities and combining the necessary resources to establish them." Peter Drucker said that entrepreneurs are not looking for risks. They are looking for opportunities.¹²

Several studies indicate that micro, small, and medium business owners believe that they tend to work harder, earn more money, and are more proud than those working in a large company. Therefore, before starting a business, every prospective entrepreneur should consider the benefits of owning a micro, small, or medium business.¹³

Chairman (Manager) of BMT Amnah Syariah Bekasi, Mr. Ilham Wahyudin, revealed that BMT is an alternative for small entrepreneurs to get capital because the nature of BMT is not the same as large financial institutions such as banks whose access is complicated for small entrepreneurs. BMT Amanah is a business entity established to help small businesses, which aims to

¹² Buchari, Alma. 2008. *Kewirausahaan untuk Mahasiswa dan Umum*. Bandung: Alfabeta, h.24.

¹³ Basrowi. 2011. *Kewirausahaan Untuk Perguruan Tinggi*. Bogor: Ghalia Indonesia, h.7.

prosper members or from members to members. In empowering small and medium enterprises, BMT Amanah Syariah Bekasi has a program that helps MSME actors, whereas BMT Amnah Syariah Bekasi helps small businesses with capital. Where the BMT will assist in the form of a capital loan for business owners who have submitted a loan application, where before the money is disbursed, the business owned will be surveyed or calculated in advance, whether it is feasible or not for disbursing capital.

The short-term program from BMT Amanah Syariah Bekasi is for businesses owned by MSME players to develop quickly and for the long term, namely for businesses to be bigger and able to open branches. Apart from providing additional capital for MSME players so that their companies can develop more, BMT Amanah Syariah Bekasi also has a role in providing outside services such as guiding or telling business customers how to make good, healthy trade and provide good service to consumers. BMT Amanah Syariah Bekasi also has a service called "pick up the ball"; that is, if the customer does not have time to come in person, the BMT will go directly to the person concerned; this is done to facilitate the process of cooperation between the BMT Amanah and the customer.¹⁴

In this case, it can be seen that the Indonesian people are more interested in becoming employees than business people even though Rasulullah SAW said that 19 out of 20 sustenance on earth is trading (doing business). According to Suryana, entrepreneurship is a creative and innovative ability used as a basis, tips and resources to seek opportunities for success. The essence of entrepreneurship is the ability to create something new and different through creative and innovative thinking.¹⁵

Developing an entrepreneurial spirit to be creative and innovative must be supported by adequate funds and trust from all parties. With the training programs held by BMT, it is hoped that more people will want to become entrepreneurs. BMT Amanah Syariah Bekasi organizes pieces of training, one of which is fostering an entrepreneurial spirit which reduces unemployment, and people who do not have jobs can be motivated to build entrepreneurship so they can have income.¹⁶

¹⁴ Interview with the chairman of BMT Amanah Syariah Bekasi, Mr. Ilham Wahyudin, July 14 2020 at 09.30 WIB.

¹⁵ Suryana. 2003. *Kewirausahaan: Pedoman Praktis, Kiat dan Proses Menuju Sukses*. Jakarta: Salemba Empat, h.2.

¹⁶ Interview with the chairman of BMT Amanah Syariah Bekasi, Mr. Ilham Wahyudin, July 14 2020 at 09.30 WIB.

Business development is very important for the community, business development occurs because of the enormous opportunities in running a business which can be seen from the increasing level of people's quality of life. Good business development will further increase people's income, with increasing income, it is clear that people's quality of life also increases. Following the results of the interview with Mr. Zainal said the following:

BMT Amanah Syariah Bekasi is a Sharia financial institution whose existence is very helpful for its customer members. BMT Amanah's role in helping small businesses in capital financing also has other roles that can be felt by its customers, such as: Forming an entrepreneurial spirit. As we all know, when the monetary crisis hit Indonesia in 1998, many large investors and entrepreneurs laid off their employees, and it can be said that the Indonesian economy is getting worse. Even today, we can still feel the difficulty of finding a job. However, with more and more small businesses emerging, it can reduce the unemployment rate and also participate in turning the wheels of the Indonesian nation's economy.

BMT Amanah Syariah Bekasi, as a financial institution, is also present to provide solutions to its customers with existing programs. The entrepreneurial process includes much more than problem-solving activities in a management position. An entrepreneur needs to find, evaluate and develop opportunities by overcoming some forces that hinder the creation of something new. This is where the role of BMT Amanah is present to motivate customers to create an entrepreneurial spirit through seminars, training education, workshops, symposiums and others. Types of entrepreneurs include shops, stalls, tailors, farming, printing, selling fast food and others.¹⁷

In line with what Mr Ahmad Toyib Syahroni said: "I took financing at BMT Amanah Syariah Bekasi because I lacked capital, so I borrowed capital at BMT Amanah Syariah Bekasi to open a business. BMT Amanah Syariah Bekasi is beneficial in building a business. Previously, as a tailor, I opened a small tailor shop by the side of the road, but after I applied for capital financing, Alhamdulillah, my tailor shop grew bigger, my sewing business grew, and I already had five employees. BMT Amanah Syariah Bekasi not only helps with capital financing but also has a micro business coaching program, which is the

¹⁷ Interview with BMT Amanah Syariah Bekasi customer Mr. Zainal at his residence on July 27 2020 at 08.00 WIB.

result, as you can see. I am very grateful to BMT Amanah Bekasi for being very helpful in developing my business."¹⁸

According to the summary of the interview presented earlier, customers receive significant assistance in developing their businesses due to the provision of financial aid to customers who have applied for financing at BMT Amanah Syariah Bekasi with simple requirements. Additionally, customers always receive service in evaluation and motivation, which results in customers having a greater interest in doing business. What he was involved in and the emergence of a militant entrepreneurial spirit, such as Mr. Ahmad Toyih Syahroni and Mr. Zainal, before applying for financing, they only had a small kiosk and Alhamdulillah, thanks to the capital assistance provided by BMT Amanah Syariah Bekasi, their shophouses grew more significant and more advanced. Alhamdulillah.

Second: Reducing Riba Practices

Islam becomes a framework for the ethical and moral economic activity humans conduct. This is because God has granted mankind existence so that he may exist in the universe of all things. However, the divergent perspectives regarding the search and excavation of riba in this fiqh science universe are as if there is no indication of the existence of the akad model in the practice of sharia banks.

Sharia principles are rules of agreement based on Islamic law between Banks and other parties for depositing funds and/or financing business activities, or other activities declared following Sharia, among others, financing based on the principle of profit sharing (mudharabah), financing based on the principle of equity participation (musyarakah), the principle of buying and selling goods by making a profit (murabaha), or capital goods financing based on the principle of pure lease without choice (ijarah), or with the option of transferring ownership of goods leased from the Bank by another party (ijarah wa iqtina).¹⁹

As the results of an interview with Mr. Ilham Wahyudin, chairman of BMT Amanah Syariah Bekasi, are as follows: BMT also has a fundamental goal in overcoming community problems in terms of sources of capital, especially those who use the habit of moneylender services in seeking funding. That is

¹⁸ Interview with Mr. Ahmad Toyib Syahrudin at his residence on July 28 2020 at 10.00 WIB.

¹⁹ Antonio, S.M. 2001. Bank Syariah Dari Teori Ke Praktek, cet. 1. Jakarta: Gema Insani Press.

what makes BMT Amanah Syariah Bekasi aim to carry out its role. As we all know, various ribawi financial transactions have targeted multiple aspects of people's lives in a structured and systematic way. This is a life threat that must be stopped immediately. The eradication of usury practices cannot be eradicated by using only individual power but must be accompanied by a continuous and collective movement. One of the things that can be done is by bringing together financial institutions that implement Sharia principles in all aspects of their operations.

The presence of an Islamic financial institution will also open up opportunities to create conglomerates that can ultimately grow the congregation's economy, primarily if various congregational financial transactions are concentrated in one financial institution, to develop solid and blessed economic independence for the people. The presence of BMT Amanah Syariah is an implementation of a noble ideal to free pilgrims from the bondage of usury. To accelerate the above objectives, in addition to requiring adequate support, systems and technology, it also requires the approval and active role of the congregation because, without the permission and vibrant part of all parties, the hope of usury exemption to create economic independence will be difficult to realize.

With the spirit of active support from the congregation and seeing the growth potential of the Islamic finance industry, which in 2017 reached 27% or even higher than the growth of the conventional financial sector, BMT Amanah Syariah Bekasi will be able to become one of the mainstay solutions to free pilgrims from the bondage of dangerous usury. At the same time creating economic independence under the auspices of the congregation conglomerate.

BMT Amanah Syariah Bekasi customers, when applying for financing in the form of business capital, our BMT teaches them to avoid usury practices, always provides understanding to customers about the law of usury and also introduces the public to the Islamic Sharia financial model.²⁰

One of the Islamic regulations is to prohibit or forbid the practice of usury through the Qur'an verses and the Prophet Muhammad's hadiths to prevent damage to society. But the fact is that most Muslims practice usury, in banking or non-banking matters, which can negatively impact the community. Therefore, Allah in the Koran prohibits or forbids usury. Allah says in surah

²⁰ Interview with the chairman of BMT Annah Syariah Bekasi, Mr. Ilham Wahyudin, July 14 2020 at 09.30 WIB.

Ali-Imran: 130: O you who believe, do not eat usury multiplied and fear Allah. Hopefully, you will win (Ali-Imran: 130).

In Islamic financial institutions, the business and business carried out cannot be separated from sharia filters. because Islamic financial institutions will not be able to finance the business contained in the things that are forbidden, the first is whether the object of the financing project is halal or haram, whether it causes harm to the community and whether the business is related to gambling. According to the results of an interview with Mr. Zainal about the importance of Islamic financial institutions, he said:

As a microfinance institution, BMT Amanah Syariah Bekasi teaches customers to avoid usury practices. The growing development of moneylenders in society has not discouraged financial institutions based on Islamic law, including BMT Amanah Syariah Bekasi. It has even added enthusiasm to invite the public little by little to abandon the practice of lending business capital that contains usury or capital that depends on loan sharks—products from BMT as a solution. As time went on, many institutions managed finance in a Sharia way, such as BMT Amanah Bekasi, with the presence of this Sharia financial institution being able to reduce usury practices that had existed in society for a long time. BMT provides considerable opportunities for small informal sector entrepreneurs to develop their businesses. One of the ways that BMT Amanah Syariah Bekasi has attracted people to switch from moneylenders to BMTs is by looking for people who are still dependent on moneylenders and offering programs that can make it easier to make instalment payments. You can also invite them to save at BMT; from these savings, you can pay instalments for financing.²¹

In line with what was conveyed by Mr. Ahmad Toyib Syahrodin, he said: The reason I took capital at BMT Amanah Syariah Bekasi was that in 2018 we had limited money to procure sewing machine equipment, because I wanted my business to continue so I tried to borrow capital at BMT Amanah Syariah Bekasi, Thank God the BMT is ready to help procure the capital. BMT Amanah Syariah Bekasi assisted with sewing equipment. BMT Amanah Syariah Bekasi assistance, our shop is growing, namely in terms of the equipment provided and it really helps our shop so that it can grow until now, besides providing capital in the form of tools BMT Amanah Syariah also provides financial assistance in the form of money, so we borrow money at BMT

²¹ Interview with Mr. Zainal at his residence on July 27 2020 at 08.00 WIB.

Amanah Syariah Bekasi is following the provisions that apply to the BMT with the aim that we avoid usury practices that are common in the community.²²

If seen from the results of the interviews with the customers above, that BMT Amanah Syariah Bekasi has played a role in reducing the practice of usury, namely from the explanations of customers who were successfully interviewed and applied for financing at BMT Amanah Syariah Bekasi, all felt it was helped. So the large number of people who apply for the funding in Islamic financial institutions will reduce the practice of usury because Islamic financial institutions are institutions that avoid usury practices.

Third: Improving the Welfare of Small Communities

In order to meet the necessities of life to become prosperous, people who have the ability and are keen to see their own potential and identify their environment can find opportunities and open up business opportunities for the community. With this business opportunity, it is hoped that it can help the economic growth of the surrounding community to be better so as to be able to reduce the high level of urbanization. In addition, with a business that focuses on opportunities in the surrounding area, it is hoped that it will become an icon or characteristic of the area. Efforts made to meet the needs of life include doing Small and Medium Enterprises. The existence and continuity of UKM's life are also influenced by both internal factors, namely economic and external motives, namely the environment and economic habitat where a person or a community lives in carrying out their economic life.

When conducting a study and review of SMEs, at least two things must be well understood. First, SMEs themselves should be able to study themselves to gain a good self-understanding, while the second is that SMEs should be able to understand the direction, relationships and conditions created by outsiders, including the state, which in this case is represented by the government as the organizer of the state.²³

It is improving community welfare. In terms of the role of BMT Amanah Syariah Bekasi, it has fulfilled the provisions of the Islamic economic system. It is proven from the business of accumulating capital that comes from members.

²² Interview with Mr. Ahmad Toyib Syahrudin at his residence on July 28 2020 at 10.00 WIB.

²³ Muhammad, 2009. Model-Model Akad Pembiayaan Di Bank Syariah. Yogyakarta: UII Press.

BMT Amanah Syariah Bekasi carries out fundraising with a capital profit-sharing system. In the profit-sharing system, the capital provided is a trust that must be maintained, proving the application of Islamic responsibility. As a sharia financial institution, BMT Amanah Syariah Bekasi has several roles in helping improve the welfare of its members.

With the BMT Amanah Syariah Bekasi, it can help the less fortunate improve their living standards so that they can live properly, namely by collecting investor funds and ZIS from the community and then distributing them to those who are entitled to receive them. In terms of the role of BMT Amanah Syariah Bekasi, it has fulfilled the provisions of the Islamic economic system. It is proven from the business of accumulating capital that comes from members. BMT carries out fundraising with a capital profit-sharing system. In the profit-sharing system, the money provided is a mandate that must be maintained and this is proof of the application of Islamic responsibility, in helping to improve the welfare of members (interview with Mr. Zainal at his residence on July 27 2020 at 08.00 WIB). In line with what was said by Mr. Ahmad Toyib Syahrodin, he said that: BMT Amanah Syariah is very helpful for capital for its members, with a business capital loan process that makes it easier for its customers. With the increase in income, I set aside some of the business profits for savings and as a result I saved at BMT Amanah Syariah Bekasi. To get to know finances, people usually can take financing or reserve; the convenience that can be obtained from saving at BMT Amanah, regardless of the amount of money we will save, is accepted, such as 5,000 or 10,000.²⁴

From the description of the interview results above, it can be concluded that BMT Amanah Syariah Bekasi has played a role in improving the welfare of society through financing at BMT Amanah Syariah Bekasi or through ZIS, which is directly distributed to people in need, this is evidenced from interviews with customers who have applied for financing at BMT Amanah Syariah Bekasi before they applied for funding of they lacked money to buy household appliances because the profits they got were minimal and after applying for financing at BMT Amanah Syariah Bekasi they could buy household appliances and even their own business goods.

Fourth: Improving the Quality of Human Resources

Humans are an important component in an organization that will move and carry out activities to achieve goals. The quality of the people in it

²⁴ Interview with Mr. Ahmad Toyib Syahrodin at his residence on July 28 2020 at 10.00 WIB.

determines the success of an organization. Human resources will work optimally if the organization can support their career advancement by looking at their competencies. Usually, competency-based HR development will increase employee productivity so that the quality of work is higher and leads to customer satisfaction and the organization benefits. Human Resources can be defined as all human beings involved in an organization in seeking the realization of the goals of the organization.²⁵

Improving the quality of human resources is an integrated effort to develop physical and spiritual potential as a whole, in harmony, in harmony, and balance with the development of the body and soul. In this case, the family, as the first vehicle to improve the quality of human resources, has an important role. Improving the quality of human resources is multi-dimensional and cross-sectoral, so the implementation is carried out through various fields of development. In addition, improving the quality of human resources is a dynamic interaction between economic growth, socio-cultural and political changes, science and technology development, appreciation and practice of religious teachings and noble values of national culture, law, and various other fields of action. The human factor is the driving force with its potential expertise that integrates with science and technology. It is decisive in social, economic, cultural development, defence, and security.

Development based on quality human resources will eventually bring the nation a better and more prosperous life. Hopes like that need a systematic mechanism, as well as the existence of supporting institutions and targeted programs. Due to the broad dimensions of improving the quality of human resources, more thorough handling is increasingly needed. Following the results of the interview with Mr Ilham Wahyudin, he said the following:

With the control of the BMT, human resources can automatically increase. At first, people who don't understand business should be taught how to manage finances and empower good communities. The existence of BMT Amanah Syariah Bekasi adds to the field of entrepreneurship with business capital loans for micro-entrepreneurs.²⁶

The population that is increasing daily requires utilizing existing human resources. Creating jobs is one way to grow human resources. Efforts to

²⁵ Hasibuan, S. 2000. *Manajemen Sumber Daya Manusia: penedekatan non sekuler*. Surakarta: Muhammadiyah University Press, h.3.

²⁶ Interview with the chairman of BMT Amanah Syariah Ilham Wahyudin on 14 July 2020 at 09.30 WIB.

improve the quality and development of human resources (HR) for micro and small enterprises require serious attention in order to improve their economic performance. This performance can increase if micro-small business actors or small businesses as business owners and managers have adequate skills and quality human resources. Improving the quality of skills and human resources can be carried out simultaneously with creating a conducive business climate. With so many human resources, BMT Amanah Syariah Bekasi is an institution that helps small communities to open businesses.

As the results of an interview with Mr. Zainal about the importance of Islamic financial institutions, he said: In improving human resources, before applying for capital at BMT Amanah Syariah, initially opening a capital business using the services of conventional banks, but after getting to know the financing system offered by BMT Amanah, namely utilizing the sharia system just switched to the bank, which made customers more interested in the approach system carried out by BMT Amanah, their administrators protect and go directly to customers who need help by providing motivation about entrepreneurship in the form of information that is very important for entrepreneurial activities, because the information will help an entrepreneur make the right decision. This right decision is significant so that the new products produced can outperform other products that are already on the market, through seminars, explaining to customers about usury and fostering customers always to improve their abilities so that their human resources also increase. ²⁷

In line with what was said by Mr. Ahmad Toyib Syahrodin he said the following: "We took financing at BMT Amanah Syariah Bekasi because this BMT is directly involved in fostering customers with business advancement and customer knowledge, it is clear that our human resources are increasing and also an increase in business results."²⁸

It can be interpreted that BMT Amanah Syariah Bekasi in improving human resources not only conducts trainings for the community but BMT also directly provides the needs of its customers. In running a business, there will definitely be several factors that support and hinder its activities. Among the factors that strongly support BMT Amanah Syariah Bekasi financing are:

²⁷ Interview with Mr. Zainal at his residence on July 27 2020 at 08.00 WIB.

²⁸ Interview with Mr. Ahmad Toyib Syahrodin at his residence on July 16 2020 at 10.00

WIB.

- 1). There are market visits by BMT Amanah Syariah Bekasi managers to customers and meeting customer needs when customers need goods.
- 2). Marketing tricks can support the development of small micro enterprises (UMK), namely by providing good service to customers who apply for financing at BMT Amanah Syariah Bekasi, customers can invite people who want to open a business to apply for funding of or borrow business capital from BMT Amanah Syariah Bekasi both productive and wasteful.

Analysis of the role of BMT Amanah Syariah Bekasi in increasing the empowerment of small and medium enterprises. The economy has to provide rational principles for business as an economic activity so that these economic activities not only lead to the needs of individual and short-term human life but also provide a surplus for the welfare of many people in the country. However, market activities will significantly influence whether or not economic activity is optimal. Competition in the market can also harm the realization of a reasonable and equitable economy. Moreover, market competition makes the social context that must be considered in achieving economic equity more difficult. So, it is necessary to have a science of economic equity in building an economic activity that can provide or create good conditions on a community scale or family environment.

Baitul Maal wat Tamwil is a financial institution run according to Islamic law, so it cannot be separated from Dakwah, which is an effort to invite, encourage or call on people to accept the goodness and guidance contained in Islam.

BMT Amanah Syariah Bekasi in carrying out the introduction of an Islamic financial institution and transactions with the sharia system (as in the AL Qur'an where it must be recorded and there must be witnesses to witness) to the public by way of outreach, BMT Amanah Syariah Bekasi plays an active role in socializing in the community about the importance of the Islamic economic system. This can be done with general recitations, BMT Amanah Syariah Bekasi seminars, workshops, outreach and holding activities in broadcasting Islam such as activities for the month of Ramadan, regular monthly recitations and others. Helping socially, BMT Amanah Syariah Bekasi always provides compensation to local residents who have died, helps financially or non-materially to victims of natural disasters, provides free ambulances and conducts training on Islamic ways of dealing, for example so that there is evidence in transactions, transparent in dealings, prohibited from cheating in weighing goods, honest with consumers, and so on.

BMT Amanah Bekasi does not only socialize with people in markets/housing/rural areas, but BMT Amanah Syariah Bekasi also enters educational institutions so that students can get to know the products available at BMT Amanah Syariah Bekasi, with a breakthrough in outreach to educational institutions, so for the future level the community can learn and understand more about the products available at BMT Amanah Syariah Bekasi. Moreover, Islamic financial institutions, especially BMTs, are growing and developing rapidly as an alternative institutions for community empowerment. This kind of condition is a conducive climate. However, it needs to be supported by the community to increase their role in increasing the productivity of their businesses, tiny entrepreneurs. Therefore, in the context of empowering small and medium enterprises, BMT Amanah Syariah Bekasi has several recommendations.

This matter was expressed by the chairman of BMT, Amanah Syariah Bekasi, as follows: "In terms of roles, BMT provides capital assistance aimed at people who are consistent in terms of their work which can be used for productive businesses. In addition, this BMT can combat or at least reduce the activities of loan sharks who are increasingly in the market environment. Another role of BMT is to help the less fortunate in improving their welfare and standard of living so they can live a decent life, namely by collecting ZIS and then distributing it to those who are entitled to receive it, this is people experiencing poverty through the ZIS committee, and several other social activities and BMT Amanah Syariah Bekasi also plays a role in improving the quality of human resources. In terms of the part of the BMT NU Amanah Syariah Bekasi, it has fulfilled the provisions of the Islamic economic system. It is proven from the business of accumulating capital that comes from members. BMT Amanah Syariah Bekasi carries out fundraising with a capital profit sharing system. In the profit-sharing system, the money provided is a trust that must be maintained, proving the application of Islamic responsibility.

D. CONCLUSION

Based on the discussion described in the previous chapter, it can be concluded as follows: Baitul maal wat Tamil (BMT) Amanah Syariah Bekasi, as a microfinance institution has a visible function from its role where BMT Amanah carries out productive economic financing business for its customers as for the social function of BMT Amanah, namely as a fund manager who does not prioritize profits. In this case BMT Amanah has also played a very important role in helping small communities who want to open a business,

starting from starting a customer's business so that the customer's company develops. The functions carried out by BMT Amanah Syariah Bekasi are: Helping the capital of its members; Developing the entrepreneurial spirit of its members; Reducing usury practices; Improving the welfare of small communities; Improvement of human resources.

Based on this research, several suggestions were put forward: It is suggested that the BMT Amanah Syariah Bekasi can carry out other programs that can increase the income of business actors such as conducting skills training and others. Business actors/customers are expected to be able to pay financing in a timely manner, so that no party is harmed. It is suggested to other researchers to conduct in-depth and comprehensive studies related to empowering and increasing the economic welfare of the community.

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