

Community Empowerment Through MSME Development of the Dompot Dhuafa Resilient Family Program in Seberang Ulu District in Palembang City

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ABSTRACT

Keywords: community empowerment; MSMEs; dompet data; sharing economy, ZIS.

This research aims to explain community empowerment through the development of MSMEs in the Resilient Family Program managed by Dompot Dhuafa in Seberang Ulu II District, Palembang City. This study uses a qualitative method to examine the process and results of empowerment that occurs. The results of the study show that the collection of ZIS funds by Dompot Dhuafa South Sumatra has increased significantly every year over the past three years, from Rp. 3,578,217,860 in 2018, increased to Rp. 4,543,689,070 in 2019, and reached Rp. 6,278,525,186 in 2020. This increase reflects the increase in the number of underprivileged people receiving assistance, as well as efforts to better distribute the economy. Community empowerment through MSME development in this program includes three stages: awareness stage, capacity stage, and empowerment stage. The awareness stage faces the challenge of low public awareness of the importance of innovation in entrepreneurship. The capacity-building stage provides entrepreneurial skills to business actors affected by the COVID-19 pandemic, improving their abilities in physical, social, and economic aspects. The empowerment stage gives independent business actors the ability to manage their resources. Dompot Dhuafa conducts feasibility studies, determines the type of business, and conducts guidance, and evaluations to ensure that the Tangguh Family Program is on target.



Introduction

Indonesia is known as the country with the largest Muslim population in the world, According to the RISSC (The Royal Islamic Strategic Studies Centre) report in 2022, there are 231.06 million Indonesian residents who are muslims (Nurhuda, 2022). This number is equivalent to 86.7 per cent of the total population of Indonesia (Mavilinda, Nazaruddin, Nofiaty, & Daud, 2021). The data shows that Muslims in Indonesia are a large and important group, and can contribute to efforts to improve the country's economy

by helping to reduce poverty and raise taxes. Zakat is one way to help people in need, Indonesia has a lot of potential because it can use zakat to help reduce poverty and improve people's living standards (Firmansyah & Sukmana, 2014). Zakat is a religious practice that encourages people to share their wealth with others. Some people believe that this concept of sharing can have a very powerful impact on society as a whole. In recent years, a new idea has emerged called the sharing economy, where the economy is based on the principle of sharing and giving. According to Benkler, the idea of sharing is a powerful medium to encourage economic growth (Ulfah, 2016). According to him, companies that are more efficient in sharing ideas and ideas between their components will be better than companies that do not want to implement a sharing culture. Some people in a company get bonuses when they do a good job. Others in the company never get a bonus. Meanwhile, Swiercz (Fadhilah & Widiastuti, 2018) says that the best solution to overcome the traditional problem of economic recession, as is happening in the U.S. today, is through enthusiasm and sharing mechanisms between several components of the economy (Arsj, 2022). Economic prosperity depends on people's willingness to share resources. This spirit of sharing will help keep the economy running in the long term. Giving and sharing are very closely related because the more prosperity and happiness, the more people tend to share (Satrio & Siswantoro, 2016).

Based on concrete reasons regarding the importance of the concept of sharing, it is appropriate for Indonesia to optimize the potential of zakat, infak and alms as a form of sharing economy which is believed to have a positive impact on the building (Historiawan & Syufaat, 2022). Including ZIS (zakat, infaq, and alms) funds collected nationally are the total funds collected by various OPZs (Zakat Management Operations) in all provinces in Indonesia for a year. Some of the institutions that are included in OPZ Indonesia include BAZNAS (National Amil Zakat Agency), Provincial BAZNAS, Regency/City BAZNAS, National Amil Zakat Institution (LAZ), Provincial LAZ, and official Regency/City LAZ which must report collection and distribution to BAZNAS by the mandate of Law Number 23 of 2011 concerning Zakat Management. The following is the data of the National ZIS Collection based on the type of OPZ (Rohim, Tanjung, & Beik, 2019).

In Indonesia, the management of zakat funds has been regulated by Law No. 38 of 1999 concerning Zakat Management. This law regulates Zakat Management Organizations (OPZ) that are allowed to operate in Indonesia. The OPZs mentioned in the law are the National Amil Zakat Agency (BAZNAS) and the National Amil Zakat Institute (LAZNAS). BAZNAS is an institution for collecting and utilizing zakat funds formed by the government from the central level to the regional level, while LAZNAS is an OPZ formed by non-governmental organizations. The Government has regulated the reporting process for BAZNAS and LAZNAS with the Decree of the Minister of Religion of the Republic of Indonesia No. 373 of 1999 concerning the implementation of Law No. 38 of 1999 concerning the Management of Zakat Article 31.

This research aims to explain community empowerment through the development of MSMEs of the Dompot Dhuafa Resilient Family Program in Seberang Ulu II District, Palembang City.

This research can be useful for the development of social sciences, especially sociology regarding community empowerment through zakat management in the development of MSMEs. This research is also useful for making theoretical contributions in the courses of Community Empowerment, Social Planning, Entrepreneurship, and Sociology of Religion.

Research Methods

The design of this study is qualitative research. The method is a very important aspect and has a great influence on the success or failure of research, especially in collecting data because the data obtained in a study is a picture of the research object. The research method used in this study is a qualitative research method, which is research that describes how community empowerment is related to the form and process of empowerment and empowerment of MSME development through the Dompot Dhuafa Tangguh Family Program in Seberang Ulu II District, Palembang City.

This study took the beneficiaries of the Resilient Family Program from Dompot Dhuafa in Seberang Ulu II District, Palembang City. This location was chosen for the following reasons: Seberang Ulu II District, Palembang City, is the location of the distribution centre for the beneficiaries of the Tangguh Family Program from Dompot Dhuafa.

Types and sources of data

In this study, the types of data used are:

1. Data Primer

Primary data is data obtained from respondents or primary data sources in the form of direct research results, speaking, and actions and some of these are informants. An informant is a person who is considered to know the problems that will be faced and is willing to provide the information needed. What was used for this research was information from the recipients and beneficiaries of the Tangguh Family program from Dompot Dhuafa South Sumatra.

2. Data seconds

Secondary data is data obtained indirectly from respondents but is supporting data other than the primary data used in the research. For this research, the secondary data is sourced from reports, literature studies, data, books, magazines, research reports and so on. Secondary data is used to complement primary data.

Data Collection Techniques

In connection with the form of qualitative research and the type of data sources used, the data collection techniques used in this study are:

1. Making Observations

The researcher uses participant observation techniques, leading the researcher to observe what people are doing, listening to what they say and participating in their

activities, in this context the object of research is the management of zakat in Dompét Dhuafa South Sumatra in the development of MSMEs through the Tangguh Family Program, while the research subjects in this observation consist of recipients and beneficiaries of the Tangguh Family Program from Dompét Dhuafa. In this observation, the researcher observed directly and visited various business places of beneficiaries of the Tangguh Family Program from Dompét Dhuafa.

2. In-depth Interview

Direct interviews will be conducted with the research subjects, namely the recipients and beneficiaries of the Tangguh Family Program from Dompét Dhuafa to obtain complete data and information about the object to be researched. Thus, interviews are used to get information orally in addition to recording both in writing and through memory using tools that have been prepared in advance.

Examination Techniques and Data Validity

In this study, to find the validity of the data, the triangulation method was used. Triangulation is a technique for checking the validity of data that utilizes something other than the data to check the data and as a comparison to that data. The most widely used data triangulation technique is examination through other sources. In this case, the triangulation method used is data triangulation by using several sources to collect the same data, namely cross-checking with several sources related to this research. Thus, what is obtained from one source can be more tested for truth when compared to similar data obtained from different sources, both groups of similar sources and sources of different types (Moleong, 2010).

Data Analysis Techniques

This study uses analysis techniques from Creswell. His explanation (Creswell, 2012) invites researchers to see qualitative data analysis as a process of applying steps from specific to general with various levels of analysis.

Results and Discussion

A Brief History of the Resilient Families Program

Since the COVID-19 pandemic hit Indonesia, 29.4 million people have been laid off without wages, due to the reduction of working hours and wages of 32 million Micro, Small and Medium Enterprises (MSMEs) going bankrupt due to the mobility restriction policy during the COVID-19 virus pandemic has had a major impact on various aspects, especially health, economy, and education. Many families are shaken by the economic impact of the Covid-19 global outbreak, Based on these conditions, Dompét Dhuafa continues to strive to create ideas and solutions so that every small family affected, can still survive even in very difficult conditions like this.

Empowerment Process

The findings of interviews and observations conducted by the researcher are in line with the theory of Wrihatnolo & Dwidjowijoto, (2007) regarding the empowerment stages which divide the empowerment stages into three stages, namely: awareness, capacity and empowerment. The Tangguh Family empowerment program is an

empowerment program initiated by Dompot Dhuafa where the form of empowerment is carried out to business actors affected by the COVID-19 pandemic in South Sumatra. Community Empowerment is an effort to make people who originally had a backward and helpless position become more empowered and independent.

The empowerment process cannot be done instantly, but it takes time and several stages. Community empowerment is also a carefully prepared plan for building human resources to change for the better with the aim that people become more independent and able to make decisions in determining their future. The following is a table of beneficiaries of the Dompot Dhuafa South Sumatra Tangguh Family Program.

Table 1
List of Beneficiaries of the Resilient Family Program

No	Types of MSME Businesses
1	Usaha Keripik Ubi Mak Fuji
2	Mrs. Saidah's Rice Shop Business
3	Papeda Pak mama's Business
4	Mr. Hendra's Egg Roll Business
5	Pak Gimán's Cake Business
6	Usaha Bakso Joger Pak Joko
7	Hang the usha box baker
8	Usaha Model-Tekwan Easter Sailan
9	The Efforts of These Models
10	Usaha Model-Tekwan Easter Komarudin
11	Usaha Model-Tekwan Easter Sarim
12	Hang the usha box baker
13	Model-Tekwan Pak Untung Selamat Business
14	Batagor-Siomay Business of Mrs Marisa
15	Pak Sucipto's Tofu Ice Flower Business
16	Mendoan Pak Miskarandi's Efforts
17	Cilok Ibu Hemas Food Business (Omas)

By the specified quota, Dompot Dhuafa has distributed this business capital assistance to seventeen initial beneficiaries consisting of various culinary businesses. The provision of capital must be carefully considered by Dompot Dhuafa South Sumatra, by looking at the ability of the beneficiaries to manage the funds provided so that they no longer depend on others for their lives.

Community empowerment is a carefully planned effort to build human resources in a better direction and make people independent and able to make the right decisions in

determining their future. As in other empowerments, community empowerment through the development of MSMEs in the Dompot Dhuafa South Sumatra Resilient Family Program through a careful stage to be able to create a community that can be self-reliant.

Awareness Stage

The stage of awareness and behaviour formation towards conscious and caring behaviour so that they feel that they need to increase their self-capacity. The first stage or the stage of awareness and behavior formation is the preparatory stage in the community empowerment process. At this stage, the empowerment party or empowerment actor tries to create a precondition, to facilitate an effective empowerment process.

At this stage, socialization is carried out which aims to make business actors aware of the potential they have and try to develop it. At this stage when business actors are given insight or education by Dompot Dhuafa, knowledge about the MSME empowerment program through the Tangguh Family program. Insights are given to the community, namely about the importance of innovation in selling and the importance of saving.

Charging Capacity

The capacity-filling stage is a stage of ability transformation in the form of insights, knowledge, proficiency and skills to open up insights and provide basic skills so that they can take a role in development. The second stage is the process of transforming knowledge and skills until skills can take place well, full of enthusiasm and run effectively if the first stage has been conditioned. The community will undergo a process of learning about knowledge and skills that have relevance to what is demanded by these needs. This situation will stimulate the openness of insight and master the skills and basic skills they need.

At this stage, business actors who are selected as beneficiaries of the Tangguh Family Program undergo a learning process about knowledge and skills that are relevant to what is demanded, so that new insights can be added. Dompot Dhuafa South Sumatra assists business actors affected by the Covid-19 pandemic who are eligible for coaching and mentoring for one year through the Tangguh Family Program, which is an economic empowerment program for MSMEs in the form of coaching and mentoring for one year. The coaching and mentoring pattern in question is capacity building, insight and assistance in activities and business control.

Empowerment stage

The next empowerment stage is the empowerment stage. In this stage, it is intended for the community to become independent, which is characterized by their ability to form initiatives and carry out various innovations. The stage of community independence in this empowerment is carried out, such as skill proficiency so that initiatives and innovative abilities are formed to lead to independence. At this stage of independence, proficiency and skills are indispensable in shaping the ability of business actors to think forward through the skills and independence that business actors have in developing their businesses, and can empower other business actors.

This empowerment stage is a stage where beneficiaries are given opportunities according to their abilities through active and sustainable participation by providing a greater role in the community according to their capacity and capabilities. Empowerment efforts carried out in the empowerment stage are facilitators by providing resource assistance to actively participate in the development of MSMEs so that they can bring change for the better.

Table 2
Beneficiaries of the Resilient Families Program
Dompot Dhuafa

It	Name	Type of Business	Address
1	Ernawati	Vegetable vendor	Lr. Banten 6, Village 16 Ulu, Kec. 38
2	Muhammad B. Solib	Cilok traders	Lr. Banten 6, 16 Ulu Village, Seberang Ulu II District, RT. 54, RW 02
3	Sawiyah	Vegetable vendor	Lr. Banten I, RT 11. RW 3, kel. 16 Ulu, Kec Seberang Ulu II
4	A. Rahman	Plug-in meatball vendor	Lr. Banten 6, Village 16 Ulu, Kec. 72, RW 01
5	Serani	Cireng traders	Jl. Batu Dua, Lorong Ladang RT 32, RW 06. Kel. 13 Ulu, Kec. Seberang Ulu II
6	Ramli	Cilok traders	Lr. Pedatuan Darat., RT 16, RW 03, Kel. 12 Ulu, Kec. Seberang Ulu II
7	Romli	Roving porridge trader	Lr. Banten I, RT. RW 1, kel. 16 Ulu, Kec Seberang Ulu II
8	M. Mukit Muhali	Cilok traders	Jl. KH. Azhari, lr, Bala Raja, RT 06 RW 04, Kel. 13 ulu, Kec.

At this stage, beneficiaries are given the freedom to use the knowledge, skills and abilities that business actors have to manage and develop their businesses independently. The differentiation stages of the MSME Resilient Family Program are a cycle of change that seeks to achieve a better standard of living. The stage of empowerment or improvement of intellectual ability, proficiency to skills so that initiatives and innovative abilities are formed to lead to independence. The third stage is the stage of empowerment or improvement of intellect and proficiency to the necessary skills so that they can form the ability to be independent. This independence will be marked by the ability of the community to form initiatives, give birth to creations, and make innovations in their environment. If the community has reached this third stage, the community can independently carry out development.

Conducting Guidance

This stage of guidance has also been carried out very well by the facilitator through the essence of empowerment, namely to improve the ability and independence of the community to improve their standard of living. The facilitator conducts capacity-building

efforts after the beneficiaries have successfully gone through the awareness stage, this stage of capacity-building is carried out by providing skills, coaching and assistance to business actors or beneficiaries of the Tangguh Family program

After determining the companions, the next process is to hold training related to mentoring materials and also related to the problems of empowerment programs that will be implemented in areas that have been determined through a survey first. After going through various debriefings carried out by Dompot Dhuafa South Sumatra and it is considered sufficient, the companions are deployed to the accompanying community to monitor, and then report on the situation and development. The following is a table of the number of IBS businesses in 2019-2020.

Conducting an Evaluation

This evaluation is carried out for the overall business assessment process and its operational effectiveness. The evaluation that needs to be done by matching the business will run smoothly according to the plan. The evaluation applied at Dompot Dhuafa is how the product will be sold, and how the opportunities at the place of business are running.

At this stage, the facilitator continues to monitor the ability of business actors and even further directs Meeka towards independence through the provision of motivation, encouragement, as well as information and insights that continue to be carried out continuously. Dompot Dhuafa South Sumatra in this mentoring issue, only supervises the development of the community that is assisted.

Table 3
Data on the collection of Dompot Dhuafa in 2018-2020

Types of Donations	The year 2018	The year 2019	The year 2020
Zakat	Rp.1.154.570,041	Rp.1.538.458,108	Rp.1.011.888,206
Infak	Rp. 914.896.907	Rp. 405.837.151	Rp. 228.834.045
Infak Bound	Rp. 32.850.000	Rp.1.746.942.180	Rp.4.130.829.251
Thematic Infak	Rp. 720.807.406	Rp. 336.038.197	Rp. 227.811.574
Kurban	Rp. 284.903.051	Rp. 110.370.943	Rp. 426.576.123
Humanity	Rp. 389.902.303	Rp. 110.370.943	Rp. 234.021.109
Waqf	Rp. 80.288.152	Rp.39.444.545	Rp.18.564.885
Total	Rp.3.578.217.860	Rp.4.543.689.070	Rp.6.278.525.186

From the table above, it can be concluded that the collection of ZIS funds carried out by Dompot Dhuafa South Sumatra for the last three years has experienced a rapid increase every year. At the beginning of 2018, Rp. 3,578,217,860 was collected and then

in 2019, it increased again to Rp. 4,543,689,070 and the last year in 2020 it increased again to Rp. 6,278,525,186. From this, it can be seen that the number of underprivileged people who receive assistance from Dompot Dhuafa South Sumatra has increased and at least they feel that economic equity has been carried out well and for continuity, both in the collection and distribution of ZIS funds, it must be further improved for the sake of achieving the welfare of the poor.

Conclusion

From the description and analysis that has been explained in the previous chapter, the following conclusions can be drawn:

1. In its implementation, the process of community empowerment through the development of MSMEs of the Dompot Dhuafa Resilient Family Program in Seberang Ulu II District, Palembang City, includes three stages of empowerment, namely; the awareness stage, capacity stage and empowerment stage. In the awareness stage, there are difficulties because public awareness or business actors related to the importance of innovation in entrepreneurship are still low. In the capacity-building stage, entrepreneurial skills given to business actors affected by the COVID-19 pandemic make them empowered in the form of authority, knowledge and ability. This condition makes them able to meet their daily needs physically, socially and economically. The last stage of empowerment makes business actors independent and have the skills and ability to manage their resources.
2. In the empowerment process, Dompot Dhuafa made efforts, namely conducting feasibility studies, determining the type of business, conducting guidance, and conducting evaluations so that the Resilient Family Program is right on target.

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