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# Ahkam

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- ❖ ARRISMAN  
Islamic Law And Business Ethics: Case Study of Forest Fires for Clearing the Lands



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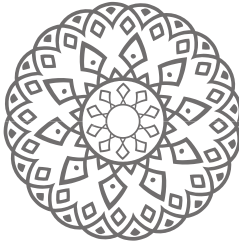
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# ZAKAH EMPOWERMENT OPTIMIZATION THROUGH BAITUL IKHTIAR COOPERATION AS AN EFFORT IN POVERTY ALLEVIATION IN BOGOR REGENCY

*Hamzah*

**Abstrak:** Pemerintah dan pihak-pihak lain yang berkepentingan telah melakukan berbagai program untuk mencari berbagai strategi untuk memberantas kemiskinan, namun, tingkat kemiskinan belum menurun secara signifikan. Salah satu paradigm zakat berbasis pemberdayaan adalah paradigm perubahan, yaitu sebuah proses yang memotivasi masyarakat dengan nilai-nilai baru yang dapat mencerahkan jiwa, semangat dan logika public, sehingga mereka dapat menemukan cara hidup mereka dari status mustahiq (seseorang yang menerima zakat) menjadi muzakki (seseorang yang memberi zakat). Pemberdayaan ini merupakan pilar pembangunan yang penting dalam mendorong pertumbuhan pembangunan dan kesetaraan, menyediakan kesejahteraan masyarakat, menciptakan lapangan pekerjaan dan memberantas korupsi. Penelitian ini dilakukan dengan metode survey para responden di tiga kecamatan di kabupaten Bogor. Responden merupakan 254 mustahik yang terdiri dari 66 mustahik petani sayuran di kecamatan Cibungbulang, 85 mustahik pembuat tusuk sate di Tenjolaya dan 103 mustahik pembuat sandal di kecamatan Taman Sari. Penelitian lapangan dilakukan pada tahun 2013. Instrumen penelitian didasarkan atas konsep pemberdayaan dan kemandirian. Metode analisa dalam penelitian ini adalah statistic deskriptif dan T-test.

**Keywords:** pembedayaan, kemandirian, mustahik zakat

**Abstract:** The Indonesian government and other concerned parties have conducted various programs looking for strategies for poverty alleviation, however, the poverty rate has not decreased significantly. One of zakah based empowerment paradigm is transformation paradigm that is a process in motivating the society with new values which can enlighten the soul, spirit and the common sense, so that they can rediscover their way of life from being a mustahiq (a person who receives zakah) to muzakki (person who gives zakah). This empowerment was an important development pillar in stimulating development growth and equality, providing the societies' welfare, creating jobs opportunity and alleviating poverty. The research is conducted by surveying the respondents in three sub districts in Bogor Region. The respondents are 254 mustahik that consists of 66 mustahik vegetables producers in Cibungbulang sub district, 85 mustahik as sate skewers producers in Tenjolaya sub district and 103 mustahik as shoes-sandals producers in Taman Sari sub district. The field research was conducted in 2013. The research instrument/questionnaire was based on the concept of empowerment and independence. The method used in the research was descriptive statistic and T-test.

**Keywords:** empowerment, independent, zakah mustahiq

**ملخص:** وقد أجرت الحكومة الإندونيسية وغيرها من الأطراف المعنية برامج مختلفة تبحث عن استراتيجيات لتخفيف حدة الفقر، ولكن لم ينخفض معدل الفقر بدرجة كبيرة. أحد نماذج التمكين القائمة على الزكاة هو نموذج التحول الذي هو عملية في تحفيز المجتمع بقيم جديدة يمكن أن تنير النفس والحس السليم، حتى يتمكنوا من إعادة اكتشاف طريقتهم في الحياة من كونها المستحق الزكاة الي المركزي. وكان هذا التمكين أحد الركائز الإنمائية الهامة في حفز النمو والتنمية والمساواة، مما وفر رفاه المجتمعات وخلق فرص عمل وتخفيف حدة الفقر. يتم إجراء هذا البحث من خلال مسح المشاركين في ثلاث مقاطعات فرعية في منطقة بوجور. المستجيبين هم ٦٥٤ من المتسوقين الذين يتألفون من ٦٦ منتجاً للخضار في مقاطعة سيونجبولانغ الفرعية، و ٨٥ كمنتجي أسياخ ساتي في منطقة تينجولايا الفرعية و ١٠٣ كمنتجين صناعات الأحذية في منطقة تامان ساري الفرعية. جري البحث الميداني في عام ٢٠١٣ واستندت أداة البحث / الاستبيان إلى مفهوم التمكين والاستقلال. كانت الطريقة المستخدمة في البحث الإحصائية الوصفية و ت اختبار (T-Test).

**الكلمات المفتاحية:** التمكين، الاستقلال، الزكاة، المستحق

## Introduction

The contemporary Moslem countries face not only issues of poverty, but also problems of lack of religiosity, knowledge, and ignorance. They can overcome these problems by reviving and using their positive potent in order to establish the existence of Islamic civilization. These potential potent are zakah, infaq, shadaqah, and waqaf (ZISWAF) which are spread all over the Islamic countries, like Indonesia (Hafidhuddin, 2011).

According to the book "Poverty Map" (Dompet Dhuafa, 2010) the amount of mustahik (the poor people who are compulsory to receive zakah) in Indonesia was 33,943,313. The total number of mustahik from 27 regions in West Java Province is more than the total number of muzakki. Bogor regency has the biggest citizens in West Java, namely 4,857,612 whereas the labor force is 3,369,634, the biggest in West Java Province (BPS 2013). However, Bogor Region also faces some issues. Based on the data in 2010 the poverty and unemployment level was 9,97% and 15.99% respectively. Small-Scale and Micro Establishment (UMK) is a unit in creating jobs and also alleviate poverty by developing the quality of the human resource through empowerment, until they become a self reliant business man ...?

A study by The Islamic Research and Training Institute-Islamic Development Bank analysis result noted that the zakah potency in Indonesia is about 217 Trillion/year. However, in 2012, Baznas recorded only about 1.7 Trillion/year of zakat fund collected. Looking into the amount of zakah fund, the potency and prospect of zakah as one of the empowerment means has the chance to be enhanced through zakah management so that it can be used as a way in developing mustahik's effort to be free from poverty. (Minarti 2011).

Zakah is not only distributed for consumptive function and charity but also more for productive and educative function. The paradigm of people empowerment suggest that zakat recipients must transform them to be more independent and develop their ability towards a sustainable better life, not to make them depend on charity.

Sumodiningrat (2002) said that the empowerment process can be done in three ways. Firstly, it must create an environment that enables the people's potency to develop. Secondly, it must strengthen the



potency or power owned by the people, so that a more positive ways besides environment and atmosphere is needed. Lastly empowerment also means to protect. In the process of empowerment, due to their inability of facing the more powerful, the condition of the poor becoming poorer must be anticipated and mitigated.

The mustahik empowerment effort is not only limited to providing capital needed to increase the enterprises scale and fulfill the economic needs but also strengthening the mustahik's knowledge, attitude and skills. The existing mustahik's environment factor such as cultural value in religion, collaboration and togetherness needs to be preserved so that the empowerment program can be achieved successfully.

In fact, the presence of support from various government agencies, private sector and extension service for the *mustahik's* empowerment, has not given the expected result. The *mustahik* products have not largely been introduced. In general, the main problem is the fact that empowerment that was being carried out by various mustahik empowerment program through productive zakat was inefficent. The mustahik was not directed to participate in growing and developing their self reliance.

The objective of this research is to describe the empowerment program conducted by Baitul Ikhtiar Cooperation (BAIK), to describe the characteristic of the zakah mustahik as a participant in the empowerment program and also to analyze, and describe the mustahik's type of business. The research benefits are as followed:

- (1) Academic benefits
  - (a) As a scientific contribution to the researchers and scientist concerned with the empowerment of mustahik through productive zakah, especially which involves with independent business.
  - (b) As a consideration and information in developing the Extension Service Science especially in strengthening the people empowerment.
- (2) Practical benefits
  - (a) As information source for parties interested in mustahik empowerment through productive zakah.
  - (b) As an input for government agencies and private sectors, zakat management agencies, non-governmental organization and other parties concerned in mustahik empowerment in arranging an empowerment strategy through productive zakah management.

The research was conducted in three (3) sub districts of Bogor Regency where the respondents were obtained through a survey. The total number of respondents were two hundred and fifty-four (254) *mustahik*, consisted of sixty six (66) *mustahik* in Cibungbulang sub district who were vegetable producers, eighty five (85) *mustahik* in Tenjolaya sub district who were sate skewers producers and hundred and three (103) *mustahik* in TamanSari sub district who were shoes-sandals producers. The field research was conducted in 2013. The research/questionnaire prepared was based on empowerment concept and self-reliance. The research used the descriptive statistical method and T-test.

### **Mustahik Empowerment Program by Baitul Ikhtiar Cooperation (BAIK)**

In the preparation stage, Baitul Ikhtiar Cooperation started the empowerment program by preparing the work plan which was arranged by a team consisting of leaders from BAIK Cooperation and field workers that will be assigned to the program. The content of the work plan was on the length of time allocated for the program and the implementation, also the target of the community group which will be empowered, the characteristic of the job or program to be applied

In the preparation stage, besides arranging the work plan, the area to implement the program was also determined. Before determining a location, information on alternative places based on data from the local government, field workers in charge of a specific area, or other parties that are convinced about a potential area to conduct the program. Other ways to get information was from people who directly contacted BAIK Cooperation to conduct the program in their area. BAIK cooperation first gave the field workers involved in the program training on poverty identification such as consideration on the condition of the house, is it ceramics tiled or brick walled . This was based on the opinion that field workers' opinion is dominant in determining the success of the implemented program

After the entire preparation components were carried out, the next stage was the empowerment target member recruitment

The recruitment plot starts from the field survey conducted by

BAIK Cooperation field workers to the settlements which have been determined. The field workers socialized the program to local public figures and then to the villager community. After the socialization and obtaining sufficient information about the condition of the area, the candidate of the empowerment program will then be tested based on fit and proper test.

After verification of the candidate and the candidate is suitable for the criteria then the next stage is Group Compulsory Training (herein after called LWK/Latihan Wajib Kelompok). In this test the candidate will be grouped and informed about the program such as the objective, the rules, institution, syariah financial illustration, loan submission and finance simulation. The groups consist of about fifteen people and then grouped again to a smaller one with five people in each group with the pattern 2:2:1, which is two people will request for a loan, followed by the next two and then the last person. The aim of this pattern is to find out the character of each person in the group.

The implemented LWK program was also a mean for the BAIK Cooperation to select members for the following program, which started with funding to the group members. The LWK program was carried out for three days and for the duration of training, each member was given an assessment. If within the three days the training was not fully participated, the candidate will be deleted from the list for those who will receive funding support. The participants' seriousness in joining the LWK training was the important point to determine the propriety appraising in obtaining funding. Each group member will receive business capital support in the amount between Rp 200,000 – Rp 500,000, and adjusted to the business scale and real field necessity. The nature of the capital support is called *Qardhul Hasan*, where the funding or loan is without interest/interest expense, meaning the total amount that has to be paid back by the group member *mustahik* is exactly the same amount being borrowed. The capital funding paying back time line is 10-12 months depends on the agreement between the management and the group member. The *Qardhul Hasan* capital support is only for one period or for the first year only. If in the following year the *mustahik* would still like to continue with the funding support program, the payment scheme for the following year is no longer *Qardhul Hasan*, but profit sharing as agreed by the *mustahik* and the BAIK Cooperation.

After the implementation of LWK training and the grouping, the next empowerment stage is organizing a weekly meeting (service) between the BAIK Cooperation financial officers with the financial recipient groups. The routine meeting is to develop the potency of members of empowerment program *mustahik* and to control the running business condition and inquire if there are obstacles/problems regarding their business. The weekly meeting can also be used as a mean to pay the installment for their loan. Moreover, in the weekly meeting, there is a possibility that the members of the group receives more capital from BAIK Cooperation if necessary.

In each weekly meeting, the pledge is always read together and guided by the field instructor. The following is pledge read by the member: The group member (1) is responsible to increase the family's income, (2) will help other members that are in need, (3) use the financial loan from BAIK Cooperation to increase the family's income, (4) encourage the children to keep going to school, (5) pay weekly installment and also have savings. It proved that reading the pledge in the weekly meeting can be a reminder for the empowerment program member *mustahik* to be responsible for their obligation as the program participant.

According to BAIK, the instructor's job description is that they are able to give an understanding on how important a healthy family economy is, i.e. healthy living, assured children education, increased income. Thus, based on the description from BAIK, the empowerment in the BAIK program is empowering them economically from being incapable to become capable, empowering the unskilled to become skillful and empowering economical behavior, like live thrifty and not wasteful, spending on useless things.

### **The Individual Characteristic of Zakah Mustahik**

Every individual has his/her personal characteristic that influences his/her conduct. The *mustahik's* personal characteristic is his/her first daily reflection needed to understand his/her conduct in performing business. The *mustahik's* personal characteristic is presented in Table 1.

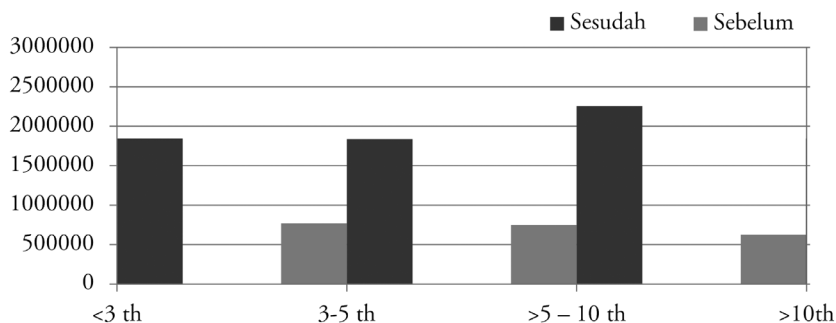
Table 1. Individual internal characteristic of Zakah Mustahik profile (X1)

Variable Code	Variable	Unit	Type of business			Significant T-Test
			Vegetables Producers	Sate Skewers	Shoes sandals Producers	
X1.1	Age	Year	39	37	37	Ns
X1.2	Formal Education	Education	SD	SD	SD	Ns
X1.3	Non formal education	Frequency	0.2	0.1	0.2	Ns
X1.4	Experience Effort	Year	6.2	7.9	6.7	Ns
X1.5	Total number of family dependent	People	4	3	4	Ns
X1.6	Income level	million/month	2.21	1.80	2.49	VP-SS: 0.044* SS-ShS: 0.001**

Note: Ns. Not significant \*significant at  $\alpha=0.05$  \*\*significant at  $\alpha=0.01$   
 VP: Vegetable Producers, SS: Sate Skewers and ShS: Shoes and Sandals Producers

In general, demographically the result of T-test on mustahik personal characteristic profile stated that there was no discrepancy in the three types of business i.e. vegetables, sate skewers and shoes producers except in the amount of mustahik's monthly average income that is Rp. 2,165,644.- This amount is considered big. However, the mustahik felt it is not sufficient due to the increased price of the daily necessity and cost of education, especially for those who sent their children to the university. Figure 8.clarified that there is a relation between the mustahik average incomes with the duration of his business. The graphic pointed out that the more business experience the mustahik has, the higher average incomes retained. The discrepancy of each business type income was due to the discrepancy of the business scale that can be seen from the capital needed, number of manpower involved and production scale of the product.

Figure 1. The average income before and after based on the business experience time length



### The Facilitator Role in Giving Motivation, Learning Skills and Entrepreneurship

The facilitator role in the *mustahik* business development to become self-reliant in the zakah based empowerment process is to implement transformation, a process to motivate the community with new values that will enlighten their soul, spirit and common sense that enable them to find a way of life that motivate, improve and enhance the *mustahik* (a person who receives zakah) status to become *muzakki* (a person who gives zakah). The role is an ideal role expected to be implemented by the facilitator in the empowerment. In the Islamic view, empowerment should be continuous and an unstoppable movement. In line with the empowerment paradigm, Islam as a movement and reformation religion emphasized “Verily Allah does not change a people’s condition unless they change their inner selves.”

*Mustahik’s* facilitators should have multi talents, they not only manage the zakah fund but also facilitate the learning process, and motivate the entrepreneurship and the religion, intellectuality, to enhance the *mustahik’s* ability in business, their faith quality and Islamic believes. A facilitator can change the *mustahik’s* mental dependency attitude, and also develop their working ethic to be more independent. According to Amanah (2007), the facilitator’s role in counseling is as a) facilitator, b) motivator, and c) catalyst. The definition of a facilitator based on Sumardjo (2010) is to raise the need to change, use the relation for changing, diagnose problems, encourage the motivation to change, plan acts of reformation,

maintain the reformation, prevent the stagnation and also develop institutional capacity.

The role of facilitator as motivator is to motivate the *mustabik* to not to be trapped in routine static work but to be dynamic and adapt the changes of era and the market development. The *mustabiks* are not only given motivation on income but also in the learning process, religious social values and other concerning things that can be well accepted by the *mustabik*.

As a catalyst, the business *mustabik* needed the catalyst role especially to open a network/relation, with other *mustabik* as well as with other parties related to the business carried out by the *mustabik*. The *mustabik's* daily routines and the limited access to cooperate with other parties are spaces that requires a catalyst, for example to access marketing information on the business needed to be optimized. This is almost similar to Hubeis (2009) statement who stated a catalyst role is highly needed as a development catalyst to overcome the rigidity and the community discontentment on the existing development. The discontentment will help them looked more broadly into the development problem.

According to Spencer (as quoted by I Sumardjo 2007), a facilitator should have five competence characteristics as a *zakah mustabik* counselor, i.e. motivation, character, personal concept, knowledge and skill. In the empowerment process a facilitator should be able to learn from the community and choose sentences and accurate words in accordance with the Al Qur'an and Ash-Sunnah perspectives. Those are (*Qaulan Sadieda*), which are words coming from a sincere heart so that the conversation and the words can reach the target's sense and heart. (*Qaulan Baliigha*), is effective words that leave a deeply understood impression. (*Qaulan layyina*) is a gentle kind word. (*Qaulan ma'rufa*), advantageous discussion, words that present knowledge, enlightening thought, problem solving, for the materially and morally docile person. (*Qaulan maysuura*), is straight forward word that is easy to understand, presented in simple way so that it is spontaneously understood by the target without having to think twice. A facilitator should use noble words (*Qaulan karima*), that is respectful and appreciative word without giving the impression of patronizing.

Table 2 shows the result of in-depth interview and the observation in the research regarding the average of facilitator's role in conducting

motivation, learning process and entrepreneur facilitation. The 3-10 years is felt by the *mustahik* as an intensive interaction. Hence based on the in-depth interview with some *mustahiks*, they say that the facilitators who are their business partner are welcomed, therefore the facilitators are considered as a member of the family, and are asked to have meal together. Moreover some considered them as their own children. This is based on the field in-depth observation, their closeness is one of the reasons in the growth of the *mustahik* and their intrinsic motivation that is the willingness to change (the spirit to try and gain a better future) with the principle that today as *mustahik* (given assistance) tomorrow as *muzakki* (give assistance).

The presence of intrinsic motivation is based on the pledge which is read routinely in their weekly meeting about the responsibility of the *mustahik* to increase the family's income, to assist the member of the group who are in need, to use loan for their business in increasing the family's income, to encourage their children continue their education, to pay back their loan every week and to save besides for adding the business capital but also for infaq, shadaqah and zakah,

Table 2. The role of the facilitator in *mustahik* empowerment in Bogor Regency

Variable Code	Variable	Unit	Type of business			Significant T-Test
			Vegetables Producers	Sate Skewers	Shoes sandals Producers	
X2.1	Motivation	Score	48.40	70.32	61.69	PS-TS: 0.000** PS-SS: 0.000** TS-SS: 0.014*
X2.2	(PSK) Learning process	Score	33.45	31.55	39.72	TS-SS: 0.001**
X2.3	Entrepreneurship	score	51.93	54.79	51.62	Ns

Note: Ns. Not significant \*significant at  $\alpha=0.05$  \*\* significant at  $\alpha=0.01$

VP; Vegetable Producer, SS: Sate Skewers and ShS: Shoes and Sandals Producers

PSK: Knowledge, Attitude and Skill

The facilitator has a great role in increasing the business empowerment of the *mustahik*. The facilitator's role in empowerment is to motivate, educate, and strengthen the entrepreneurship capacity of



the *mustahiks* who are the business actor. The facilitator preparation is also meant to increase the capacity of the facilitator to do their function as motivator, facilitator and catalyst by including them in all sorts of training or internship concerning entrepreneurship that involves in the empowerment of the *mustahik*. Table 2, explained the role of the facilitator in giving motivation, the learning process and the strengthen of entrepreneurship aspect.

The result of the T-test shows that in general the motivation of the sate skewers producers is categorized the highest (70,32) and the lowest is the vegetable producers (48,40). The field observation shows that the business motivation of the sate skewers producers is the highest because it is easier to receive cash money compared to the vegetable producers who has to wait for several weeks after harvesting to receive their money. The motivation of the sate skewer producers is higher than that of the producers of sandal and shoes. This is because for the sate skewers producers, the production is easier done and the sales result is fast. It is different with sandal and shoe producers who have to wait in a period of time due to the *ijon* (paying for a crop before harvest) or consignment system.

The learning process of the sate skewer is low because they do not need a variation, innovation or high creativity, in producing the sate sticks. This is different compared to the shoe and sandal producers who need high skills, innovation and creativity in producing an interesting product for the consumer, therefore the learning process is high. However the entrepreneurship skills of business actors need to be increased more, as concluded by Suryana (2006) the characteristic of the entrepreneur covers: (a) self-esteem; (b) outcome and job oriented; (c) the courage to take risk; (d) leadership; (e) future oriented; and (f) originality: creativity and innovation. It should be considered that the entrepreneurship potency is not the same for everyone.

At least, there are several ayats in the Al Quran and Hadits which mentioned about hard work and independency, such as: 'The best charity is the work done by his own trickling sweat, *'amalurrajuli biyadihi'*. (HR.AbuDawud), "The upper hand is better than the lower hand, the upper hand being the one that gives and the lower hand being the one that receives" "*al yad al 'ulya khairun min al yad al-sufila'*"(HR.Bukhari dan Muslim:1033) (with his own way the Prophet Muhammad Peace

Be Upon Him, encourages his follower to work hard to have wealth, so they can provide charity for others), Have you not seen those who were told, “Restrain your hands [from fighting] and establish prayer and give zakah”? But then when fighting was ordained for them, at once a party of them feared men as they fear Allah or with [even] greater fear. They said, “Our Lord, why have You decreed upon us fighting? If only You had postponed [it for] us for a short time.” Say, The enjoyment of this world is little, and the Hereafter is better for he who fears Allah and injustice will not be done to you, [even] as much as a thread [inside a date seed].” (QS. An Nisa:77). Allah obligates humans to work hard to be rich and fulfill their obligation to pay zakah.

In one ayat Allah says: “And say, “Do [as you will] for Allah will see your deeds, and [so, will] His Messenger and the believers. And you will be returned to the Knower of the unseen and the witnessed, and He will inform you of what you used to do.” (QS. At-Tawbah:105).

“And when the prayer has been concluded, disperse within the land and seek from the bounty of Allah, and remember Allah often that you may succeed.” (QS. Al Jumuah:10).

Working to find halal sustenance is obliged after compulsory worship (HR.Tabrani and Baihaqi)

This nash gives clear enough sign for people to work hard and have an independent life. Hard work is the key to entrepreneurship. According to Machendrawaty et al. (2001), the principle of hard work is a concrete step to gain success (sustenance), although gained through challengeable process (risk). In other words, a person who has the courage to go beyond the limit will gain a big sustenance. The word sustenance also has the meaning of taking a risk.

### **Institutional Support**

Conventionally, in a business development, an institutional support is presented to fulfill the needs of business actors, in this regard the business carried out by the *mustahik* in Bogor Region. The institution support of a loan management institution provides capital, information, and assistance with the products distribution. Table 3, presented the result of the research on the institution support to the business activities of the *mustahik*.

Table 3. Institution support for mustahik in Bogor Region

Variable Code	Variable	Unit	Type of business			Significant T-Test
			Vegetables producers	Sate Skewers	Shoes sandals Producers	
X3.1	capital provider	score	72.30	58.61	61.43	VP-SS: 0.000** VP-ShS: 0.000**
X3.2	Information provider	score	45.35	31.24	40.36	VP-SS: 0.000** SS-ShS: 0.001**
X3.3	Product distributor	score	22.71	16.89	16.52	Ns

Note: Ns. Not significant \*significant at  $\alpha=0.05$  \*\*significant at  $\alpha=0.01$

VP; Vegetable Producer, SS: Sate Skewers and ShS: Shoes and Sandals Producer

The T-test result in capital provisioning, pointed out that there is a difference in vegetables producers with sate skewers producers ( $\alpha=0.000^{**}$ ). Despite of the same initial capital given to both vegetable and sate skewers producers, the sate skewer producers considers it is sufficient and is able to add to his cost of living and education cost. This is because the capital used in producing sate skewer is not as high as in vegetable producer. The result of the T-test in capital provisioning between vegetable producer with Shoe and Sandal producer ( $\alpha=0.000^{**}$ ) also occurred. The shoe and sandal producer relatively need more capital compared to vegetable producer. This causes the shoe and sandal producers feel the lack of capital compared to the vegetable producers who feels sufficient.

There is a significant difference in providing information between vegetables producers and sate skewers producers. The information given to the vegetable producers is more related to the periodic marketing condition. The sate skewers producers relatively have a more stable market and most of the consumers come directly to the sate skewers producers. Therefore the producer of the sate skewer does not need information on the varied market. This is different with the vegetables producers whose market relatively changes fast, so that the loan management often provides information on the market demands or for vegetable of a certain season. With this information the vegetables producers are protected from the price set by the middleman who sometimes set low price during harvest.

The difference in providing information is also occurred between the sate skewer producers and the shoes and sandals producers. The sate skewers producers seldom need information from the loan management institution, while the shoes and sandals producers whose product is seasonal, need more information related to the trend, price, and the amount needed for special occasions like during Idul Fitri and Idul Adha, new years and other holidays. The shoe and sandals producers needed information related to the amount of production, and model of the product produced in certain months. They also need information related to business exhibition or creative product exhibition as means to introduce/ market the produced shoes and sandals.

The t-Test result in the business product marketing presented that there is no significant difference on the institutional support to the marketing of vegetables producers, sate skewers producers, and shoe and sandals producers' product. In general, the products' marketing goes through word by mouth between consumers or consumers to be. Therefore, business actors who have a long period of time in business is usually chosen by the consumer because of his relatively good product and well-known figure. However, this is not absolutely mean that a business actor who has shorter business time is not known to a consumer, this depends on his effort to introduce his product to the consumers, and if it has the required quality, the product will become the choice of the consumer. This will need a promotion to inform the consumers of the product and its advantages. (Kotler 2008).

The lack of active promotion make the business actors to meekly accept the market condition and wholly let the consumer to judge the quality of the product. This may lead to the fact that many buyer segments and the regular consumers become the word-to-word advertisement to buy and promote the product. Besides the quality of the product, the characteristic of the product also determines the well running of the marketing, just like for the shoe and sandals producers

### **Social and Religious Environment Support**

It is proved that the development and success of an empowerment cannot be separated from social and religion environment support. The social and religious environment support in business development can be through family, cultural values in communal work, the religion

role in the family and society supports, as well as formal and informal leadership as shown in table 4.

Table 4. Social and Religious Environmental Support

Variable Code	Variable	Unit	Type of business			Significant T-Test
			vegetable producer	sate skewers producer	shoes and sandal producer	
X4.1	Family Support	Skor	70.88	82.52	73.11	PS-TS: 0.003** TS-SS: 0.028*
X4.2	Cultural value communal work	Skor	51.76	62.38	49.24	PS-TS: 0.029* TS-SS: 0.024*
X4.3	Religion role in the family and society	score	51.14	51.40	46.79	Ns
X4.4	Formal and informal leadership	score	21.37	10.84	5.30	VP-SS: 0.000** VP-ShS: 0.000**

Note: Ns. Not significant \*significant at  $\alpha=0.05$  \*\*significant at  $\alpha=0.01$   
VP; Vegetable Producer, SS: Sate Skewers and ShS: Shoes and Sandals Producer

The result of the T-test for the social and religion support shows that there is a difference among family support, cultural values and also the formal and informal leadership. Based on table 4, there is a significant difference between vegetable producers and sate skewers producers in the case of family support. The family support in vegetable producers is lower than that of the sate skewers producers, this is due to the slow income flow, they have to wait until the crops are ready to be sold. While for the sate skewers producers, it is relatively quicker in gaining money from the business, this made the family very supportive and they even help in making the sate skewers faster to be sold to get cash money.

There is a significant difference in family support between sate skewer producers and shoes and sandals producers. The support difference is based on the swiftness of money gained from the business. The sate skewer producers will receive money quicker than the shoe and sandal producer because after the product is sold, the buyer will pay cash to the producer. This is different compared to

the shoes and sandals producers, which have a consignment system where the product will be entrusted to the shop/seller/retailer and the money will be paid after an agreed period of time or when the product is sold. The selling turnover of the shoes and sandals depend on specific occasions like Idul Fitri and Idul Adha and also holiday breaks, so the income is unstable which is different from the sate skewers producers who relatively have stable order and does not rely on any occasions.

The T-Test result on cultural value in communal work shows a significant difference between the vegetable producers with the sate skewers producers. The lack of cultural values in communal work for the vegetable producers is due to the competition with one another such as the selling price of product, the kind of vegetables planted, and sometimes the middleman provokes the vegetable producers to drop the selling price of a specific vegetable.

This is different compared to the sate skewers who feel that they are “a nobody” and from the income point of view, they do not get big income therefore they feel that they have to help one another and cooperate to create a solid community.

The T-test result pointed out that there is no significant difference between the role of religion in family and community life of the vegetable, sate skewers and shoe and sandals producers. The formal leadership in the community business actor of the mustahik among others Camat (a civil servant who is responsible to the regent), village head (kepala desa), urban village head (ketua RW). Chairman of RT (ketua RT), agencies village meetings (Ketua LMD), also a non formal leadership. They are the publik figures and religion public figures who are both elderly and respected in the village.

Observing from the formal and informal leadership aspect, the t-test shows that there is a significant difference between vegetable producers and the sate skewers producers. The relatively low income of the sate skewers producers make them unable to participate in the community activity especially donation for the community. This is one reason why the sate skewers producers are not noticed by the public and religious figures and also the formal figures in their vicinity, while the vegetable producers sometimes can give their harvest to the public figures, religion or other formal figures of their community, the sate

skewer producers are unable to do so due to their limited financial capabilities.

A very significant difference in a formal and non-formal leadership occurred between the vegetable producers and the shoes and sandals producers. If the vegetable producers only occasionally give community participation donation, the shoes and sandals producers are relatively easier to give donation to participate in the community activities, due to the relatively big amount of sales revenue of the shoe and sandal producers. This makes them more appreciated by the formal and non-formal public figures so that they were involved in most of the community activity and also provided the facility in administrative matters should they need it.

### The Participation Level of the Mustahik

The loan management institutions interact directly with the mustahik, and are expected to help strengthen the business of the mustahik, establish collaboration or a collective business, and develop a business together. The result for the participation level of the mustahik is shown in Table 5.

Table 5. The participation level of the mustahik for business development in Bogor Regency

Variable Code	Variable	Unit	Type of business			Significant T-Test
			Vegetable Producers	Sate skewers	Shoes and sandals producers	
Y1.1	Business Development level carried out by the mustahik	score	53.33	24.01	42.22	VP-SS: 0.000** VP-ShS: 0.001* SS-ShS: 0.000**
Y1.2	Cooperation Development level	Score	20.78	24.19	15.91	Ns
Y1.3	Cooperation Business developmet level	Score	23.73	25.65	17.05	Ns
Y1.4	Level of attendance in Group meetings	Percentage	97	98	98	Ns

Variable Code	Variable	Unit	Type of business			Significant T-Test
			Vegetable Producers	Sate skewers	Shoes and sandals producers	
Y1.5	Business capital payback	Percentage	100	100	100	Ns
Y1.6	Savings owned by the members	Thousand rupiah	580	421	453	VP-SS: 0.001* VP-ShS: 0.001* SS-ShS: 0.001*

Note: Ns. Not significant \*significant at  $\alpha=0.05$  \*\*significant at  $\alpha=0.01$

VP; Vegetable Producer, SS: Sate Skewers and ShS: Shoes and Sandals Producer

The score for vegetable producer in participating for business development to strengthen the business is 53.33 followed by shoes and sandals producers, 42.22. The lowest score is for the sate skewer producers, 24.01. The role of the loan management institution is needed to overcome or even eliminate the disadvantages of the mustahik in formal education, capital availability, information and marketing access. The *mustahik* have great expectations of the loan management institution to be able to prepare good empowerment and continuous program, so that a professional business actors can transform from mustahik to muzakki (one who gives zakah).

The t-test shows that there is a difference in the loan management institutions role and the empowerment program in strengthening the business that has already been done. The significant difference in strengthening the business carried out by the *mustahik* occurred between vegetable producers with sate skewer producers ( $\alpha= 0.000^{**}$ ). The lack of business strengthening in sate skewers producers is caused by the less learning process implemented in their community, especially in knowledge aspect, attitude, and skill. This is different from the vegetable producers; they are relatively good in human resource study and a more orderly capital to produce vegetables suitable for the planting period.

The significant difference in business strengthening which has been conducted by the mustahik also happened between the sate skewers producers with shoes and sandals producers ( $\alpha= 0.001^*$ ). Both mustahik groups for vegetable producers and shoes and sandals producers are relatively good in human resource learning process.



The significant difference in business strengthening that has already been conducted by the *mustahik* for vegetable producers with shoes and sandals producers ( $\alpha= 0.001^*$ ). The business strengthening done by the vegetable producers is formed naturally through their habit, although the influence of the loan management institutions' role can not be denied. The learning process for the shoes and sandals producers is more complex compared to the vegetable producers. The human resource needed for the shoes and sandals productions must be capable in knowledge, attitude, and especially skills compared to vegetable producers.

The result of the t-Test on the three *mustahik's* business doesn't show any difference in matters of cooperation development, business development, level of attendance in a group, and the capital refund level (Table 5). Based on the in-depth interview with some *mustahik* of shoe and sandals, vegetables and sate skewers business, and the loan management institution, the empowerment strengthening in these aspects are still weak because within the 5-10 years period the focus will be on growing the awareness in the importance of fellowship and saving spirit. Table 5 shows the level of fellowship in attending group meetings (97-98%) and the revenue level (installment payment) of the three business unit, and for both the development business and member savings are also high that is 100%,

The savings owned by the members/month for every member is an average of 484,670 that is for voluntary compulsory and group savings. Their intention in saving money is to fulfill their own and family's needs. Besides that the savings from the *mustahik* can be borrowed by other *mustahik* for the business and it is managed by the loan management institutions with the approval the owner (*mustahik*). Indirectly it is a program to make the *mustahik* gradually become a *muzakki*.

There is a significant difference in *mustahik's* participation level with the savings amount for each member/month. The significant difference in the amount of savings owned by the *mustahik* is for the vegetable producer with the sate skewer producers ( $\alpha= 0.001^*$ ), vegetable producers with shoes and sandals producers ( $\alpha= 0.001^*$ ), and sate skewers producers with the shoes and sandals producers ( $\alpha= 0.001^*$ ).

## Independency Level of the Mustahik in Business

In general the intellectual independency of the mustahik is sufficient to run the business. The highest score to the lowest is 77.65, 63.26 and 61.57 for vegetable producers, shoes and sandals producers and sate skewers producers respectively (Table 6). The characteristic of someone possess an intellectual independency among others are the ability to define the problem, plan a business, choose the best innovation, control the obstacle factors, and creativity factor. The intellectual independency for each business actors is different because of the working habit and the business environment. The monotonous work and business association condition of the sate skewers producers is different compared to shoes and sandals producers that is encouraged to always do innovation to overcome the existing outdated market.

Besides from the income level, in general the independency level of the *mustahik* in business is shown from the intellectual, emotional, and action independency. The result of the research is shown in Table 6.

Table 6. The Mustahik business independency level in Bogor Regency

Variable Code	Variable	Unit	Type of business			Significant T-Test
			Vegetable Producer	Sate Skewers	Shoes and sandals producer	
Y2.1	Tingkat Kemandirian intelektual Independency level	Score	77.65	61.57	63.26	VP-SS: 0.000** VP-ShS: 0.000**
Y2.2	Tingkat Kemandirian Emosi Emotion Independency level	Score	71.27	70.06	76.39	Ns
Y2.3	Tingkat Kemandirian Bertindak Action Independency Level	Score	73.33	65.70	71.09	VP-SS: 0.007*

Note: Ns. Not significant \*significant at  $\alpha=0.05$  \*\*significant at  $\alpha=0.01$   
VP; Vegetable Producer, SS: Sate Skewers and ShS: Shoes and Sandals Producer

The t-test result of the the independency level of the mustahik in business shows a difference in intellectual independency aspect. Regarding the intellectual independency there is the significant difference between vegetable producers and sate skewers producers ( $\alpha= 0.001^*$ ). The intellectual independency of the vegetable producers is higher than the sate skewers because of their habit in doing business everyday. The vegetable producers must have more complex knowledge and creativity in planting the vegetables, starting from choosing the seed, fertilizing, planting and handling pest attack. Totally different from the sate skewer producers, their business process is very simple. This is why they do not feel a challenge to develop their intectual capacities.

The very significant difference in intellectual independence is shown between vegetable producers and shoes and sandals producers ( $\alpha= 0.001^*$ ). The vegetable producers have a higher intellectual independence because they associate heterogenously with buyers and middlemen. Besides that the vegetable producers are required to make a quick decision to avoid business loss.

There is no difference in emotional independence among the vegetable producers (71.27) sate skewers producers (70.06) and the shoes and sandals producers (76.39). The emotional independece of the mustahik can be seen on how they can control their emotion towards self pressure (dignity and shyness), family pressure, society pressure and officer pressure.

In the action independency, the average of mustahik who are able to be independent is (70.04). The characteristic of a person with action independency is that he has a broad knowledge in business activities, recognizes and is aware of his potential and needs, understands the management substance, confident, never give up, selective, communicative, honest and care towards other.

The T-test shows a significant difference in action independency between the vegetable producers with the sate skewers producers ( $\alpha=0.007^*$ ). The vegetable producers' action independency is due to their habit of vegetables planting seasonal vegetables.

Considering that vegetables depends on season, it needs courage and speculation in planting certain vegetables, in certain months.

Besides that, there are other disadvantages like pest that needs quick measures so that the pest does not spread and harm the plants. By having this kind of habit, the vegetable producers are used to taking quick decision that result in the relatively high independency.

## **Conclusion**

The empowerment process by the Baitul Ikhtiar (BAIK) Cooperation begins with the preparation stage. This stage is making work plan, choosing the location for the empowerment program, and determining the work organization. The poverty identification training for the facilitator is also done at this stage. The next stage is conducting the empowerment program by recruiting mustahik who meet the standards to receive the empowerment program. The stages of recruiting the group member for empowerment consists of location observation (location appraisal), feasible test for the mustahik candidate (UK), compulsory exercise for member (LWK) and also weekly meetings between the facilitator with the member group. Moreover the empowerment objective is to grow an intrinsic motivation in order to develop the confidence and business spirit of the mustahik.

The mustahik as business actor is relatively young at the age of about 38 years old but with minimum education. According to the mustahik the role of the facilitator is still unsatisfactory. However by reading the pledge for and by the mustahik, the facilitator succeeded in developing the confident and spirit of fellowship relation to group meetings, loan revenue, and active saving. Providing information access and helping the marketing of the product is rated low by the mustahik. This is caused by the facilitators who are not well trained and competent in the empowerment especially in marketing. The environment and religion support is classified as moderate while formal and informal leadership is very low. The support from the group leader is considered high by the mustahik. The level of mustahik business independency for intellectual independency, emotional, and action is still moderate. This means that the mustahiks are easily satisfied with what have been achieved individually so this result in the business of the mustahik is less developed.

The business motivation for the sate skewers producers is the highest from the two other businesses which are shoes and sandals

producers and vegetable producers. This is because the income of the sate skewers is still promising especially for routine income which is not affected by the season.[]

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