

Community Empowerment through Micro Business Assistance Program at the RPI Mosque in South Jakarta

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ABSTRACT

This study aims to determine the community empowerment program carried out by the Pondok Indah Grand Mosque, South Jakarta through the Micro Business Assistance Program. This research uses a qualitative descriptive approach method, which is a method. The results showed that the community empowerment process carried out by the Pondok Indah Grand Mosque of South Jakarta through the Micro Business Assistance Program is one of the solutions in efforts to deal with poverty in the community. The role of the mosque that provides assistance through the Micro Business Assistance Program makes the community, especially small traders, empowered by becoming beneficiaries of ZIS management (zakat, infaq and shodaqoh). Assistance is provided in the form of revolving assistance, with very easy, flexible terms with a profit sharing system. So it is hoped that the South Jakarta Pondok Indah Grand Mosque Micro Business Assistance Program can continue to be developed so that the community is more empowered amid the crush of poverty.

Keywords: *Community Empowerment, Micro Business Assistance*

INTRODUCTION

Since the late 1997s until now, Indonesia has experienced various heart-wrenching and soul-straining tragedies. The tragedy was triggered and spurred by the monetary crisis (disparity in the exchange rate of the rupiah against the dollar) into an economic crisis, and had a broad impact on all fields of development into a social, political and cultural crisis, which finally caused development to experience severe distortion.

According to Pambudi et. Al. (2003) argued that the failure during the New Order Government in the form of the perpetuation of poverty and social inequality even generated new, more serious problems. The state fiscal crisis, which soon spread into an economic

crisis, and then spread into a multi-dimensional crisis, which was also a driving factor in Soeharto's resignation from power, was an important chapter that made it clear to the people that development from the start was not the answer to the problem of poverty and injustice.

The centralized approach in all areas of development before the crisis worsened the situation. As a result, people have increasingly lost their responsiveness and creativity in building their own future. This indicates that society has become powerless to deal with changes and problems on the one hand and the accumulation of social frustration and disappointment among various elements of society on the other. The accumulation

of social unrest and frustration is shown by the widespread social unrest (social unrest), riots and mass rampage, violence (riot) which is very anarchic-destructive, social conflict and symptoms of social disintegration in various regions in Indonesia (Selo, 1998). On the other hand, the level of social welfare of society has worsened from previous years. There has even been an increase in the poor and other social problems.

Poverty is a problem that is still a major concern in this country and has not been handled properly. Not to mention other problems such as unemployment, education, politics, and so on. To meet the Millennium Development Goals (MDGs) target of halving the number of poor people by 2015, Indonesia is trying to reduce the poverty rate from 16.6% of the population in 2004 to only 8.2% in 2009.

The results of the March 2009 census conducted by the Central Bureau of Statistics showed that the number of poor people in Indonesia was 32.53 million or 14.15% of the total population of Indonesia. This data shows that the poor population decreased by 2.43 million people compared to the survey results in March 2008 which reached 34.96 million people or 15.42% of the total population of Indonesia. This shows that the poor in Indonesia are not a small problem, given their large numbers. From the data released by the Central Bureau of Statistics, it can be concluded that the government's ambitious target to reduce poverty to 8.2% in 2009 failed to be achieved.

The failure of poverty reduction policies in the past was caused by policies that were centralized, positioned the community as objects, viewed poverty only from the economic aspect and considered poverty problems to be the same. Even poverty reduction programs did not stimulate the creation of jobs. In fact, employment is what is needed so that the poor can increase their income.

Poverty alleviation through effective

basic communities is a concept of self-reliance, participation, networking, and justice. Basically, empowerment is placed at the individual and social level of power. Logically, the empowerment of the poor can be achieved if it is supported by a social structure that does not negatively affect power (powerfull). In other words, the poor can be empowered through knowledge and independence so that they can play a role as agents of development, by Schumacker empowerment (Tomas: 1992).

Providing power will result in a hierarchy of power and lack of power, as stated by (Simon, 1990) in his writing on *Rethinking Empowerment*, as follows:

Empowerment is a reflexive activity, a process capable of being initiated and sustained only by agents or subjects seeking power or self-determination. Other processes simply provide the climate, relationships, resources, and procedural tools through which people can improve their lives. Empowerment is a system that interacts with the social and physical environment.

Empowerment and participation have been at the center of attention in recent development processes in many countries. As poverty continues to plague and erode human life due to the ongoing international recession and restructuring process, national-international agencies, as well as local countries, have shown great interest in community participation strategies as a means of accelerating the development process. It is therefore necessary to emphasize the importance of an alternative approach to development that begins with the process of community empowerment (Craig, 1995).

Empowerment and participation are potential strategies for economic, social, and cultural transformation. This process will ultimately create people-centered development. One international agency, the World Bank, for example, believes that community participation in the third world is an effective means of reaching

the poorest through self-help. In this case, the best way to overcome development problems is to allow the entrepreneurial spirit to grow and flourish in people's lives, people dare to take risks, dare to compete, and grow the spirit to compete and discover new things through their participation. In this context, the participation approach by involving the community becomes very important (Muslim, 2007).

Kotze in (Hikmat, 2004) states that the poor have a relatively good ability to obtain resources through existing opportunities. Although external assistance is sometimes used, it is not so certain that the community is dependent on external support. This empowerment approach is considered unsuccessful because no community can live and develop when isolated from other community groups. This isolation leads to passivity and even more poverty. Therefore, empowerment that emphasizes self-reliance is considered to have failed to meet the needs of the community. A clearer view is expressed by McArdle (1989) that the important thing in empowerment is active participation in every decision-making process.

On the other hand, the government is still very minimal in empowering the community in earnest through various existing programs, although seen from several sides the government has this, such as funding, policies, and also human resources, in order to improve the welfare of its people. Insecurity, powerlessness, alienation, deprivation, neglect, and other social vulnerabilities are increasingly evident in situations where the availability of resources to address social problems is limited. Therefore, social organizations (orsos), non-governmental organizations (NGOs), NGOs (non-governmental organizations) really take advantage of the opportunities they have, without exception the South Jakarta RPI Mosque which receives and distributes funds through the zakat, infaq and shodaqoh it

receives.

Responding to the social problems of the community, the RPI Mosque tries to carry out an empowerment program called Zakat Empowerment, where this activity is in order to generate community participation to be more independent, through fostering activities for them in one business integration by emphasizing business aspects and active participation. The community group, in following the activities, must participate in planning, implementation, and supervision, because they can influence the direction and can develop or be creative, rather than just receiving the benefits of the program. From this background, the researchers are interested in researching Community Empowerment through the Micro Business Assistance Program at the South Jakarta RPI Mosque.

DATA AND METHODOLOGY

This research is about the community empowerment program carried out by the Pondok Indah Grand Mosque, South Jakarta through the Micro Business Assistance Program. To find out the substance of the research, the research approach that will be chosen is qualitative. A. Chaedar Alwasila (2002) explains the definition of qualitative as research that aims to understand and explain the various causes of social phenomena from the perspective of participants through involvement in the lives of the actors involved. The most suitable approach to uncovering these phenomena is ethnography which can help understand the definition of the situation being studied, and in understanding the perspective of the participants, researchers need to involve themselves in the phenomenon being studied. The nature of social reality is best presented in descriptive form which will later be reported to the reader in narrative form.

RESULT AND DISCUSSION

1. Community Development

Community development is one of the social work methods whose main goal is to improve the quality of life of the community through the utilization of resources available to them and emphasizes the principle of social participation. Although PM has an important role in social work, it is not only practiced by social workers. PM is also part of the activities of other professions, such as urban planners, housing developers, and is now very popularly applied by industrialists in large companies, such as Caltex, Rio Tinto, Freeport, and Pertamina through an approach known as corporate social responsibility or corporate social investment. PM is also often practiced by unpaid volunteers and development activists (Suharto, 2005).

As the name suggests, community development, PM consists of two concepts, namely "development" and "community". In short, development is a concerted and planned effort to improve the quality of human life. Areas of development usually include several sectors, namely economy, education, health, and socio-cultural. Meanwhile, the community can be interpreted in two concepts:

- a. Society as a "commonplace", i.e. a common geographical area. For example, a neighborhood, a housing estate in an urban area or a village in a rural area.
- b. Society as a "common interest", which is a common interest based on culture and identity. For example, common interests in ethnic minority communities or common interests. Based on the identification of specific needs as in the case of parents who have children with special needs (physically disabled children) or former users of mental health services (Suharto: 2005).

According to Edi Suharto and Dwi Yuliani

(2011) community development is an approach to improving people's lives through giving power to community groups to be able to create, use, and control resources in their environment. According to them, community development includes the following elements: First, there is a certain approach called community work, second, there is an effort to improve the welfare of the community, third, there is provision of access to the community so that people can reach resources, fourth, community independence in making, using and controlling resources is the goal of community development.

2. Community Empowerment

Conceptually, empowerment is derived from the word 'power'. The central idea of empowerment therefore relates to the concept of power. Power is often associated with our ability to make others do what we want, regardless of their desires and interests. Traditional social science emphasizes that power is related to influence and control. This definition assumes that power is something that does not change or cannot be changed (Suharto, 2005).

According to Nazili Shalih Ahmad in (Sabri, 2005), a community is a group of people or a group of people who live together in an area with relatively the same way of thinking and acting that makes the community members realize them as a group.

According to Payne, what is meant by community empowerment is helping clients gain the power to make decisions and determine the actions they will take related to themselves, including reducing the effects of personal and social barriers to action. This is done through increasing the ability and confidence to use the power they have, among others through the transfer of power from their environment (Adi, 2002). According to Shardlow as cited by (Adi, 2002), various existing definitions of empowerment

essentially discuss how individuals, groups or communities try to control their own lives and try to shape the future according to their wishes.

According to Ife (1995), empowerment contains two notions, namely power and weak groups. Power here does not mean only accepting political power in the narrow sense, but rather the power or control of clients over:

1. Personal choices and life opportunities: ability to make decisions about lifestyle, housing, employment.
2. Needs definition: the ability to determine needs in line with aspirations and desires.
3. Ideas: the ability to express and contribute ideas in a forum or discussion freely and without pressure.
4. Institutions: the ability to reach, use and influence community institutions, such as social welfare, education and health institutions.
5. Resources: the ability to mobilize formal, informal and community resources.
6. Economic activity: the ability to utilize and manage mechanisms for the production, distribution and exchange of goods and services.
7. Reproduction. Capabilities in relation to the birth process, childcare, education and socialization.

Thus it can be said that empowerment is both a process and a goal. As a process, empowerment is a series of activities to strengthen the power or empowerment of weak groups in society, including individuals experiencing poverty problems. As a goal, empowerment refers to the conditions or results to be achieved by a social change; namely, a society that is empowered, has power or has the knowledge and ability to fulfill its life needs, both physical, economic, and social, such as having self-confidence, being able to express aspirations, having a livelihood, participating in social

activities, and being independent in carrying out the tasks of life.

a. Empowerment Strategy

In the context of social work, empowerment can be done through three levels or dimensions of empowerment (empowerment settings): micro, mezzo and macro.

1. Micro Aras. Empowerment is carried out for individual clients through guidance, counseling, stress management, and crisis intervention. The main goal is to guide or train clients in carrying out their life tasks. This model is often referred to as a task centered approach.
2. Mezzo level. Empowerment is done to a group of clients. Empowerment is done by using groups as a medium of intervention. Education and training, group dynamics, are usually used as strategies in raising awareness, knowledge, skills and attitudes of clients in order to have the ability to solve the problems they face.
3. Macro level. This approach is also known as the Large System Strategy, because the target of change is directed at the wider environmental system. Policy formulation, social planning, campaigning, social action, lobbying, community organizing, conflict management, are some of the strategies in this approach. Large System Strategy views clients as having the competence to understand their own situations, and to select and determine appropriate strategies for action (Suharto, 2005).

b. Stages of Empowerment

Social work practice in carrying out empowerment in this case uses the concept developed by (Adi, 2002) as follows:

1. Preparation stage (Engagement). In this preparation stage, at least the preparation of officers and field preparation is carried out with a feasibility study of the area to be

- targeted, both formally and informally.
2. Assessment stage. The assessment process is carried out here by identifying the problems and resources of the client. In this assessment process, the community has been actively involved so that they can feel that the problems being discussed are really problems that come out of their own views.
 3. Alternative program or activity planning stage. At this stage the change agent (community worker) in a participatory manner tries to involve the community to think about the problems they face and how to overcome the existing problems the community is expected to think of several alternative programs or activities that can be carried out.
 4. Action plan formulation stage. At this stage the change agent helps to formulate and determine what programs and activities will be carried out to overcome existing problems.
 5. The implementation stage of the activity program. This stage is one of the most crucial stages in the community development process, because something that has been well planned can change in the implementation in the field, if there is no good cooperation between the change agent and the community.
 6. Evaluation stage. Evaluation as a process of supervision from residents and officers on ongoing programs in community development involving residents. With the involvement of citizens at this stage, it is expected that a system will be formed in the community to carry out internal supervision.
 7. Termination stage. This is the stage of formally "terminating" the relationship with the target community. Termination is often not because the community is considered

independent, but often because the project has to be stopped because it has exceeded the predetermined time period.

3. Poverty

Mubyarto (1998) defines poverty as a condition of lack in the fulfillment of basic human needs, namely the need for food, clothing, shelter, healthy living, education, social communication and so on. Similarly, according to Kuncoro (1997) poverty is defined as the inability to meet minimum living standards. Usman's (2003) opinion is almost the same, stating that poverty is a condition of loss (deprivation) of sources of fulfillment of basic needs in the form of food, clothing, shelter, education and health, and life is deprived.

So it can be concluded that poverty can be interpreted as a low standard of living, namely the existence of a level of material deficiency in a number or group of people compared to the general standard of living that applies in the community concerned, such as lack of clothing, food, and shelter. Thus, this low standard of living will directly affect the level of health, moral life and self-esteem of those who are classified as poor.

Cambert in (Ningsih, 2020) suggests that poverty actually lies in what is called the deprivation trap. In detail, the deprivation trap consists of five elements, namely:

1. Poverty itself.
2. Physical weakness.
3. Isolation.
4. Vulnerability.
5. Powerlessness.

According to Sinaga and White in Alfian et al. (1980) there are several views on poverty:

1. Natural poverty. Poverty that arises due to scarce resources or low technological resources.

2. Cultural poverty. Poverty that is caused because the cultural values of the community do not encourage and even tend to inhibit the spirit of trying to improve living conditions.
3. Structural poverty. Poverty suffered by a group of people whose social conditions prevent them from using the sources of income that are actually available to them. Existing institutions prevent groups of people from controlling economic means and facilities equally. The impact of this poverty is chronic poverty or continuous poverty in a group of people.
4. Temporary poverty. This poverty is due to a temporary decrease in income due to changes in economic conditions from normal conditions to crisis. (Marzali, 2003)

In general, the characteristics of the poor are characterized by limited income and business capital, having limited access to various means of basic needs. In detail, this can be described below.

- a. Those living below the poverty line generally do not have their own factors of production, such as sufficient land, capital or skills. The factors of production are generally few, so the ability to earn income is very limited.
- b. They generally do not have the possibility of producing assets with their own strength. The income earned is not sufficient.
- c. The level of education of the poor is generally low, not reaching elementary school. Their time is generally consumed in earning a living so that there is no more time to study. Likewise, their children cannot complete their schooling and therefore must help their

parents to earn an additional living.

- d. Many of them live in rural areas and have no cultivated land or even if they do, it is relatively small. In general, they are farm laborers or manual workers on farms, but their continuity of employment is not guaranteed. Many of them then become self-employed workers who do whatever they want. As a result, in a situation where there is a large supply of labor, the wage level is low, reducing them to a life of poverty. So with the difficulties of life in the village, they try to go to the city (urbanization) to try their luck.

Meanwhile, many of those who live in cities are young and lack skills and education. Meanwhile, the cities themselves, especially in developing countries, are not ready to accommodate the urbanization of people coming from the villages. If in developed countries, growth is an attractive thing for rural people to work in the city, then the urbanization process in developing countries is not accompanied by the process of absorption of labor in industrial development. Even on the contrary, the development of technology in the cities of developing countries actually denies the absorption of labor, so that poor people who move to the city have an impact in pockets of destitution (slumps) (Nawawi, 2009).

Another effort to overcome the problem of poverty is the active participation of the entire community through a massive movement. This movement is done to eliminate the impression that poverty reduction efforts are "only" the responsibility of the government. The active participation of the community also shows that they have deep empathy built on the principles of *silih asih*,

silih asuh, and silih asah.

Other programs that have been implemented in overcoming poverty are the project to increase the income of small farmers and fishermen (P4K); the presidential instruction for disadvantaged villages (IDT); joint business groups (KUBE); business learning groups (KBU); family income-generating businesses (UP2K); Takesra, and Kukesra. The above programs are implemented at the initiative of the government through departmental or non-departmental institutions. Even though they have been carried out in a massive and integrated manner, they have not been able to solve the problem of poverty completely. Also, it has not been able to optimally develop the social resilience of the community in the face of the economic crisis. This failure - if it can be said so - is because these programs are too oriented towards economic empowerment, sectoral in nature, and the scope of services is very limited, and not based on social empowerment in order to improve the quality of life of the community/human development oriented (Hikmat, 2010).

4. Participation

The term participation is often put forward as a concept that can encourage the achievement of development goals. Experts have provided various definitions of participation. David in Syamsi (1986) expressed his opinion on participation as follows:

“Participation is defined as mental and emotional involment of person in group situation that encouerge them to contribute to group goal and share responsibility”.

Then Syamsi (1986) states that "If someone has said his willingness then he must carry it out in reality, this real implementation is called

participation". Meanwhile, Mubyarto (1988) defines participation as a willingness to help the success of each program according to everyone's ability without sacrificing themselves.

Thus, community participation is a form of community empowerment with an approach from below, known as the participatory approach. With a participatory approach, the process of community activities shifts from a top-down nature to a bottom-up process. So that they can contribute to the development programs they want, to meet their needs and achieve their welfare.

In this aspect, it is seen to determine how far members get empowerment with the stages of the empowerment process. Adi (2003) states that the stages of empowerment include the preparation stage, assessment stage, activity planning stage, action plan formulation stage, activity implementation or implementation stage, activity evaluation stage and termination stage. In this aspect, we want to know more about whether these stages have been carried out.

Community empowerment carried out by the RPI Mosque through the Business Capital Assistance program in order to foster small businesses, helping business capital continues to be pursued even though it is not optimal in its guidance. However, the implementation of community empowerment through optimizing the benefits of Zakat, Infaq and Shodaqoh which are managed and empowered through micro business assistance to small traders continues to be carried out.

The assessment is based on, among others, that empowerment seeks to achieve increased welfare by developing personal and socio-economic conditions. Because what is felt by them is a significant

benefit. Thus it can be said, the existence of the ZIS Empowerment Program through Micro Business Assistance has provided added value for small traders, especially those who are members of the program. These small traders have increased their business results because they participated in the program implemented by this institution.

Another benefit of the ZIS Empowerment Program through micro business assistance for small traders is the increased knowledge of its members. In this case, small traders gain additional knowledge, in relation to capital management, production, and access to business marketing.

In addition, the benefit obtained from the Micro Business Assistance Program is an increase in the confidence of its members. Self-confidence in this case is intended as the confidence of small traders to continue to advance in business, which is characterized by enthusiasm for work and continuing to improve the ability to sell quality production.

The effectiveness of the implementation of Community Empowerment activities through Micro Business Assistance at the South Jakarta RPI Mosque is determined by two influencing conditions, namely supporting and inhibiting factors. These two factors cannot be separated in every implementation of any activity. The supporting factors include:

- a. The spirit of the members to change towards better living conditions. This is shown by the willingness of the members to implement the rules that have been mutually agreed upon, return capital and participate in mentoring activities.
- b. Support from community leaders, neighborhood heads, donors, and all MRPI administrators in the

process of empowerment activities.

- c. Support from community members or MRPI congregations outside the empowerment members in the businesses they run.
- d. Geographical environmental conditions that support the implementation of activities. The South Jakarta RPI Mosque is easy to reach, because it is easily accessible and passed by public vehicles.
- e. Sufficient funding factors, adequate facilities and human resources are also one of the supporters of the success of this program.

Meanwhile, inhibiting factors are understood as conditions that weaken the effect of implementing Community Empowerment activities through Micro Business Assistance at the South Jakarta RPI Mosque, such as lack of information, and unclear end of the program. Therefore, it is necessary to take anticipatory steps to overcome the obstacles that will be faced for future program activities.

CONCLUSION AND RECOMMENDATION

The problem of poverty can actually be overcome together, and is not only the responsibility of the government. Through the concept of empowerment, the problem can be one of the solutions in order to handle it. Making people empowered with their abilities, such as in providing access to business. Small or micro business assistance for small traders that comes from ZIS (zakat, infaq and shodaqoh) management to be developed is one of the important things to note.

It is hoped that with the amount of capital provided from the ZIS management source, they can manage the capital to be developed such as trading. The assistance

is intended as revolving assistance, with very easy conditions, flexible with profit sharing, which is expected to return the capital that can be utilized by other people who need business capital assistance. The following are some recommendations based on this research:

1. The need to provide understanding or information on programs provided or organized by related parties so that members know the purpose and objectives of the program.
2. Providing entrepreneurial training and other business skills that can be applied to members as additional knowledge and skills.
3. A proper understanding is needed when designing an activity, especially for ZIS (zakat, infaq and shodaqoh) managers in poverty reduction. This is because poverty reduction has become a national or government agenda and priority. Therefore, cooperation between related institutions needs to be carried out so that these activities can be developed and can adjust to the development of society.

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