

The Impact of *Pemberdayaan Ekonomi Umat (PPEU)* YBM PLN Program in Merapi Merbabu Complex: Working Capital Loan based on Lariba Operates

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ABSTRACT

People who do not have capital and assets really expect a loan without interest. However, it is almost impossible for financial institutions to disburse loans without interest. They eventually became entangled in loan sharks to get a capital loan which caused them to live in riba for years. This is the background of the Yayasan Baitul Maal (YBM) PLN present in the midst of the community through the Pesantren Merapi Merbabu Community by launching the Program Pemberdayaan Ekonomi Umat (PPEU) in the form of farm capital loans without riba. The purpose of this study was to determine the impact assessment of Program Pemberdayaan Ekonomi Umat. This research uses quantitative methods through filling out questionnaires by 83 beneficiaries and the qualitative method was carried out by interviews and Focuss Group Discussions. Program impact evaluation is measured using SLIA (Sustainable Livelihood Impact Assessment) and MSC (Most Significant Change). The results of the study showed that beneficiaries were very satisfied with the "Farm Capital Loan without riba" program they received with an average score of 86%. Meanwhile the results of the evaluation from 5 aspects SLIA are as follows: the economic aspect increases by 0.5, the social aspect rises by 0.6, the da'wah aspect rises by 2.0, the spiritual aspect rises by 1.4, and the human resource aspect rises by 0.8. The results of this study are expected to recommendation for relevant stakeholders in order to optimize the community's economic improvement program.

Keywords: economic empowerment programs, capital loans, baitul maal, beneficiaries

INTRODUCTION

Indonesia is one of the central areas of the disaster caused by the geographical location of Indonesia which is the meeting place of the world plate, namely the plates of the Asian Continent, the Continent of Australia, the Indian Ocean, and the Pacific Ocean. In the south and east of Indonesia there is a volcanic

arc that extends from Sumatra - Java - Nusa Tenggara - Sulawesi, whose sides are old volcanic mountains and lowlands which are partly dominated by swamps (BNPB, 2011).

One of the major disasters that struck Indonesia in 2010 was the eruption of Mount Merapi. This disaster caused the economy of the community to worsen. In fact, people living around the slopes of Merapi Merbabu

are generally people who live below the poverty line. They rely heavily on vegetable farming activities. This disaster left a deep story of grief for people living in the affected areas, especially on the slopes of Mount Merapi Merbabu. Not only did family members lose and trauma from the disaster, but the community also lost their possessions, especially agricultural businesses which became the main livelihood of the community.

On the other hand, the impact of the eruption of Mount Merapi is to make agricultural land more fertile. So that after the disaster the community wants to get back up by starting to cultivate the agricultural land they have. However, this is constrained due to limited capital owned by the community which causes the community to need capital assistance. Unfortunately, public access to banking in Indonesia is very low. World Bank data (2009) related to public access to financial services in Indonesia states that there are 40 percent of Indonesians who are unable to access credit services from financial service providers and about 20 percent of Indonesia's population gets loans from banks.

This data further reinforces the premise that banks cannot be accessed by the poor. Banks and microfinance institutions are profit-oriented commercial entities. To maintain financial security and sustainability, banks only choose potential customers who are able to return money and be able to generate income for the bank. Even though the bank stands as a driving force for the community's economy through the provision of business loans. The bank's sacred goals faded as the banking industry swelled. The economic understanding has been oriented towards growth, forcing banks to be profit oriented. The impact is that banks tend to be selective in lending.

The existence of a strict selectivity system in disbursing bank credit funds has

caused micro businesses / poor people to not be served and they also do not have assets for collateral, because they do not meet the feasibility, making it difficult to access bank credit. The unsecured community is a lower-class economy. They live in villages or live in urban poverty pockets. The impact is that many people are trapped to borrow from loan sharks who provide high interest loans. Instead of being able to help, the loan actually worsened the economic conditions of the community. The World Bank survey data above also shows that around 40 percent of the poor are forced to access informal and semi-formal financial services, including mobile banks or moneylenders (Juwaini in Satrio & Yuni, 2014).

For people who have no capital and assets, interest-free loans are highly expected. However, it is almost impossible for financial institutions to disburse loans without interest. Even though the practice is still needed in a country that is still inhabited, the majority of the population is not bankable and a high level of competition between Islamic and conventional banking is occurring in Indonesia (Wulandari & Subagio, 2015). Interest-free loans aim to generate community self-reliance. This type of financing must be truly based on a true helping soul. In Islamic economic terms, this virtue credit is called *qardhul hasan* (virtue loan) which is an activity of borrowing with no additional returns. Such practices are very necessary for people who experience acute poverty, are affected by disasters, and are just starting business activities for the first time.

This is also a problem for the community around Merapi Merbabu until now. Because the limitations that are temporarily owned by life must continue, in the end they are entangled in loan sharks to get a capital loan. Their low knowledge of the world of borrowing and borrowing causes them to live in *riba* for years. This is the background of the *Yayasan Baitul Maal*

(YBM) PLN present in the midst of the community through the Pesantren Merapi Merbabu Community by launching the Program Pemberdayaan Ekonomi Umat in the form of farm capital loans without riba. This program is expected to be one of the solutions for the community to improve their economic conditions post-disaster.

LITERATURE REVIEW

The word satisfaction comes from the Latin *satis* (meaning quite good, adequate) and *facio/facere* (doing or making). So etymologically, satisfaction can be interpreted as an effort to fulfill something or make something adequate. However, from the perspective of customer behavior, the term customer satisfaction becomes complex. Even now there is no agreement on the concept of customer satisfaction, whether satisfaction is an emotional response or cognitive evaluation (Tjiptono, 2014).

Customer satisfaction can be stated after the customer has enjoyed the service / product in question. Customer satisfaction is an emotional response to the evaluation of the experience of consuming a product / service. According to Engel, Blackwell, & Miniard (1994) customer satisfaction is an effective response to the experience of consuming or evaluating conformity or perceived discrepancies between previous expectations and the actual performance of the product after use.

Customer satisfaction is a long-term strategy that requires commitment, both in terms of funding sources and human resources. This is felt very urgent because customers will recommend to potential customers a function of satisfaction with their experience. Furthermore, according to Fornell (1992), customer satisfaction will influence buying behavior, where satisfied customers tend to be loyal customers.

Anderson, Fornell, and Lehman

(1994) state that if customers are satisfied with the goods or services received, it will lead to customer loyalty. Faithful customers will be loyal to the company. With customer loyalty to the product or service will make customers return to transactions in the future.

Meanwhile, for community empowerment programs, the measurement of Beneficiary satisfaction aims to determine the extent of the quality of the program felt by the program beneficiaries. So, the results of this measurement can be used as recommendations for improvement and improvement of program quality.

Prajino and Pranaka (1996) suggested several things about community empowerment, namely: a. Empowerment is basically giving the powerless party the power to have the power that is the basic capital of self-actualization; (b). Community empowerment is not only about economic aspects; (c). Community empowerment so that it can be seen as a program or process; (d). Empowerment that fully involves community participation; (e). The concept of community empowerment includes development that relies on the community.

Suharto (2005) argues that empowerment refers to the ability of people, especially vulnerable and weak groups so that they have power or ability to (a) fulfill their basic needs so that they have freedom, in the sense that they are not only free to express opinions, but free from hunger, free from ignorance, free from pain; (b) reaching productive resources that enable them to increase their income and obtain the goods and services they need; (c) participate in the development process and decisions that affect them.

The goal of empowerment can be individual or collective. Ife (1995) states that weak groups that need to be empowered are those who fall into groups: (1) Structurally weak groups, both weak in class, gender, and ethnicity. Examples included in the weak

category are structurally poor; (2) Special weak groups, such as seniors, children and adolescents, people with disabilities, gays, lesbians, and isolated communities; (3) Personally weak groups, namely those who experience personal and / or family problems; (3) Sennet and Cabb (Suharto 2005) and Conway (Suharto 2005) state that powerlessness is caused by several factors, among others: lack of economic security, lack of experience in the political arena, lack of access to information, lack of financial support, lack of training, and physical and emotional tension.

According to Ife (1995) empowerment can be carried out through three paths, namely: (1) empowerment through policy and planning; (2) empowerment by carrying out social and political actions; (3) empowerment through education and awareness raising. Empowerment through policies and planning is carried out by developing or changing structures and institutions that enable weak groups to access resources or services, thus opening opportunities for weak groups to participate in people's lives.

Impact evaluation is one of the most important patterns of improvement in the program process, so it needs a comprehensive evaluation mechanism in a comprehensive manner. This appropriate evaluation instrument will provide an opportunity to obtain accurate and valid information and data. Thus, the conclusion process as a recommendation for developing a program of follow-up plans will be in accordance with the objectives of the program. Kelsey and Hearne (1955) in the 2013 SDP profile book states that evaluation as Cooperative Extension means a process to determine the value of a program or activity. In other words, evaluation becomes a method to find out how far the activities get progress and lead to achieving goals.

Rogers (2003) states that

effectiveness is the level of ability of a program to achieve its objectives. Boyle (1981) has outlined several effectiveness standards based on the type of program. The effectiveness of the development program (developmental) is measured from: (1) the quality of the solution to the problems faced; and (2) the level of ability of individuals, groups or communities to develop problem solving abilities. The effectiveness of the program that is institutional in nature is measured from: (1) competence possessed; and (2) the assessment of consumers or parties utilizing the institution. The effectiveness of programs that are informative is measured from: (1) program affordability; and (2) how much information is spread.

Program impact evaluation can be measured by several methods, namely: (1) SLIA Method (Sustainable Livelihood Impact Assessment) (Ashley & Hussein, 2000). This method measures the influence of the program on aspects namely (Natural, Economic, Social, Human, Spiritual, and Physical Capital) by comparing Pre and Post data program implementation. (2) Most Significant Change (MSC). This method measures changes that are seen to be the most significant from before and after the program.

METHODOLOGY

The research method used is Quantitative and Qualitative. The design of this study is cross sectional, which is data collection (which is also one of the descriptive research methods) where information is collected only at a certain time (Kountur, 2003). This research was conducted in Windusajan Village, Sawangan, Magelang, Central Java. The location of the study was conducted purposively because this region was the beneficiary area of the Program Pemberdayaan Ekonomi Umat "Farm Capital Loans without Riba". Data collection was

carried out in March 2019.

The research population is all stakeholders involved in the Program Pemberdayaan Ekonomi Umat "Farm Capital Loans without Riba", which consists of Program Beneficiaries, Village Head, and Program Managers consisting of Management of the Merapi Merbabu Community Pesantren as Program Coordinator and Facilitators. The samples in this study are as follows: Head of Windusajan Village, which consists of 1 (one) person, Program Coordinator, amounting to 1 (one) person, 9 Facilitators, Program Beneficiaries which up to 2019 total 83 people from a population of 500 people. Withdrawal of examples using Slovin formula, the number of samples from a total of 500 Beneficiaries was 83 respondents with a confidence level of 90%.

Then 83 respondents were selected using the random sampling method. The calculation of the research sample is as follows:

$$n = \frac{500}{1 + (500 \times 10\%^2)} = 83$$

As for this study, the number of respondents who were interviewed were 85 respondents, of which the number had exceeded the number of boundaries of calculation samples using the Slovin formula.

Data retrieval of this research was carried out by filling out questionnaires, interviews, in-depth interviews, and FGDs. Interviews are conducted with Program Beneficiaries. The indepth interview was conducted at the Village Head, Program Coordinator, and one of the Facilitators' representatives. Meanwhile, the FGD was conducted to 9 Facilitators.

The data obtained will be processed through the process of editing, coding, scoring, cleaning, and data analysis. Data will be analyzed using 3 methods, namely: descriptive, qualitative, and quantitative

analysis. Descriptive analysis was used to describe the variables in this study, which consisted of program profiles, regional profiles, and profiles of Beneficiaries. Qualitative and quantitative analysis is used to measure beneficiary satisfaction and analyze the impact of the program.

Beneficiary satisfaction measurement for the program "Farm Capital Loan without Riba" uses a range of values of 0 (zero) - 3 (three). Meanwhile, the range of satisfaction values is divided as follows to Table 1.

Table 1. Range of Beneficiary Satisfaction Values

Value	Information
75,1% - 100%	Very Satisfied
50,1% - 75%	Satisfied
25,1% - 50%	Less Satisfied
0% - 25%	Not Satisfied

Program impact evaluation in this study was measured by several methods, namely:

1. Most Significant Change (MSC). This method measures changes that are seen to be the most significant from before and after the program. The most significant change is a complementary instrument in uncovering the most influential and recognized changes in society. The result of using this method is a story of change that is purely felt and agreed upon by the community as the biggest change.
2. Sustainable Livelihood Impact Assessment (Ashley & Hussein, 2000). This method measures the influence of the program on 5 (five) aspects. The 5 (five) aspects to be measured in this study are: Economic Aspects, Social Aspects, Da'wah, Spiritual Aspects, and Human Resources (HR) Aspects by comparing pre and post program implementation data. The range of values used is 0-5

with the following categories:

Table 2. Scale of SLIA Method Assessment

Likert Scale 0 - 5	
Value	Information
0	Nothing
1	Very Less
2	Less
3	Enough
4	Well
5	Very Good

Meanwhile, the range of values of changes that occur between before and after the program are as follows:

Table 3. Range of Value Changes in SLIA Assessments

Value	Information
0.00 – 0.49	Permanent
0.50 – 1.49	High
1.50 – 2.99	Very high
3.00 – 5.00	Extreme

RESULTS AND DISCUSSION

Pemberdayaan Ekonomi Umat Program: "Farm Capital Loans without Riba"

Yayasan Baitul Maal (YBM) PLN is one of the ZIS management institutions (zakat, infaq, shadaqah). YBM PLN has a vision to become the leading zakat, infaq, shadaqah, and waqf (ZISWAF) management institution that is trustworthy, professional and transparent within PT PLN (Persero) in empowering mustahik to become muzakki. Until now, YBM PLN has a concern for the issue of poverty in Indonesia, one of which is by launching the Program Pemberdayaan Ekonomi Umat in the form of Farm Capital Loans without Riba through the Pesantren of the Merapi Merbabu Community. YBM PLN saw that the people around Merapi Merbabu

were people who needed economic support after the disaster they faced.

Baitul-Maal in receiving and distributing zakat, alms donation, endowments, grants, or other social funds (Hilman, 2016). BMTs in Indonesia have implemented an internal control system for their financing activities. The rank of the implementation is: information and communication; monitoring; control environment; risk assessment; and control activities (Wardiwiyono, 2012). Islamic principles applied in the system, mechanism, and products offered by the Islamic banking is such a value-added for the societies, which is not found in the conventional ones. The high financial performance of Islamic banking outperforms its counterpart shows significant potential to grow rapidly in the future (Said, 2015). Islamic capital market is to be a joint task to improve, and even rearrange good securities, stocks Sharia, in the stock market is in accordance with Islamic principles of real, so it can provide benefit for the people (Astuty 2015).

Pesantren of the Merapi Merbabu Community is one of the pesantren around the slopes of Mount Merapi Merbabu. This Pesantren was established after the eruption of Mount Merapi in 2010. This Pesantren is not only an educational institution but also has programs in the fields of economics, social affairs and da'wah. In 2013, the Pesantren of the Merapi Merbabu Community rolled out Program Pemberdayaan Ekonomi Umat "Farm Capital Loans without Riba".

This program is a program that was born from a community recitation group in Islamic boarding schools. The recitation group gets donors and then becomes a program. However, this program cannot be accessed by all people who need business capital loans around the slopes of Merapi Merbabu due to limited funds of only Rp 5 million. Until finally, YBM PLN is present

by providing capital grants.

Initially, in 2013, YBM PLN provided grants to the community through the Pesantren Merapi Merbabu Community, which amounted to Rp 3 million. But in 2014, the assistance fund was added by Rp. 100 million and in 2018 a further Rp. 100 million was added. This is because YBM PLN sees the high enthusiasm of the community and good management of this program. The data on grant funds provided by YBM PLN can be seen in Table 4.

Table 4. YBM PLN Grants for the Farmer Capital Loan Program without Riba per year

No	Year	Amount of Grant Aid
1	2013	Rp 30.000.000
2	2014	Rp 100.000.000
3	2018	Rp 100.000.000

Initially the program was only aimed at lending business capital to farmers in the Merapi Merbabu Mountain range. However, over time it turned out that this program was expected to be able to increase the spiritual intelligence of the community. Post-disaster is not only material losses, but people also experience non-material losses, one of which is trauma. So that this causes people to need moral support, especially motivation to get back up.

The purpose of this useless Farmer Capital Loan program in detail is as follows:

1. Breaking the chain of usury that ensnares society.
2. Increasing public knowledge about the rules of borrowing and borrowing in Islam.
3. Train the community to invest both money and non-money (crops).
4. Improving the spiritual community, especially in terms of obligatory worship and sunnah.
5. Improve the economic conditions of the community.

Initially the program was launched by the Pesantren of the Merapi Merbabu Community with a capital of only Rp 5 million from donors, the assistance provided was in the form of plant seeds. But after an evaluation, since there was a disbursement of grant funds from YBM PLN, the program was eventually converted into a revolving capital loan. Every Head of Family (KK) is given a capital loan without usury of Rp 500 thousand which can be used to buy agricultural materials, such as seeds, fertilizers, and others. This loan is a revolving loan. Each Beneficiary KK is given 4 (four) months to repay the loan at 0 (zero) percent / without usury. Then this revolving of money was reallocated to the community. Communities may apply for loans more than 1 (one) time. In addition to business capital loans, this program is also provided in the form of assistance, namely: islamic regular study, comparative study, farmer group guidance.

At the beginning it was formed, Program Pemberdayaan Ekonomi Umat "Farm Capital Loans without Riba" was done as is. The program is only socialized through activities in boarding schools and programs are open to anyone who wants to apply for loans. However, since 2015 Pesantren have begun to make improvements in program management. The program began with socialization to related village officials to get support. After that, the pesantren in this case the coordinator formed a facilitating team. Facilitation Team whose task is to publish programs and select Beneficiaries in their respective villages / RTs. This is because Facilitators are the people who know the community best in their area. After that, Facilitators conduct data collection and assessment to Beneficiaries. A brief assessment is conducted to see the feasibility of Beneficiaries.

Furthermore, the Beneficiary is determined by the Program Management/

Coordinator. Beneficiaries sign a refund agreement. On the same day, funds are immediately disbursed and beneficiaries can use loan funds for their agricultural capital. After 4 (four) months, the Beneficiary must return the borrowed capital to be rolled back. A maximum of 1 (one) week before the due date of return, Field Companion will provide a reminder to the Beneficiary so that they are not late in repaying the loan.

At the time of return on capital, the Beneficiary is given the opportunity to re-borrow. If the Beneficiary wants to borrow again, the Fasilitator will conduct an evaluation for further determination or not. But if the Beneficiary does not want to borrow again, the process is complete, but may register again in the next period.

The program stages in detail can be seen in the picture below

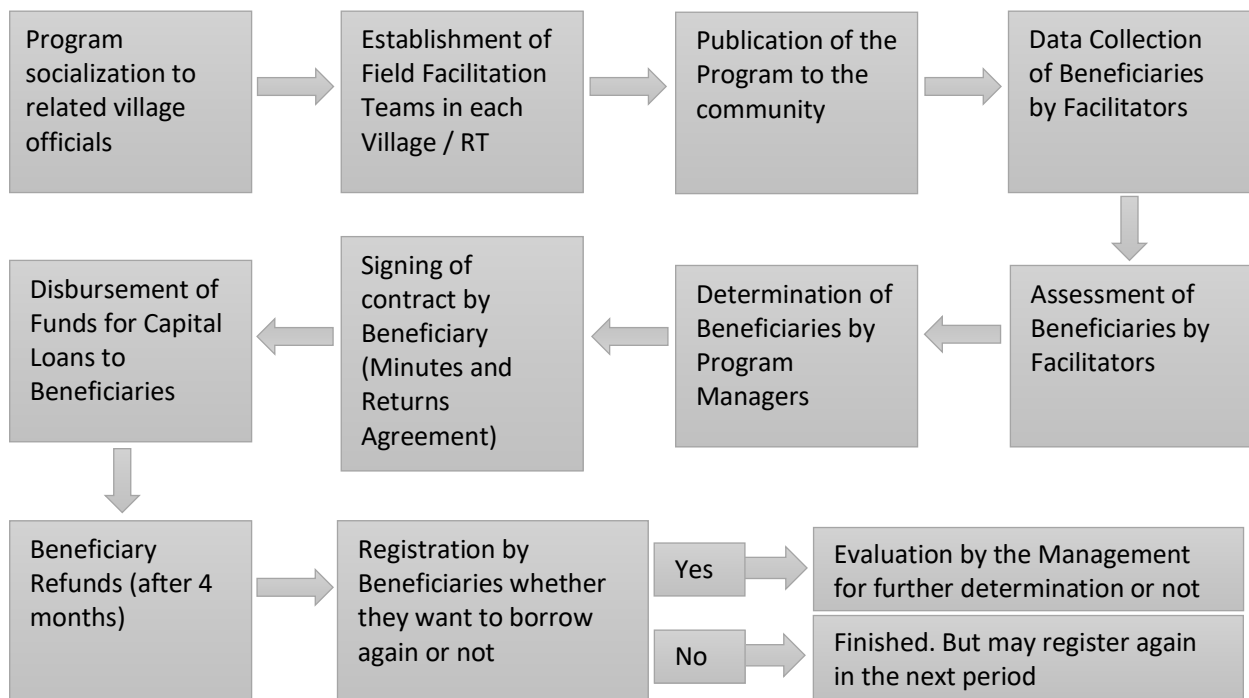


Figure 1. Stages of the Program "Farm Capital Loans without Riba"

Results of Measurement of Benefit Satisfaction

The results of the study show that only 10% of Beneficiaries have experienced delays in repaying loans. This is because the Beneficiary does not have enough money to return. However, the delay is always notified by the Beneficiary to the Field Facilitator. The independent interview results show that there is only 1 (one) Beneficiary who 'disappears' / does not preach when asked to return a loan.

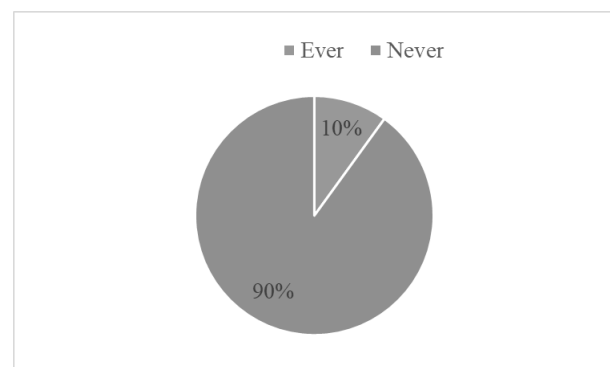


Figure 2. Delay in Loan Returns

Pengajian in Pesantren is a series of preprograms made by the board. Through this recitation, information about the program is socialized. After the program runs, pengajian is one form of assistance program provided by program administrators to Beneficiaries. Through this recitation the material about the program (riba, infaq, etc.) is given by the program administrator. The results of the study show that 90% of Beneficiaries often attend pengajian.

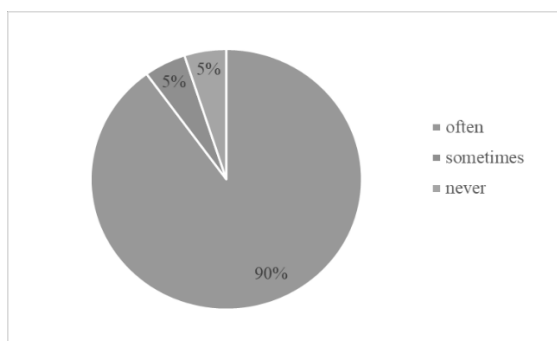


Figure 3. Intensity in Following Assistance / Pengajian in Pesantren

Beneficiary Satisfaction with the Program "Farm Capital Loan without Riba" in this study was assessed through 5 (five) variables, namely: (1) Program Publication, (2) Capital Loans, (3) Mentoring Program, (4) Program / Pesantren Coordinator M3, and (5) Facilitators. The results showed that satisfaction scores on all variables were in the very satisfied category. This shows that the Beneficiaries were very satisfied with the

program "Farm Capital Loan without Riba" that they received.

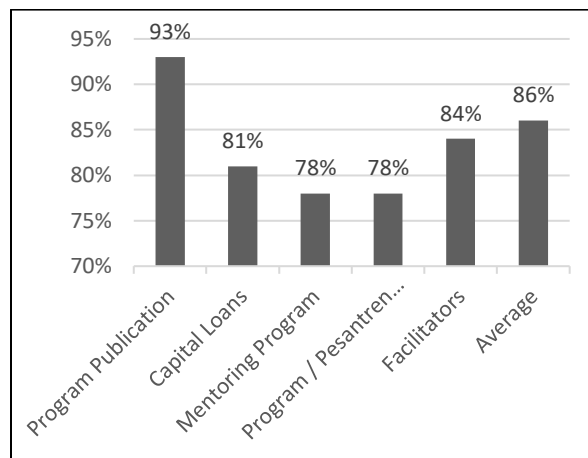


Figure 4. Beneficiary Satisfaction Score for the Program

The table below shows that the highest satisfaction score of Beneficiaries is in the Facility Indicator in Accessing the Program (100%). The loan system provided by Program Managers by only registering, short assessments, and signing contracts, returns without any complicated administrative requirements felt by the Beneficiary to be very good. This is because Beneficiaries are the lower economic group with a low level of education, so that many administrative requirements are factors that make it difficult for Beneficiaries to access the program.

Table 5. Beneficiary Satisfaction Score for the Program based on Indicators

Indicator	Value/Skor	Satisfacion Level
Program Publication Aspects		
a. Distribution of Program Publications	93,0%	Very satisfied
Capital Loan Aspects		
a. Ease of Accessing the Program	100%	Very satisfied
b. Lending System	89,8%	Very satisfied
c. Amount of Funds Lend	69,9%	Satisfied

Indicator	Value/Skor	Satisfacion Level
d. Loan Return System	80,4%	Very satisfied
e. Loan Return Period	63,1%	Satisfied
Aspects of Assistance Program (Pengajian)		
a. Interest in the Mentoring Program	78,8%	Very satisfied
b. Material presented at the time of mentoring	77,5%	Very satisfied
Aspect of Coordinator Program/Pesantren M3		
Smooth Communication with Coordinators Program/Pesantren M3	82,6%	Very satisfied
Services provided by the Coordinators Program/Pesantren M3	85,9%	Very satisfied
Facilitator Aspects		
a. Smooth Communication with Facilitators	85,9%	Very satisfied
b. Services provided by Facilitators	86,4%	Very satisfied

Meanwhile, the lowest satisfaction score is in the indicator of the Amount of Lending Funds (69.9%) and the Loan Return Period (63.1%). Beneficiaries feel that the amount of funds and the period of repayment need to be increased because agricultural business requires large capital.

Stakeholder Identification and Impact Mapping

The stakeholders involved in the Program Pemberdayaan Ekonomi Umat "Farm Capital Loans without Riba" can be seen in Table 6.

Table 6. Stakeholders Involved in the Program Pemberdayaan Ekonomi Umat "Farm Capital Loans without Riba"

No	Stakeholders	Responsibility	Impact
1	Pesantren Merapi Merbabu Community (Coordinitor Program)	The Program Coordinator is the Program Manager from the Pesantren of the Merapi Merbabu Community who is responsible as the program controller and coordinator	<ul style="list-style-type: none"> • Capacity building as a program for mentoring programs • Increased syiar of pesantren preaching. Pesantren are not only considered as a means to study religion but can also be a solution to other problems such as: economic improvement, etc. • Pesantren are used as a community as a community religious activity • Pesantren get donations / information from beneficiaries of the program, both in the form of money and agricultural crops
2	Facilitator	Facilitators consisting of 12 people who are representatives of each village / RT are responsible for distributing aid, collecting loan repayments	<ul style="list-style-type: none"> • Capacity building for Facilitators in financial management • Capacity building for Facilitators in terms of socialization with the environment • Increased attitude of social volunteerism. Facilitators do not receive payment

No	Stakeholders	Responsibility	Impact
			<ul style="list-style-type: none"> materially but sincerity in assisting the implementation of the program Facilitators receive prizes from Program Managers (Pesantren), although not much and significant Increased spiritual capacity because Facilitators actively participate in the recitations / assistance provided by Islamic boarding schools
3	Village Head and Sub-District Head Babinkamtibmas (Police) dan Koramil	Control programs in the village Helps to monitor the program	<ul style="list-style-type: none"> Positive image of the village program Increased attention of the development parties to the village
4	Beneficiary Society	People who obtain a Farm Capital Loan Program without Riba	<ul style="list-style-type: none"> Get a loan of farm capital without riba Avoid capital loans to moneylenders Increased knowledge will borrow and borrow in Islam, riba, and Islamic finance Increased behavior of infaq Increased behavior of Qurban Get business blessings (agriculture) because trying to avoid riba Increased pray of compulsory and sunnah worship, such as prayer in congregation to the mosque Increased interaction and socialization with surrounding communities Increased gratitude Increased trust / keeping promises because loan repayments are always carried out on time as agreed
5	Communities around Non-Beneficiaries	Surrounding communities who do not access Farm Capital Loans without Riba	<ul style="list-style-type: none"> Increased knowledge will borrow and borrow in Islam, riba, and Islamic finance Increased compulsory and sunnah worship, such as prayer in congregation to the mosque Increased interaction and socialization with surrounding communities

Measurement of Impact with the SLIA Method

The 5 (five) aspects that will be measured in this SLIA research method are: Economic Aspects, Social Aspects, Da'wah Aspects, Spiritual Aspects, and Human Resources Aspects. The results showed that there was an

increase in the 5 (five) aspects studied, but the highest increase was in the aspect of Islamic Da'wah and Spiritual Aspects. Meanwhile, the lowest increase was in the Economic Aspect. Based on Indepth's interview, the interview with administrators and beneficiaries of the program shows that the amount of capital loans provided is still

low while agricultural capital requires substantial costs so that it does not significantly affect the economic condition of the community. However, with this loan the community began to reduce capital loans to loan sharks.

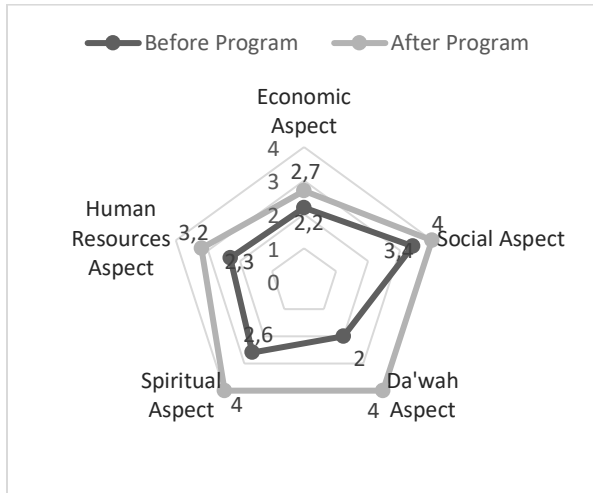


Figure 5. Changes in Aspects of Sustainable Livelihood Impact Assessment (SLIA)

The results of the evaluation of the 5 aspects of the SLIA are as follows:

- Economic Aspect increase by 0.5

- Social Aspects increase by 0.6
- Da'wah Aspects increase by 2.0
- Spiritual Aspects increase by 1.4
- Human Resources Aspects increase by 0.8

According to the community, with this "Farm Capital Loan without Riba" Program, public awareness of the attitude of qonaah / thankfulness for what is owned has begun to emerge. The community began to realize that they would infaq and qurban, because they got a loan without interest. Thus, the money that should be used to pay interest when they are still borrowing from moneylenders can be a little allocated to infaq and qurban.

Table 7. Change in SLIA Assets

Type of Aspects	Before Program	After Program	Variant
Economic Aspect	2,2	2,7	0,5
Social Aspect	3,4	4,0	0,6
Da'wah Aspect	2,0	4,0	2,0
Spiritual Aspect	2,6	4,0	1,4
Human Resources Aspect	2,3	3,2	0,8

Table 8. Change in Component Aspects of SLIA

Aspect	Pre	Post	Variant	Change
Economic aspects				
a. Increased revenue	2,8	3,0	0,2	Permanent
b. Business financial turnover	2,5	2,7	0,2	Permanent
c. Savings assets	2,5	2,7	0,2	Permanent
d. Avoid moneylenders	1,0	2,5	1,5	Very High
Social Aspects				
a. Level of Participation in Islamic Boarding School Recitations	2,0	4,0	2,0	Very High
b. Contributions to society	4,0	4,0	0,0	Permanent
c. Interaction and socialization between communities	3,5	4,0	0,5	High
d. Level of vulnerability to conflict in the community (security)	4,0	4,0	0,0	Permanent
Da'wah aspect				

a. The burden of riba is burdensome	2,0	4,0	2,0	Very High
b. Syiar da'wah of pesantren	2,0	4,0	2,0	Very High
c. The Islamic ideal of lending is borrowing in Islam	2,0	4,0	2,0	Very High
d. The Islamic ideal of religion is easily not burdensome	2,0	4,0	2,0	Very High
Spiritual Aspects				
a. Awareness of infaq behavior	2,0	4,0	2,0	Very High
b. Awareness of qurban behavior	2,0	4,0	2,0	Very High
c. Awareness of praying at the mosque	3,0	4,0	1,0	High
d. Thankful attitude	3,0	4,0	1,0	High
d. Trust and keep promises	3,0	4,0	1,0	High
Human resource aspects				
a. Knowledge of borrowing and borrowing in Islam, riba, and Islamic finance	2,0	4,0	2,0	Very High
b. Business group formation skills	2,0	2,5	0,5	High
c. Financial management skills	3,0	3,0	0,0	Permanent

Measurement of Impact with the Most Significant Change (MSC) Method

This method measures changes that are seen to be the most significant from before and

after the program. The most significant change is a complementary instrument in uncovering the most influential and recognized changes in society.

Table 9. Changes that Occur in the Community Pre and Post Programs

No	Pre Program	Post Program
1	People borrow business capital from moneylenders / mobile banks	The community borrows venture capital into the "Farm Capital Loan without Riba" Program / Islamic Bank
2	Community participation in attending pengajian in Pesantren and prayers in the mosque is low	Community participation in attending pengajian in Pesantren and prayers at mosques is increasing because the Program of Pengajian di Pesantren is part of the Mentoring Program
3	Infaq and qurban awareness is low (also due to limited resources)	Awareness of infaq and qurban increased because the income that was initially used to pay interest / riba to moneylenders could be allocated a little to infaq / qurban
4	Public knowledge about danger and the law of riba is low	Public knowledge about danger and the law of riba is increasing
5	Syiar dakwah of Islamic and Pesantren the community is rather lacking	Syiar dakwah Islamic and Pesantren in the community has increased

CONCLUSION

The Pemberdayaan Ekonomi Umat Program "Farm Capital Loans without Riba" is one program model to avoid people from the

bondage of moneylenders / mobile banks who set high loan interest rates. With the existence of this program, the knowledge of the community about lending and borrowing and the danger of usury has increased. The community began to realize that usury was burdensome and YBM PLN through the Pesantren of the Merapi Merbabu Community had offered a solution that was quite lightening for the community. The principle of trust invested in program management is due to the presence of Facilitators who know the Program Beneficiaries well, so that this becomes a guarantee of return on capital so that it can be rolled back. The community is given easy access to the program because it does not need to be difficult to prepare administration and guarantees for loans, it becomes a sign that Islam is easy and not burdensome. The results of the study show that this program has a fairly good impact on the community, especially from the Da'wah and Spiritual Aspects, so that this program can be widened so that its usefulness is broader.

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