

# **Empowerment of Mobile Traders Through the Banjarbaru Lazism Program (Case Study on Pempek Traders and Fried Traders)**

Muhammad Dong

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**ABSTRACT:** *The purpose of this study is: to find out the empowerment process carried out by LAZISMU to the pempek and fried traders who are trained by LAZISMU.*

*This research is included in the type of qualitative descriptive research. The analytical tool in this study is biography. Data collection techniques used in this study are: interviews, observation and verification. This study uses case study analysis in analyzing data.*

*The results showed that the empowerment process carried out by Lazismu on the seller who is a fostered partner begins with the selection stage of the proposal to be guided by Lazismu, after going through the selection stage, then the Lazismu party conducts a survey or visit to the target to verify the business carried out by Lazismu, the next stage is the Lazismu party will do an analysis of the needs of capital loans from the Lazismu target and after that the Lazismu will provide capital loans to the fostered. As a follow-up to the empowerment program, after providing capital assistance, the Lazismu party also requires the training to be held by Lazismu, ranging from financial training, marketing training, to training in healthy food production. Every month the Lazismu also provides assistance and visits to the fostered to find out the progress of the fostered business until the business is truly independent*

**KEYWORDS:** *Empowerment, mobile traders, Lazismu*

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## **I. INRODUCTION**

Zakat is one of the foundation instruments of Islamic Shari'a teachings for Muslims. As a developing country and the largest number of Muslims in the world, Indonesia has great potential in the management of Zakat Infaq and Shodaqoh (ZIS) which is stated in Law no. 23 of 2011. In Indonesia there are three institutions engaged in the management of Zakat, infaq and alms, namely Lazisnu, Lazismu and Baznas. Both LazisNU, LazisMU and Baznas are organizations that serve the payment of zakat, zakat mal or zakat fitrah. In addition, the organization also receives the distribution of infaq funds, alms, endowments and grants or assistance whose main purpose is for the independence and welfare of the people.

Assistance requires a person who is sensitive to the reality faced by society so that it is easy to adapt and get along. Therefore, the facilitator can read in detail about the problems that are being faced by the community.

The zakat management guide carried out by Lazismu is regulated in Law No. 23 of 2011 followed by its technical regulations through Government Regulation Number 14 of 2014. Lazismu as an institution of amil zakat established by the community in the preparation of its programs must be in accordance with Baznas regulation No. 04 of 2014 concerning Guidelines for Preparing Work Plans and Annual Budgets. The principle of service carried out by Lazismu is trustworthy, professional, transparent, serving, creative and synergy. Haidar Nashir's speech at Zakat Meeting (2016) to make Lazismu as an amil zakat institution that has progress, it requires an integrated ZIS information system and management at all levels of the Muhammadiyah leadership.

Through the spirit of creativity and innovation, LAZISMU continues to make empowerment programs that are able to answer the challenges of change and the growing social problems of society. The programs implemented by Lazismu Banjarbaru include mass circumcision, Ramadhan gifts, assistance scholarships for Taman Pendidikan Quran (TPQ) and community empowerment programs through empowerment programs. At present, LAZISMU has spread throughout Indonesia, making utilization programs able to reach all regions quickly, focus and on target.

One of the activities carried out by Lazismu Banjarbaru is empowerment by providing business capital assistance and assistance to food vendors.

Lazismu Banjarbaru provided assistance and guidance to several traders, but apparently only two pempek and fried traders succeeded in developing their business after getting guidance from Lazismu Banjarbaru. The cause of the pempek and fried traders who failed to maintain and develop their business despite having received assistance and guidance from Lazismu was due to their lack of knowledge of financial

management so that the capital that should have been used to develop the pempek and fried business was also used for personal purposes. This means that pempek and fried traders cannot separate money management for business and for personal use. In addition, there are also traders who are impatient in selling pempek and fried foods, when the buyer is quiet, the enthusiasm and motivation of the merchants to keep selling has decreased and even disappeared and resulted in the trader deciding to stop selling pempek.

## II. MATERIAL AND METHODS

### Study areas and time

- The research was held in Banjarbaru, South Kalimantan Province in February-April 2018.
- The research design was qualitative descriptive research. use case studies with multi-case designs. The analytical tool in this study is biography. Data collection techniques used in this study are: interviews, observation and verification. This study uses case study analysis in analyzing data.

## III. RESULT AND DISCUSSION

### Empowerment Process carried out by LAZISMU against sellers who are foster partners

In line with its function and existence, after alluding to the previous discussion regarding the role of community organizations in economic development, here the religious ORMAS occupies an important and strategic position. Muhammadiyah in the development of its business charity, especially in the social field, formed social field work units that were positioned as auxiliary bodies of the association, seeing that many problems occurred in the community, Muhammadiyah had a forum in answering these problems by establishing the Za'a Infaq and Shadaqah Muhammadiyah Institutions ( LAZISMU) which in its function is collecting zakat, distributing and utilizing optimally and professionally by providing convenience for ZIS funders (muzzaki) in carrying out the obligations of Islamic religion and helping recipients of ZIS funds (mustahiq) to improve their welfare. so that it becomes a buffer for the strength of the people's economic empowerment movement. And in this case Muhammadiyah strives to develop ideas and concepts of economic development oriented to Islamic populace. With the spirit of creativity and innovation, LAZISMU always produces empowerment programs that are able to answer the challenges of change and the growing social problems of society. In its program operations, LAZISMU is supported by the Multi-Line Network, a consolidated network of zakat institutions spread throughout the province (based on district / city) which makes LAZISMU's utilization programs able to reach all regions of Indonesia quickly, focused and on target. One of them is Banjarbaru City. With the establishment of LAZISMU in Banjarbaru City, it is intended as a management institution for zakat with modern management that can deliver zakat to be part of the growing social problem solver. Through economic empowerment programs, it is expected that in the end it will affect business growth by expanding to the small trade sector, livestock, fisheries and agriculture, which is a sector of livelihood in some Banjarbaru cities. By looking at the financing system, considering that financing of business capital for MSMEs has huge potential for economic empowerment. With the Sharia system, it is expected that the community will continue to make changes in economic improvement. So here the researcher is interested in reviewing and analyzing financing patterns that are applied with sharia principles, which in the system can avoid illicit transactions, namely usury, no pre-determined interest rates and fairer financing properties.

The mechanism for distributing productive zakat through the Social Micro Finance program. Based on the results of interviews conducted by researchers with Lazismu Executive Secretary and also one of the companions of MSMEs, the mechanism in the distribution of zakat has several procedures that have been determined in the rules that have been made by the institution.

Empowerment carried out by Lazismu Banjarbaru especially for pempek traders and traveling fried traders, including the main program of Lazismu, namely "Empowering 1000 UMKM" which aims to make traders who are guided as independent traders who are able to enlarge their businesses and provide jobs to others and be realized with the ability of business owners to pay zakat, infaq and sadaqah.

Lazismu Banjarbaru applies the criteria for those who want to get capital assistance from Lazismu, namely:

1. Coming from a poor or poor family and required to fulfill requirements such as: Photocopy of ID card, family card, certificate of inadequacy, letter and proposal submitted complete with RAB)
2. Validation of data is surveyed & checked in the relevant dinsos / PKH sub-districts.
3. If the results of the meeting from the implementing agency, the governing body & the survey team are declared to have passed, mustahik has the right:
  - a. Comply with the regulations contained in the statement.
  - b. Being able to be built can be independent, don't feel smart.
4. If there is progress, it is forced to take advantage of the special piggy bank of your style, the result is to return to play to help other mustahik.
5. Counselors / mentors work with other parties.

Lazismu Banjarbaru organizes community empowerment programs through 2 (two) main strategies, namely providing capital loans, and mentoring. The capital loan is a Lazismu Banjarbaru empowerment program which is carried out by providing capital loans to Lazismu's fostering after previously conducting a survey and analysis of the assistants who apply for capital loans. The amount of capital loans granted to your Lazismu target varies depending on the results of the Lazismu team's analysis of the loan proposal submitted by the fostered and dependent on the small size and type of business of the target in question.

The strategy implemented by Lazismu Banjarbaru in empowering people, especially pempek and fried traders, is to provide capital which is a form of giving opportunities or greater access to production assets (especially capital). Besides that, Lazismu Banjarbaru also strives to improve the competence of the fostered, by providing education and training related to business development and management, so that the business can survive and develop into an independent business.

Empowerment by Lazismu Banjarbaru cannot run well without collaboration between your own lazism party and also assisted by the community as a source of funding, namely the people who pay zakat and issue infaq and alms.

Empowerment carried out by Lazismu Banjarbaru in accordance with one of the concepts of empowerment proposed by Sumodiningrat (2014: 56) that his policies in the economic empowerment of the people are: (1) giving greater opportunities or access to production assets (especially capital); (2) strengthen the position of transactions and partnership of the people's economic business, so that the economic actors of the people are not just price determinants; (3) education and health services; (4) strengthening of small industries; (5) encourage the emergence of new entrepreneurs; and (6) spatial equity.

One form of empowerment carried out by Lazismu Banjarbaru is to provide assistance to those who are Lazismu's foster partners who in this study were Pempek traders and mobile fried vendors.

Empowerment of productive zakat-based UMKM by Lazismu based on the foundation of empowerment, the model of productive use of zakat and through the economic program Social Micro Finance can be run well. Lazismu as a Facilitator is very instrumental in helping the mustahiq or business actors who have difficulty in developing their business. In addition, the mentoring process is important in the success of an empowerment program. With the effort to teach the values of life in the community and develop and enhance knowledge, insight, skills, skills, independence through forms of empowerment assistance activities such as training and counseling, organizing, giving motivation, and religious elements. Then it can develop the potential of the community. With the aim of empowerment carried out is the existence of social changes that they can implement these things into their lives throughout all aspects of life including religion, economics and social. So that the hope with this existing process will involve all parties in the community.

Traders who are guided by Lazismu Banjarbaru, whether pempek traders or mobile fried traders are said to be successful or successful if the person is able to innovate / be creative about the products they sell and the relevant traders have long-term goals, for example having ideas or thoughts to open jobs for others and the main indicator used by Lazismu Banjarbaru in determining the success or failure of a business is the ability of the entrepreneur concerned to invest and pay zakat.

The impact of empowerment is a real action which can be seen from some of the findings revealed by informants from the results of research in the field, that the existence of the UMKM empowerment program, especially for productive zakat-based pempek and fried vendors, are:

- 1) Increased operating income which means that members of the Social Micro Finance program have been able to expand their business networks, and increase their income and business growth.
- 2) Increasing family income, namely the members of this program have been able to meet household needs and also the needs of family members such as being able to save, pay for children's education and pay for other needs.
- 3) Increased knowledge, skills and skills is meant that members of this empowerment program can already have additional insight and ability to manage their businesses better. In addition, there are changes in attitudes, behavior and lifestyle such as honesty, discipline, alms and hard work, so that this empowerment can touch all aspects of life in society such as Religion, Economy and Social.

Based on the description above it can be concluded that as Lazismu's foster, both Mr. Didek Agus Santoso as the seller of Pempek, and Mr. Abdul Azis as sellers of fried food, have succeeded in becoming Independent SMEs after they became Lazismu Banjarbaru's target. At first their desire to be guided by Lazismu was due to limited capital or funds to enlarge the business, but after being guided by Lazismu Banjarbaru they gained more benefits. In addition to getting a capital loan from Lazismu Banjarbaru, they also get the opportunity to participate in various trainings ranging from financial training, product marketing to training related to healthy food production. In addition, they also get assistance from Lazismu where every month the business they run gets a visit from the Lazismu as a form of monitoring and supervision of the Lazismu party to the growth of the business carried out by the fostered.

The results show that Lazismu Banjarbaru has helped empower the community through the provision of capital assistance accompanied by mentoring. The concept of community empowerment carried out by Lazismu Banjarbaru in fostering fostered traders in accordance with the concept of empowerment proposed by Anwar (2014: 1). According to Anwar, the term empowerment in the context of society is: the ability of individuals who are compounded with other individuals in the community to build the empowerment of the community concerned. Empowering the community is an effort to strengthen the elements of empowerment to improve the dignity of the layers of society who are in a condition that cannot afford to rely on their own strength so that they can get out of the trap of poverty and underdevelopment, or the process of enabling and self-sufficient people. Furthermore Anwar (2014: 3) also said that efforts to empower the community are the main demands of development, this is related to the theory of human resources that views the quality of population as the main key to development. The large number of people is not a burden for a nation, if the quality is high, for that the development of human nature should be the direction of development and improvement of the quality of human resources will foster initiative and entrepreneurship.

The concept of empowerment carried out by Lazismu Banjarbaru is appropriate and supported by the concept of empowerment proposed by Hasa (2012: 56-57) that empowerment is a process that runs continuously to improve the ability and independence of the community in improving their standard of living, these efforts can only be done by awakening their power, to improve life above their own strength. The basic assumption used is that every human being has the potential and power, to develop himself better. Thus, basically humans are active in efforts to increase their self-empowerment. In order to empower this very basic effort is to increase the level of education and health status and access to the ability of economic resources such as capital, skills, technology, information and employment, this empowerment involves building basic facilities and infrastructure, both physical and non-physical.

Empowerment which is the Lazismu program has been carried out in accordance with the principles of empowerment proposed by Najiati (2015: 54), namely the principle of equality, participation, self-sufficiency or independence, and sustainability. The main principle that must be held in the process of community empowerment is the equality or equality of position between the community and the institutions that carry out community empowerment programs, both men and women. Empowerment programs that can stimulate community independence are participatory, planned, implemented, supervised, and evaluated by the community. However, to get to that level requires time and a mentoring process involving mentors who are highly committed to community empowerment. The principle of self-sufficiency is to respect and prioritize the ability of the community rather than the help of others. This concept does not see the poor as objects that are not capable, but as subjects who have little ability. They have the ability to save, deep knowledge of the constraints of their business, knowing their environmental conditions, having labor and will, and having social norms that have long been complied with. Empowerment programs need to be designed to be sustainable, even though initially the role of companion is more dominant than the community itself. But slowly and surely, the role of the companion will decrease, and eventually it will be deleted, because the community has been able to manage its own activities. Lazismu Banjarbaru in empowering the community, especially assisted, has applied the principles of empowerment principles proposed by Najiati (2015: 54), namely the principle of equality, participation, self-sufficiency or independence, and sustainability.

The application of the principle of equality in the Empowerment program from Lazismu Banjarbaru can be seen from the openness of Lazismu Banjarbaru to accept anyone who is interested in becoming a Lazismu target, both women and men and every type of business can also be considered in the Lazismu Banjarbaru empowerment program. The application of the principle of participation in the Lazismu Banjarbaru program can be seen from the participation of the fostered in various activities organized by Lazismu Banjarbaru, such as in various trainings and seminars held to improve the quality of the business run by Lazismu. The application of the principle of self-sufficiency in empowerment carried out by Lazismu Banjarbaru can be seen from the collaboration Lazismu carried out with various parties to be able to maximize the guidance of the pempek and the fried food sellers under your auspices. In this self-help case Lazismu collects zakat funds from various parties which are then distributed in the form of capital assistance to those in need. The application of the principle of independence in the empowerment program implemented by Lazismu Banjarmasin can be seen from the efforts of Lazismu Banjarbaru who directs the fostered to be able to run their business independently, especially from the aspect of capital. The application of sustainable principles in the Lazismu Banjarbaru empowerment program can be seen from the coaching action as a form of Lazismu Banjarbaru's follow-up to the capital assistance provided to the fostering that is carried out periodically and routinely.

#### IV. CONCLUSION

The empowerment process carried out by Lazismu for pempek traders and mobile fried vendors who are fostered partners begins with the stages of capital lending to the fostered which is then continued by including mentoring into training activities organized by Lazismu, which includes financial training, marketing training, to food production training healthy. The empowerment process is then continued with a periodic monitoring process where the Lazismu will visit the business run by the fostering to find out the development of the business as well as to provide assistance to direct the business run by the fostered to develop and become an independent business.

#### RECOMMENDATIONS

- 1) For the community, it should be more aware and increase the issuance of zakat, infaq and alms both channeled individually and channeled through official organizations or institutions.
- 2) For the Banjarbaru City government, the results of this study should be used as a material consideration in formulating various policies, especially relating to empowerment to increase the welfare of small and medium business actors.
- 3) For Lazismu Banjarbaru, it should be more frequent to visit traders who are guided, not only once a month, but multiplied by holding bi-weekly visits.

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