"Zakat Training" Program and Inclusive Empowerment in the Village named "Kampung Ideot": A Study in Karangpatihan Village, Balong Subdistrict, Ponorogo Regency, East Java Review of Integrative Business & Economics Research

Asfi Manzilati* Economics and Business Faculty, Brawijaya University, Malang, Indonesia

Jihan Nabila Zahara Economics and Business Faculty, Brawijaya University, Malang, Indonesia

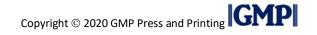
ABSTRACT

The term empowerment is usually associated with economic empowerment by the government and/or certain institutions/organizations for poverty alleviation. A different condition occurs when a community is (very) poor, and some of them are mentally disabled. Such a situation fostered ideas and efforts of the Karangpatihan Village community to empower their social-religious dimension inclusively through the 'zakat training' program. The purpose of this study was to find out the efforts and mechanisms of inclusive financing in the stigmatized village 'Idiot Village' through the 'zakat training' program. With a qualitative phenomenological approach, the results of the study showed that (1) a religious approach related to the teaching of charity in a loose and hardship situation was taken as the basis for raising public awareness to care and empower each other through the 'zakat training' program encouraging them to pay zakat (obligatory) even though having not met the requirements, (2) the process of mutual empowerment was carried out mainly through religious and social activities (and personal touch) to improve the understanding of health and shift the view regarding the stigma that down syndrome is a curse. This successfully made people with Down syndrome become members of the community that are not different from others (inclusive), and (3) the 'zakat training' program slowly raised awareness not only for caring for others but also for independence (not depending on programs/assistance from other parties or government).

Keywords: Idiot Village, Inclusive Empowerment, Zakat

1. INTRODUCTION

The term empowerment is currently associated with economic empowerment by the government and/or certain institutions/organizations as an effort to alleviate poverty. According to Prijono & Pranarka (1996), empowerment terminologically is an attempt to improve all aspects, including social, cultural, political, and psychological. Very different conditions occur when a community is in (very) poor condition, and some of them with mental disabilities try to empower themselves and their environment.



There was one village in Ponorogo Regency, called Karangpatihan Village, nicknamed 'Idiot Village' because some of its residents had Down syndrome or mental disability. Based on data from the Ponorogo Regency Central Bureau of Statistics (2017), the number of people with Down syndrome in that village, at the time, was 87 people. They also experienced economic limitations, in addition to being physically challenged. This was seen from 276 houses still made of bamboo.

This situation fostered ideas and efforts of the Karangpatihan Village community to empower their social-religious dimension inclusively through the 'zakat training' program, namely a program that encourages the Karangpatihan Village community, to practice paying zakat. Each house/family was urged to give 1000 rupiah as a charity once a month. This social fund program, in the implementation, was inclusive by inviting all levels of society, including those with mental disabilities, to participate in this activity. They, though suffering in physical and economic constraints, were expected to have a high sense of empathy towards others by helping each other through the implementation of the zakat training program.

2. LITERATURE REVIEW

2.1 Theory of Empowerment

Empowerment is considered a strategic effort in dealing with the problem of poverty. Even the term empowerment and poverty alleviation have become 'twin brothers' that are difficult to separate to become topics and keywords of development efforts in a country, one of which is the State of Indonesia. In fact, in terms of terminology, empowerment is not only about poverty and economy, but also implies improvement business actions in all aspects including matters relating to social, cultural, political, psychological, both individually and collectively which are different ethnic and social groups (Prijono & Pranarka, 1996).

Dharmawan (2000) defined empowerment as:

"a process of having enough energy, enabling people to expand their capabilities to have greater bargaining power, to make their own decisions, and to get more easily the access to a source of better living."

According to Mardikanto & Soebiato (2017), empowerment can be interpreted as an effort to improve the ability of the community (poor and marginalized) to express their opinions, needs, and choices and to participate, negotiate, influence, and manage their community institutions accountable to improve their lives

In that sense, empowerment implies improving the quality of life or the welfare of each individual and society, including

- 1) Economic improvement, especially food sufficiency;
- 2) Improvement of social welfare (education and health);
- 3) Independence from all forms of oppression;
- 4) Guaranteed security;
- 5) Guaranteed human rights, to be free of fear and worry.

World Bank (2001) defined empowerment as an effort to provide opportunities and capabilities to groups of poor people to be able and courageous to speak out or voice their opinions and ideas, as well as the ability and courage to choose something (concepts, methods, products, actions, etc.) that are best for individuals, families, and their communities. Targets through groups or communities are considered more useful for the

success of the concept of socio-economic empowerment due to the similarity of objectives and ease of supervision (Barai & Aghikary, 2013). In other words, community empowerment is a process of improving the ability and attitude of the community's independence.

According to Mardikanto & Soebiato (2017), efforts to empower these communities can be made in several ways: firstly, creating an atmosphere or climate, enabling the potential of the developing community. Empowerment itself means an effort to build this power by encouraging, motivating, raising, and developing an awareness of the potential owned. Secondly, strengthening (empowering) the possibility (power) that is owned by the community through more positive and tangible steps, providing input to the community, and opening access to available resources by providing opportunities, especially to the people who have very little power to participate. Thus, special programs are needed for powerless people because the prevailing general programs cannot always touch this layer of society. Thirdly, empowering also contains the meaning of protecting. The purpose of protection is as an effort to prevent unbalanced competition and exploitation of the weak by the strong. Community empowerment does not make the community more dependent on various charity programs.

The first approach in the empowerment concept is that society is not an object of various development projects to achieve the objectives of certain parties, but is the subject of its development efforts. Based on the explanation above, empowerment is an effort to improve and enhance the ability of the community (poor and marginalized) in all aspects, including economic, social, cultural, political, and psychological, to create a quality, independent, and integrity society.

2.2 Empowerment through Religious Aspect

Islam also views that the problem of poverty can be overcome through empowerment. Empowerment is carried out by implementing and developing Islamic instruments in the community, including Zakat, Infaq, Sadaqah (Alms), and Endowments or commonly called ZISWAF. The implementation of ZISWAF serves to distribute income to reduce the poverty gap in the community and achieve the welfare of the people. Salama (1982) showed that reducing inequality in income distribution is one of the zakat characteristics. However, most Muslims consider that paying zakat, infaq, and sadaqah will reduce their income. Whereas, it has even been written that whosoever spends his property in the way of Allah will be returned multiplied (QS Al-Baqarah: 261). In the pillars of Islam, it is stated that zakat is worship that must be done after prayer. God guarantees salvation in the world and the hereafter for His servants who carry out all His commands. The meaning is believed to be *Hablumminallah*.

All of the resources that exist on earth are entrusted from God, while humans as His caliphs can only use the resources for their survival. Some people who are equipped with the ability will use the resources, then process and produce wealth through the production process (Qardawi, 2000). However, for some people who are limited in processing resources, the acquisition of their assets becomes less. Islam emphasizes that every human being on earth is in a brotherhood. Therefore, individuals who experience difficulties should help one another. Islam does prevent the occurrence of property inequality with one another. Thus, zakat is used as a solution for income distribution. Besides, zakat is the obligation of Muslims at the behest of Allah as a guarantee to always maintain the harmonization of relations between human beings or known as *Hablumminannas*.

159

Zakat is not only part of religious orders but also a socio-economic aspect. This is because zakat has an investment effect, where idle assets used in the future in the future are used up to pay zakat (Sadeq, 2002). Overall, zakat has potential that not only affects the lives of individual economies but also on a macro scale (Zaim, 1985). The potential for ZISWAF development in Indonesia is tremendous, considering that Indonesia is a country with the largest Muslim population in the world. Based on the results of the population census conducted by the Central Bureau of Statistics in 2010, Indonesia is a country with a majority of the population of Muslims (87.18%).

2.3 The Concept of Religious-Based Inclusive Empowerment

The term inclusion in society is not so familiar. There are still very few people who understand this concept. According to the Aditama Acceleration Power Foundation (DAKSA)¹, inclusion is used as an approach to build and develop an increasingly open environment, to invite to enter and include all people with different backgrounds, characteristics, abilities, status, conditions, ethnicities, cultures, and others. So, an inclusive environment is a social environment that is open, friendly, and enjoyable. It can eliminate obstacles because of every citizen, without exception, respects, and each different.

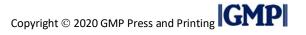
The concept of mutual help is echoed as a form of inclusive empowerment. Every effort made aims to overcome poverty by involving human interaction through self-empowerment (Rohima et al., 2013). This empowerment means aspects of social capital and personal qualities where the concepts of *hablumminallah* and *hablumminannas* are applied. Most scholars argue that the suggestion to do goodness (*istihbâb*) is not only limited to zakat alone. However, all scholars agree that zakat is a powerful suggestion. The fulfillment of zakat brings a message of moral responsibility for the surplus so that all citizens get their welfare, without exception (Rachman, 2006). There are no privileges (differences in race, ethnicity, and country are considered the same) for them to avoid the obligation to pay zakat (Parmono & Ismunandar, 2017). However, zakat *maal* is different because it is just burdened to those who are economically capable.

3. RESEARCH METHOD

This study used a qualitative research approach with the phenomenological method aimed at revealing more deeply the phenomenon occurring in Karangpatihan Village through interviews with informants who directly experienced the phenomenon. According to Bandur (2016), the focus of phenomenological research is the necessary things, invariant structures, and the essence of the life experience of a group of people (community). In particular, it emphasizes, in psychological disciplines, on the principle of each life experience in the community, not a group experience.

The unit of analysis in this study was the empowerment of people with disabilities (Down syndrome) to become inclusive. The informants were: 1) leaders or community leaders of Karangpatihan Village, 2) administrators of the Social Fund program, including the Chair of the PKK and those who were equal to it and 3) the Karangpatihan Village community, including people who provided funds and received financial assistance.

¹ The Daksa Foundation is a community-based social institution that pays attention to persons with disabilities in Indonesia



4. DISCUSSION

Karangpatihan Village, Balong Subdistrict, Ponorogo Regency, is located in the southwest of Ponorogo Regency, about 23 km from the center of Ponorogo City. It, lying around limestone mountain with lack of water sources, is a remote village with dry and barren geographical conditions. This village is nicknamed 'Idiot Village' because of having the highest number of people with mental retardation compared to other villages, namely 87 people. The existence of people with mental disabilities also gets a negative stigma from society, that a person with a mental disability is a person who gets a curse or karma. Some people consider persons with mental disabilities to be burdensome, troublesome, and useless.

Various problems have fostered the ideas and efforts of the Karangpatihan Village community to do inclusive empowerment with social-religious dimensions through a program of 'zakat training' to foster a sense of caring and independence of the community.

4.1 Religious Approach

God's command to donate property under any circumstances is not a barrier for the servants when their economic conditions are lacking. Muslims are obliged to give zakat and recommended to do alms and infaq, both in hardship and ease conditions. Allah says about the characteristics of people who are cautious in Q.S. Ali Imron verses 133-134:

وَسَارِ عُوا إِلَى مَغْفِرَةٍ مِنْ رَبِّكُمْ وَجَنَّةٍ عَرْضُهَا السَّمَاوَاتُ وَالأَرْضُ أَعِدَّتْ لِلْمُتَّقِينَ (١٣٣) الَّذِينَ يُنْفِقُونَ فِي السَّرَّاءِ

وَالضَرَّاءِ وَالْكَاظِمِينَ الْعَيْظَ وَالْعَافِينَ عَنِ النَّاسِ وَاللَّهُ يُحِبُّ الْمُحْسِنِينَ (١٣٤) meaning: And hasten to forgiveness from your Lord and a garden as vast as the heavens and earth, prepared for the righteous; Who spend [in the cause of Allah] during ease and hardship and who restrain anger and who pardon the people - and Allah loves the doers of good.

Looking at the condition of Karangpatihan Village, actually, empowerment in the form of a social fund program had been existed and had been implemented by local parties. However, limited resources had caused the program to be ineffective. Also, the method of collecting social funds and public doubts about the inaccuracy in targeting and misappropriated funds became another problem. However, there were still other ways that could be taken, seeing the opportunity that rural communities had a culture of forming religious communities. Religious activities were carried out quite a lot, namely, in the form of Yasin recitation held at a particular time, wherein one month, villagers could gather once a week to keep it. Seeing these habits and learning from previous problems, the social fund empowerment program was then considered suitable to be introduced to the group. It was supported by that the religious approach could be integrated into all aspects of life and following the structure of religious society. It was not about how much money they could collect, because the goal to be achieved was not how much money is collected, but the spirit of participation of all citizens, without exception.

4.2 Empowering each other between communities

The social fund program was implemented as a form of real implementation in carrying out the commands of Allah SWT. Limitations in economic and psychological conditions did not become a reason to dampen the spirit of charity. The concept of empowerment, at the time, was often identified with assistance from the government and institutions to poor or weak people. Also, the negative stigma towards the condition of

people with Down syndrome was considered to make them fall into the category that needs help. Whereas mental disability or Down syndrome is categorized as a genetic disease, because the disability is found in hereditary material or genes, where there is additional genetic material that causes delays in child development, and sometimes refers to mental retardation (Fadhli, 2010). On the other hand, it has been evident that they have the spirit not to depend on the help of others and endeavor to continue to carry out the commands of God even though they are in a very limited (not roomy) state. This 'zakat training' program is still '*sunnah* charity,' which has no special conditions, which are free in terms of the number, recipient, and time of giving the property. This is by the meaning of Surah Ali Imron: 133-134 that every human being who seeks the pleasure of Allah should carry out His commands even in limited conditions. That is, people with Down syndrome still can get the opportunity to contribute and carry out religious orders.

By applying alms instruments, it turns out that we could also participate in inclusive empowerment. Departing from one house to another and then developing in the recitation group, this method was considered sufficient enough to attract interest from the entire Karangpatihan Village community without exception to contribute to the empowerment program. The reason and purpose of establishing the program were to realize the Karangpatihan Village community to become more independent, not depending on assistance from parties outside the village. Limited numbers are not a barrier to helping the Karangpatihan Village community. Not only the rich may contribute, but families with financial limitations are also permitted even though in a small number. All communities could participate in activities or programs implemented, regardless of background, characteristics, abilities, status, conditions, ethnicity, culture, and others. This was the inclusiveness of society. The hope was that this could foster a shared awareness that disability issues are not an individual or family problem, but have become joint responsibilities in Karangpatihan Village. The application of inclusive empowerment through zakat training provided a solution to unite all levels of society without exception, including Down syndrome, in solving common problems.

4.3 'Zakat Training' Program to Grow a Sense of Caring and Independence

In contrast to empowerment in general, which is carried out top-down between facilitators and targets of empowerment, zakat training is bottom-up empowerment that is carried out to empower each other between communities. Zakat is a worship that is the implementation of *hablumminallah* and *hablumminannas*. The application of zakat is not only to obey the commands of Allah SWT in worship but also an instrument that functions in the distribution of income in the community with the aim of increasing caring and training to help each other human beings. The order to pay zakat contains a moral message, as stated by Rachman (2006). From the Hadith narrated by Hakim ibn Hazam, *muttafaq alaih*, the Prophet *shallallaahu 'alaihi wa sallam* said

وَابْدَأُ السَّفْلَى، الْيَدِ مِنَ خَيْرٌ الْعُلْيَا الَّيَدُ: قَالَ وَسَلَّمَ عَلَيْهِ اللهُ صَلَّى النَّبِيّ عَنِ عَنْهُ اللهُ رَضِيَ حِزَامٍ بْنِ حَكِيْمٍ عَنْ اللهُ يُغْنِهِ يَسْتَغْنِ وَمَنْ اللهُ، يُعِفَّهُ يَسْتَعْفِف وَمَنْ غِنَى، ظَهْر عَنْ الصَّدَقَةِ وَخَيْرُ تَعُوْلُ، بِمَنْ اللهُ يُغْنِهِ يَسْتَغْنِ وَمَنْ الله، يُعِفَّهُ يَسْتَعْفِف وَمَنْ غِنَى، ظَهْر عَنْ الصَّدَقَةِ وَخَيْرُ تَعُوْلُ، بِمَنْ meaning: The upper hand is better than the lower hand (i.e., the spending hand is better than the receiving hand); and begin (charity) with those who are under your care; and the best charity is that which given out of surplus; and he who asks (Allah) to help him abstain from the unlawful and the forbidden, Allah will fulfill his wish; and he who seeks self-sufficiency will be made self-sufficient by Allah

The social fund program formed by the holding of 'zakat training' today is still of sunnah charity that there are no special conditions or free in terms of the number, recipients, and time of giving away the property. Not an easy matter to introduce this program to the public; economic limitations are the biggest obstacle for them. As we know, zakat is paid if it has sufficient Nisab, has achieved enough haul, and fulfilled other requirements that are conditions for the abligation of zakat. This is because every property obtained by someone contains the rights of others (eight ashnaf groups). This 'zakat training' program encourages people to transform them from being mustahik into being muzakki. So with limited conditions, they still try to become muzakki. Other forms of empowerment are also shown in the results of the Sekarningrum et al. (2017) through the Self Care Group (Kelompok Perawatan Diri). Self Care Group is a solution for people affected by leprosy in overcoming the limitations of economic access carried out in 3 provinces such as East Java, East Nusa Tenggara, and South Sulawesi. Another example of empowerment is Wali Pemasyarakatan that runs in prison; the negative stigma attached to prisoners is very helpful for them to rebuild self-confidence and independence (Utami et al., 2018).

The stages of empowerment carried out in the social fund program include: firstly, door-to-door socialization and in the Yasin women congregation to foster public awareness. Secondly, fundraising was done from the Karangpatihan Village community through the Yasin women congregation group and the donation system. Thirdly, funding was done based on public reports and in orphanage compensation activities. Fourthly, evaluation, and report related to social fund programs as a form of accountability to the community. Reporting on social funds can be seen in Figure 1. Through the socialization, the understanding of the community and related parties about planned programs and/or community empowerment activities developed. In terms of the implementation, the social fund program was performed in stages because it was not easy to raise public awareness for the success of the program. One effort to increase public awareness of the importance of a program was by disseminating information on the reasons and objectives of establishing the program. The provision of evidence through real activities by applying the method of 'seeing is believing' becomes an critical way to convince the public.

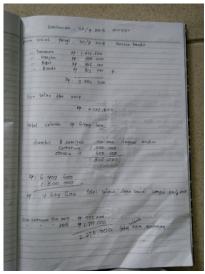
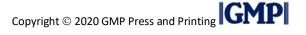


Figure 1. Periodic Reporting



5. RESULTS

Based on the research objectives to find out the initiatives and mechanisms for inclusive finance in the village stigmatized "Kampot ideot" through the "zakat training" program. With a qualitative approach to phenomenology, the results of the study show that, first, speaking of alms, the social funding program is a program that implements the concept of alms in QS. Ali Imron verses 133-134. Based on Q.S.Ali Imron verses 133-134, it is stated that spending his wealth in both the field and the narrow space is one of the characteristics of the righteous. The religious approach related to the teachings of charity in a loose or close state becomes the basis for raising public awareness to care and empower each other through the "zakat training" program, which is practicing zakat (obligatory alms) even though it does not meet sufficient requirements. So that it is not only a routine meeting of religious activities but will be more complete if the community also implements active activities to help others as a form of carrying out God's commands.

Secondly, the process of mutual empowerment is carried out mainly through religious and social activities (and personal touch) to improve health understanding and shift the view regarding the stigma that down syndrome is a curse. Unspecified nominal money makes the community and is no exception for people with Down syndrome to participate. Moreover, there is no compulsion in the "Zakat Training" program, so that it relies on the sincerity of the community. This makes people with Down syndrome a member of the community that is no different from the others (inclusive).

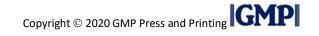
Third, the "Zakat Training" program is slowly raising awareness not only for caring for others but also for independence (not dependent on programs/assistance from other parties or the government). The act of helping each other will be faster and on target in helping others who are struggling. That is because the closest person has complete information rather than help from the government or other parties. In terms of time, government assistance and other parties are considered to have limitations in solving problems within a specific time period even though its utilization is still effective.

6. CONCLUSION

The existence of inclusive empowerment through social funding programs has a positive impact on the community, among others: increased community confidence to express opinions, negotiate, influence, and manage community institutions. In addition, the existence of a social funding program can improve the quality of life or welfare of the community and increase public awareness to give alms and help others. Based on the background and research objectives, it was found that the effort to empower people with mental disabilities (down syndrome) through social funding programs in Karangpatihan Village can be carried out through 4 steps, namely door-to-door socialization, fundraising through female Yasin pilgrimage groups and donation systems, the realization of fund distribution and reporting and evaluating social funds.

ACKNOWLEDGMENTS

Thank you to the people of Karangpatihan Village and the parties involved in it until the completion of this research.



- [1] Badan Pusat Statistik Kabupaten Ponorogo. *https://ponorogokab.bps.go.id/* diakses pada tanggal 17 Oktober 2018
- [2] Bandur, Agustinus. 2016. Penelitian Kualitatif: Metodologi, Desain, dan Teknik Analisis Data dengan NVivo 11 Plus. Jakarta: Mitra Wacana Media
- [3] Barai, M.K. & Adhikary, B.K. 2013. The Success of Microcredit in Bangladesh: Supplementing 'Group Lending' Explanation with Institutional Understanding. *Review of Integrative Business & Economics Research*, 2(1), 471-490.
- [4] Dharmawan, A.H. 2000. Poverty, Powerlessness, and Poor People Empowerment: A Conceptual Analysis with Special Reference to the Case of Indonesia. Paper presented in the Workshop on Rural Institutional Empowerment hel in the Indonesian Consulate General of the Republic of Indonesia in Frankurt am Main Germany, August 26th 2000
- [5] Fadhli, A 2010. Buku Pintar Kesehatan Anak. Yogyakarta : Pustaka Anggrek
- [6] Mardikanto, Totok dan Poerwoko Soebiato. 2017. Pemberdayaan Masyarakat dalam Perspektif Kebijakan Publik. Bandung: Alfabeta
- [7] Parmono, W. H., & Ismunandar. 2017. *17 Tuntutan Hidup Muslim*. Yogyakarta: Deepublish.
- [8] Prijono, Onny S. dan A.M.W Pranarka.1996. Pemberdayaan : Konsep, Kebijakan dan Implementasi. Jakarta: CSIS
- [9] Qardawi, Y., 2000. Fiqh Al Zakah : A Comparative Study of Zakah, Regulations and Philosophy in The Light of Qur'an and Sunnah. translated by Dr. Monzer Kahf ed. Jeddah: Scientific Publishing Centre, Ministry of Higher Education, King Abdul Aziz University, Centre for Research in Islamic Economics.
- [10] Rachman, B. M. 2006. Ensiklopedi: Nurcholis Madjid. Jakarta: Mizan.
- [11] Rohima, S., Suman, A., Manzilati, A. & Ashar, K., 2013. Self Empowerment Model of The Poor In Improving Social Welfare (Studies in the District of Alang-Alang Lebar Palembang, Indonesia). *Journal of Indonesian Economy and Business*, 28(2), 188-2018.
- [12] Sadeq, A. A.-H., 2002. A Survey of The Institution of Zakah: Issues, Theories, and Administration. Jeddah: Discussion Paper No. 11, Islamic Research and Training Institute.
- [13] Salama, A. A., 1982. Fiscal Analyses of Zakah with Special Reference to Saudi Arabia's Experience in Zakah, in Monetary and Fiscal Economics of Islam. Jeddah: International Centre for Research in Islamic Economics, King Abdulaziz University.
- [14] Sekarningrum, B., Muljadji, Y. & Yunita, D. 2017. Economic Access of Lepers. *Review of Integrative Business & Economics Research*, 6(1), 395-401.
- [15] Utami, S.P.B., Luddin, M.R. & Asmawi, M. 2018. Prisoners Empowerment Through Insutrial Working in Indonesia. *Review of Integrative Business & Economics Research*, 7(4), 160-178.
- [16] World Bank. 2001. Sustainable Development in the 21 Century
- [17] Yayasan Daya Akselerasi Aditama. 2013. Pengertian Inklusi. https://daksablog.wordpress.com/2013/05/10/pengertian-inklusi/ diakses pada 20 November 2018
- [18] Zaim, S., 1985. *Recent Interpretations of The Economic Aspects of Zakah.* s.l., Paper presented on First Seminar on Management of Zakah in Modern

Muslim Society in Karachi, Pakistan, Islamic Development Bank, Jeddah, 22 April - 02 May 1985.