



MSME Economic Empowerment Through Community-Based Sharia Microfinance Program in DT Peduli Bogor

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This study purpose to determine the Economic Empowerment of Micro, Small and Medium Enterprises (MSMEs) through the Program Microfinance Community-Based Sharia (Misykat) at Daarut Tauhid Peduli Bogor. This Economic Empowerment can be seen from the results of interviews with Misykat members. This study uses a phenomenological qualitative descriptive method. Data collection in this study used observation, interviews, and documentation with DT Peduli Bogor and Misykat members. The number of respondents in this study were 15 respondents. The data analysis method used is descriptive analysis. The result of this research is that DT Peduli Bogor carries out economic empowerment through the Misykat program to improve people's welfare. Forms of empowerment efforts carried out for members by providing revolving fund assistance in the form of capital loans and mentoring every week.

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INTRODUCTION

Economic development is an important activity in a country. Because economic development aims to improve people's welfare. Welfare is an important goal in a country and how the government carries out its functions.

The main problem is not achieving prosperity, namely poverty. Poverty is very closely related to non-fulfillment of basic needs and rights. In measuring welfare there is the use of the poverty line. Based on BPS data in September 2022 it was recorded at Rp. 535,547 capita/month with a composition of the food poverty line of Rp. 397,125 covering 74.15 percent and the non-food poverty line of Rp. 138,422 covering 25.85 percent. This data shows that welfare cannot be obtained by all Indonesian society (BPS, 2023: 32). The poor are only able to meet their needs in terms of food, this can be seen in a larger percentage of fulfilling food needs compared to non-food needs.

In maintaining the stability of the community's economy, they do various ways, one of the ways that the community does is improve the economic sector which also affects GDP, namely by SMEs (Algaisya, et.al., 2022: 205). According to Law no. 9 of 1995 regarding the definition of MSMEs which was later changed to Law no. 20 Article 1 of 2008 concerning Business, Micro, Small and Medium Enterprises, namely productive businesses owned by individuals and/or individual business entities with a maximum net worth of 50 million excluding land and buildings for business premises, and with a maximum annual sales revenue of 300 million (UU No. 20 Tahun 2008, 2008: 1-6).

Communities can do various ways to stabilize the economy. Islam teaches its people to always try to change their life circumstances with their own efforts. People's welfare in stabilizing the economy will not happen if people just stay silent and don't try to change it. In QS. Ar Rad verse 11 Allah says:

"For him (man) there are angels who always take care of him in turn, from in front and behind him. They take care of it at the command of God. Indeed, Allah will not change the condition of a people before they change their own condition. And when God wills evil against a people, then no one can reject it and there is no protector for them other than Him".

The verse above explicitly states that Allah SWT does not just let people go, every good result obtained from every effort is the will of Allah. But if humans don't want to try, then Allah will not change their situation for the better until he wants to change it

himself. The application of this paragraph is that people carry out businesses such as MSMEs so that they are able to improve economic welfare.

In developing MSMEs, the community still has business capital problems. One of the capital provided to MSMEs is microfinance. Microfinance is microfinance that helps community businesses by providing finance as business capital by providing loans to alleviate poverty (Yunus, 2016 dalam Cull & Morduch, 2017: 1). Microfinance is an effective development tool for alleviating poverty because it makes it possible to take advantage of economic opportunities such as creating jobs and increasing income. Microfinance is now a program of amil zakat institutions.

In Indonesia zakat institutions have experienced development, with the issuance of law no. 38 of 1986 concerning the management of zakat. The law contains performance improvements carried out by the Amil Zakat Agency (BAZ) and the Amil Zakat Institution (LAZ) so that they become professional, trustworthy, trusted institutions and have clear and structured programs in the management of zakat to be able to perform well. . Both in terms of collection and distribution in a targeted manner, so that it has an impact on improving the quality of life of mustahik.

Daarut Tauhiid's People Cares Wallet (DPU DT) has now changed its name to Darut Tauhid Cares (DT PEDULIs) is a Community Self-Reliance Center which includes the Community-Based Sharia Microfinance program (MiSykat), namely a community empowerment program that focuses on a productive economy. Sharia Microfinance exists because the poor often cannot access services through the formal financial sector. This void was eventually filled by loan sharks, both individuals and institutions (Putri et al., 2021: 35).

Sunariani et al., (2017: 16) revealed that with empowerment, the mentoring program will provide a significant increase in economic growth. However, there are obstacles faced by MSMEs at the upstream level, namely business capital such as People's Business Credit (KUR), production processes, human resources, shortages of raw material supplies, and marketing.

Given these challenges, DT Peduli has a Community-Based Sharia Microfinance (MiSykat) program, this program exists because there are many mothers who have the ability to be entrepreneurs, in addition to helping the family's economy but do not have the capital. A form of economic empowerment that is managed systematically, intensively and

continuously based on Islamic sharia. In carrying out the program members will be given revolving capital and mental and character development.

LITERATURE REVIEW

Economic Empowerment

Empowerment comes from the word "daya" which means strength, and given the prefix "ber" means to be empowered which means "to have power". Empowerment is carried out as an effort to make objects empowered or efforts made so that people have power. Take an action that the community can take in certain groups to increase economic stability, health, education, and social activities (Maryani, D. & Nainggolan, 2019: 1-2).

Empowerment is a program with stages in achieving a goal, with a predetermined period of time. Empowerment is a continuous process of making changes and improvements that are not fixated on just one program but with various programs (Harfiyani, 2020: 16).

There are several stages of empowerment according to (Rukminto, 2013: 58-60) put forward the formulation of the strategy which makes several stages in carrying out empowerment, namely:

- a. Preparation (engagement), this preparation stage emphasizes two important elements, namely the preparation of officers and field preparation.
- b. Assessment (assessment), the stage of being actively involved in implementing the empowerment program, because the local community is very aware of the conditions and problems in the area where they live.
- c. Planning Alternative Programs or Activities (Designing), this stage discusses optimally the planning program that involves active participants from the community to think of solutions to problems that exist in their area.
- d. Formulation of an Action Plan (Designing), the stage carried out by the community and facilitators to work together optimally.
- e. Program Implementation or Implementation Activities, the stage which contains synergistic actions between the community and the empowerment section, as a form of implementation in implementing programs that have been previously formulated with the community.
- f. Evaluation, the stages of the monitoring process from the community and the empowerment party from the community empowerment program.

Then make indicators of program success and make changes to new habits.

- g. Termination (Disengagement), the final stage where the entire program has run optimally.

Economic empowerment is an effort to mobilize resources to increase the economic potential of the people and to increase the productivity of the community in increasing the productivity of the natural resources around them (Rabbani, et., al., 2021: 32).

Empowerment can be a program to improve people's welfare, especially in the economic field so that people have a better quality of life and have a good quality of life. In the surah An Nahl verse 97:

"Whoever does good, both men and women in a state of faith, We will surely give him a good life and we will reward him with a reward that is better than what they have done."

According to Harfiyani, (2020: 19) in order to achieve good community conditions, it is necessary to take a participatory approach by carrying out:

- a. Growing a sense of wanting to be self-employed in the community, so that they are concerned with economic aspects, hold discussions by designing what problems occur in society.
- b. Provide an explanation of the successful and prosperous experiences of other groups.
- c. Assisting the community in analyzing prospective business conditions systematically regarding mistakes in doing business.
- d. Organize collaboration between the community and those who are able to help.

According to Maryani, D. & Nainggolan, (2019: 8-10) there are several objectives to be achieved in empowerment including:

- a. Institutional Improvement (Better Institution)
- b. Business Improvement (Better Business)
- c. Income Improvement (Better Income)
- d. Environmental Improvement (Better Environment)

MSME

According to law NO. 20 of 2008 article 6 related to net worth or asset value excluding land and buildings for business premises, or annual sales results, such as:

- a. Micro business

A productive business that stands alone, not from a subsidiary or not a branch of a company that is owned, controlled, or becomes a direct or indirect part of a business that is classified as a large group, with assets of up to 50 million and does not include land and buildings where the business proceeds. sales per year at

most 300 million.

b. Small business

Small businesses, namely productive economic enterprises with an asset value of more than 50 million up to a maximum of 500 million excluding land and buildings where the business is located, have annual sales of more than 300 million and a maximum of 2.5 billion.

c. Medium Business

Medium businesses are productive economic enterprises with annual sales of more than 2.5 billion to 50 billion with a net worth of 500 million to 50 billion carried out by individuals or business entities.

In the economy there are several roles played by MSMEs such as being the main actor in economic activities, being able to provide welfare for the community by providing jobs, in developing the local economy and in community empowerment being able to become an important player in it, creating jobs with various new innovations, linking with balance of payments (Departemen Koperasi, 2008 dalam Kadeni & Ninik Srijeni, 2020: 192).

Various goals to be achieved such as the realization of tough and independent Micro, Small and Medium Enterprises (MSMEs) with high competitiveness and a major role in production and distribution in meeting basic needs, raw materials, and in capital to face free competition (Kadeni & Ninik Srijeni, 2020: 194; Fajariah et al., 2020).

In research (Safitri & Khasan, 2018: 798) suggests entrepreneurial characteristics such as seeking opportunities, having a future, leadership spirit, high creativity, task and result orientation, and managerial abilities.

In doing business there are several competitions that make it an obstacle in doing business like (David, 2002 dalam Suwarni et al., 2019: 32).

- a. Threat of newcomers
- b. Product threat
- c. Bargaining power of buyers
- d. Bargaining power of suppliers

Sharia Microfinance

Microfinance is microfinance that helps community businesses by providing finance as business capital by providing loans to alleviate poverty (Yunus, 2016 dalam Cull & Morduch, 2018: 1). Microfinance is able to provide special financing for productive small communities with a business focus on welfare (Norlita, Wa Ode, 2021: 133). Microfinance is an effective development tool for alleviating poverty because it

makes it possible to take advantage of economic opportunities such as creating jobs and increasing income.

Sharia Microfinance is a financial institution formed with the aim of overcoming capital problems and community needs by using Islamic principles (Srisusilawati et al., 2021: 2). Sharia microfinance helps economic empowerment programs that are unable to access financing services through the financial sector. So that it is often used by loan sharks both by individuals and institutions. Productive sharia microfinance that can be managed systematically, intensively and sustainably.

There are several characteristics of Islamic microfinance financing in research Suryanto, (2018: 94) which can be used as benchmarks in Islamic microfinance, including:

- a. There are sharia principles in financial institution services by fulfilling several criteria such as halal in substance and nature, process or method, no maysir (gambling), prohibition of gharar (manipulation), prohibition of usury (interest) (Suryanto, 2018: 47-58).
- b. Access to financing given to the poor is free from interest. This can be realized with the integration of zakat and waqf institutions.
- c. Providing access to loans in Islamic microfinance without using collateral. This encourages the poor to be able to save regularly and to combine savings and self-help for developing their own businesses.
- d. Using zakat and waqf funds as a source of funds for financing in maximizing social services to meet basic needs and increase community participation.
- e. Islamic microfinance must involve equity financing such as murabaha, mudharabah and musyarakah, in addition to wadiah and mudharabah savings schemes through deposits not only through non-commercial debt financing such as qardhul hasan.
- f. The financing mechanism is carried out by microfinance by using loan groups. This is the most appropriate, effective and efficient way to provide financing to the poor.

Previous Studies

Previously there were several previous studies that were relevant to the problems and topics discussed. Research conducted by Harahap, et.al., (2019) on "The Role of Islamic Micro Waqf Banks at the Mawaridussalam Islamic Boarding School in Community Economic Empowerment" reveals that

Community Economic Empowerment is by providing financing or loans and coaching to bank customers. Thanks to the loans given, they have the ability to continue their business or cover the lack of capital. The guidance given controls the business and provides assistance with the difficulties they face in terms of the economy. The sharia micro waqf bank at the Mawaridussalam Islamic boarding school has succeeded in empowering the surrounding community by providing business capital loans and mentoring to its customers. The empowerment program carried out was able to increase the income of participants at the Mawaridussalam Islamic boarding school and also increase their religious knowledge. However, besides that there are challenges faced such as the lack of human resources and certification for bank employees, as well as the lack of discipline of participants in following the rules that have been set.

The thesis research conducted by [Harfiyani, \(2020\)](#) regarding "Empowerment of Zakat Funds for the Micro, Small and Medium Enterprises (MSMEs) Program at BAZNAS Bekasi City, West Java" reveals that productive empowerment is by empowering in the form of additional capital that can be used to increase business capital in developing their business. In addition, by providing the need for equipment that will be used in doing business.

Research conducted by [Putri et al., \(2021\)](#) on "Analysis of Factors Influencing the Saving Behavior of Misykat Members (Community-Based Sharia Microfinance) Daarut Tauhid Bogor" reveals that saving behavior is influenced by perceptions about the benefits of saving and the evaluation concerned of the benefits obtained from savings. Savings programs such as the Misykat program can provide benefits for developing the habit of saving regularly by forcing yourself to save/save. Empowering women through microcredit programs can provide significant benefits for family quality. Customers will be satisfied if they get appropriate, reliable, accurate, fast and friendly service from a bank so as to generate trust and confidence in customers to save their funds. Self-factors such as attitudes, motives, interests, experiences, and expectations do not influence Misykat program members to save. The subjective norm factor has a negative and significant effect on saving behavior.

Research conducted by [Suryanto, \(2018\)](#) on "Zakat Empowerment: Poverty Intervention Model with Community-Based Sharia Microfinance DPU DT West Java Indonesia" reveals that the community-based sharia microfinance program (Misykat) provides

assistance and guidance to the community to provide good knowledge and understanding in religion as well as in opening insight into community entrepreneurship in a better direction. The financing scheme used in the Misykat program at the initial stage uses qardhul hasan, whereas in the future, if members are able to be independent, a mudharabah financing scheme is carried out.

METHODOLOGY

This study uses a descriptive qualitative research method with a phenomenological qualitative method. Phenomenological is a type of qualitative research, collecting data by observing participants to find out the essential phenomena of participants in their life experiences ([Sugiyono, 2023: 5](#)).

The type of research used is field research where researchers conduct research directly at the research object locations of DT Peduli Bogor and the Misykat DT Peduli Bogor area. The data used in this study are primary data and secondary data. Primary data were obtained through observation and interviews with the Head of the Branch, program staff, two Misykat assistants and ten members of the DT Peduli Bogor Misykat from the Al-Husna group in the Dramaga Caringin area, As Salam in the Dramaga baban area, Ar Rahma in the Benda Kaum area, and Nurul Ilmi in the Cimanggu Kecil area. Secondary data was obtained from documents regarding the number of Misykat members in 2023 and the Misykat DT Peduli material syllabus.

In this study the data collection techniques used were:

a. Observation

[Nasution \(1988\)](#) argues that, observation is the basis of all science. Scientists can only work according to data, such as facts about the real world obtained through observation ([Sugiyono, 2023: 106](#)). Observations in this study, researchers will go directly to observe how the process of mentoring and empowerment is carried out by Misykat assistants to Misykat members.

b. Interview

[Esterberg \(2002\)](#) in [Sugiyono, \(2023: 114\)](#) suggests interviews, namely meetings of two people with the aim of exchanging information and ideas through question and answer, so that meaning can be taken from a particular topic. Interviews were conducted as a data collection technique to find the problems under study and to find out more in-depth

matters from the respondents. In this research, in-depth interviews were conducted with DT Peduli and Misykat members.

c. Documents

Documents are records of past events. Documents in the form of writing, photos or works. Research results will be more credible if they are supported by photos or academic writings that already exist (Sugiyono, 2023: 124-125). Documents are taken based on the relationship with the research conducted in the form of data of Misykat members, records of MiSykat DT Peduli Bogor's financial entry, documentation of activities.

RESULT AND DISCUSION

Profil of DT Peduli

DT Peduli is a non-profit organization engaged in the management of zakat, infaq, alms and waqf funds. Founded by KH. Abdullah Gymnastiar on June 16, 1999 under the name Dompot Cares for the Ummah Daarut Tauhiid (DPU DT).

Daarut Tauhid is a national amil zakat institution or non-profit organization engaged in the collection and management of zakat, infaq, alms and waqf as well as Corporate Social Responsibility (CSR) funds. The optimization of these funds is channeled to beneficiaries in the form of service and empowerment programs in the fields of Da'wah, Economy, Education, Health and Social Humanity. Daarut Tauhid to improve the economy and learning for the community is a priority that must be prioritized, so that various efforts to foster the ability and self-reliance of the ummah originating from the potential synergy of the community should be realized together.

Daarut Tauhiid's work received the attention of the government, then it was determined to be the National Amil Zakat Institution (LAZNAS) in accordance with the Decree of the Minister of Religion No. 257 of 2016 on June 11 2016. Then transformed into Daarut Tauhid Cares as stated in the Decree of the Board of Trustees of the Daarut Tauhiid Foundation No. 236/SK/C/YYSDT/XII/2017. Then the Decree of the Minister of Religion No. 257 of 2016 on June 11 2016. updated with the Decree of the Minister of Religion No. 403 year 2022 on April 19, 2022.

Daarut Tauhiid Care Bogor or commonly abbreviated as DT PEDULI Bogor was established in 2005 at Loji Bogor, whereas now it is located in Ruko Johar Grande, by buying a building from the donations from the empowerment of the people for the building which was collected specifically for 1 year. DT

PEDULIs Bogor is a branch office of the Central DT PEDULIs Office in Bandung.

Empowerment Program DT Peduli Bogor

a. Tough SMEs

The Tangguh UKM program is part of the economic pillar to improve welfare, business management expertise, household financial management, and understanding the moral values of the poor who will have a business or are running a business.

1.) Misykat (Community-Based Sharia Microfinance) is a program of the national amil zakat institution Daarut Tauhid Cares (DT Peduli) in providing business capital and mentoring for women Micro, Small and Medium Enterprises (MSMEs) which are managed in a systematic, intensive and sustainable manner.

2.) Tough Cart

Tough Cart is a program that has a focus on accommodating the community of independent/personal entrepreneurs, street vendors with adequate business equipment facilities.

b. Tough Breeders

Tough Breeders is an economic empowerment program that aims to improve the welfare of mustahik breeders by providing business assets in the form of livestock. One of the goals of this program is to provide healthy, sharia-compliant quality sheep and goats for the needs of Eid al-Adha. The profit sharing provisions for this program are that the breeder gets 60% while the DT is 40% of the net sales profit.

c. Tough Farmer

The tough farmer program is an economic empowerment program carried out by DT Peduli Bogor in improving the welfare of mustahik farmer groups, through granting land use rights or grants and supporting facilities, with the aim of increasing agricultural business management skills and household finances, as well as spiritual guidance for farmer groups.

d. Student Scholarship

Student Scholarships are scholarships and training assistance given to orphans, dhuafa, students who excel and are active in organizations in the Bogor area.

e. Baitul Quran (BQ)

The Baitul Quran program is one of the programs run by Daarut Tauhid Peduli, as an effort to create a Quranic generation and ground the Quran to

all corners of the country.

Overview of Community-Based Sharia Microfinance (Misykat)

This Community-Based Sharia Microfinance or commonly abbreviated as Misykat, is a program of the national amil zakat institution Daarut Tauhid Cares (DT Peduli) in providing business capital and mentoring for Micro, Small and Medium Enterprises (MSMEs) mothers who are managed in a systematic, intensive and sustainable manner. The Misykat program was inaugurated on April 22, 2003 by the founder and coach of DT Peduli KH. Abdullah Gymnastiar.

The Misykat program provides business capital for Micro, Small and Medium Enterprises (MSMEs) mothers to prosper the family economy, besides that they are also given business skills and insights, managing finances by saving, exploring potential, fostering morals and character to create a society that is empowered and able to do business independently. The Misykat program has a vision and mission, namely:

Vision: Building critical, noble and independent members.

Mission: a). Providing continuous and focused education and b). Have a member business development strategy.

The Misykat DT PEDULI Bogor Program is located in Cimanggu Kecil, Kukupu, Johar, Benda Kaum, Cilebut, Dramaga Caringin and Babakan Dramaga.

Analysis

a. Implementation of DT Peduli's Community-Based Sharia Microfinance (Misykat) program as an effort to empower MSMEs

1.) The presence of the Misykat program

Implementation of the DT Peduli Community-Based Sharia Microfinance (Misykat) program was born as an answer to the condition of the community, namely poverty and community involvement from moneylenders. For this reason, the community needs mental and psychological empowerment as well as education to get out of this condition.

The implementation of empowerment carried out by the DT Peduli board through the Misykat program not only provides revolving fund assistance for capital financing to members but also provides mentoring and training in the form of activities that

include religious aspects (creed, sharia and morals), as well as motivation for enthusiasm in conducting business and sharing in developing members' efforts. The zakat board uses a construction strategy for the community after which it is given capital to open a business and there is an inspection in the development of running the business (Aenul et al., 2022: 634).

2.) Criteria and Conditions for Misykat members

a.) The general criteria for program recipients include: Being within the scope of a small and limited business, Weak access to capital, Lack of human resources and business management skills, Not being able to market properly.

b.) Requirements to become a Misykat member: Fill out a form, Indigenous people of the area in accordance with the program, Coming from pre-prosperous families, Groups where group members trust each other and the houses are close to each other, Willing to attend group recitation once a week, Willing to obey the rules that have been set, Willing to be self-employed according to interests and abilities, Willing to accept decisions in applying for financing.

3.) Companion Provisions

In carrying out the empowerment of the Misykat chaperone is done by a permanent chaperone who is assisted by a volunteer chaperone (student) who is a recipient of the DT Peduli scholarship.

The function of Misykat companion is to provide Islamic planting in daily life, the companion also functions as a post-financing supervisor as well as a collector for financial services, such as group contributions, planned savings, loan principal repayments.

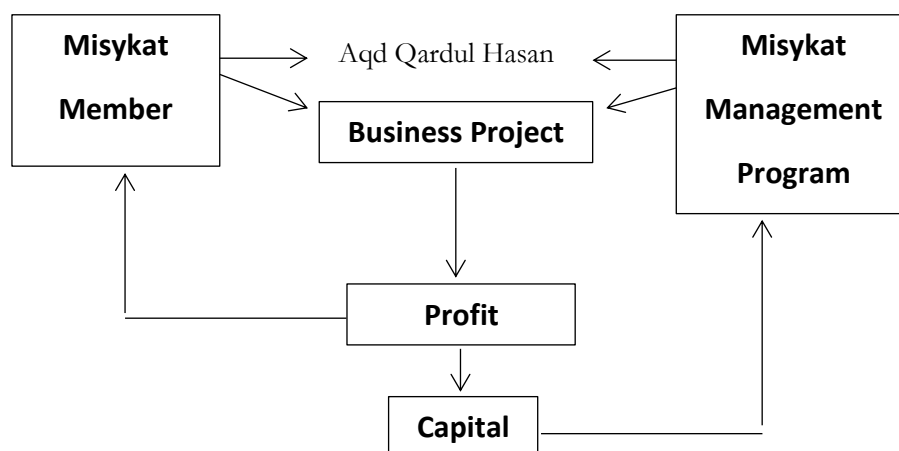
b. The Empowerment process obtained by MSMEs through the DT Peduli Bogor Community-Based Sharia Microfinance (Misykat) program

The empowerment process in the DT Peduli Community-Based Sharia Microfinance (Misykat) program is carried out by providing revolving funds to individual beneficiary mothers who are already members of a group known as the Misykat assembly. Provision of revolving funds for capital is given to Misykat members using a qardhul hasan contract, namely returning the principal amount of capital, without having to pay additional fees. Microfinance is provided in stages and stages to Misykat members starting from Rp. 500,000 up to Rp. 1,000,000. Through this access to financing, it opens wide access

for MSMEs to obtain capital assistance and explore potential in empowering women through economic activities (Budiarto et al., 2019: 40-41).

In providing revolving fund assistance, there is a scheme that DT Peduli does for Misykat members.

Table 1. Qardhul Hasan Financing Scheme



Information:

1. Misykat members carry out a project to borrow capital from DT Peduli by using the qardhul hasan contract.
2. The funds given by DT Peduli are used to expand the business, the results of the business carried out for profit are first separated from the capital, the net profit is fully received by the Misykat members.
3. The capital borrowed from DT Peduli is returned with the amount according to the initial loan without any additions.

There are several financial management issued every week such as basic savings, mandatory savings, voluntary, and savings. The same principal savings must be received by members when they leave. Because it uses a cooperative system. Voluntary savings at a certain time. Reserves are not determined in nominal terms useful for those who do not have the money to pay off loans.

The weekly mentoring process carried out by Misykat program assistants is felt to be useful in increasing knowledge and skills in managing the business they are running, such as the ability to access and control productive assets, the ability to control income generated by their own business and husband's income by saving in Misykat.

However, several programs that should be implemented include training in the form of giving practicums to members on various businesses such as how to make cakes, bread or sewing practices. In addition, the seminar program on entrepreneurship that members should get has not been running in the last 3 years.

c. Empowerment results obtained by MSMEs in the Community-Based Sharia Microfinance (Misykat) program

The empowerment results obtained by MSMEs in the Misykat program have increased the family economy. According to Maryani, D. & Nainggolan, (2019: 1-2) empowerment is an effort made so that people have power. So, empowerment is an action taken so that people in certain groups are able to increase economic, health, educational and social stability. From the results of this study the results of the Misykat program obtained by MSMEs are:

1.) Business Improvement

The economy felt by Misykat members is increasing and they feel their needs are well met and the interest in saving the members in the savings plans of Misykat members is going well. In addition, members are able to develop their business and market their products independently through social media. The presence of various internet-based facilities in the digital economy era is able to facilitate business actors in developing and increasing their business sales through social media (Suwarni et al., 2019: 33).

2.) The Rise of Religion

the Misykat program increasing religious knowledge in the form of reading Al Quran, prayer procedures, correct ablution, mental and psychological empowerment in religious aspects such as aqeedah, sharia and behavior. In addition, Islamic entrepreneurship began to be implemented by members of Misykat.

The purpose of the results of MSME empowerment according to law no. 20 of 2008 namely:

a.) Realizing a balanced, developing and just national economy.

b.) Growing and developing the capabilities of micro, small and medium enterprises to become independent businesses.

c.) Increasing the role of micro, small and medium enterprises in regional development, creating jobs, equalizing income and poverty alleviation.

CONCLUSION AND RECOMMENDATION

Based on the process and research findings that have been carried out, the following conclusions can be drawn: The implementation of the Community-Based Sharia Microfinance (Misykat) program in an effort to empower MSMEs at DT Peduli Bogor is inseparable because DT Peduli is a zakat fund empowerment institution in helping the community's economy for business capital by using a group system and using an Islamic microfinance model whose activities are complemented by mentoring activities that function for post-financing supervision and add Islamic insight. The implementation of Misykat is a solution to the unrest of the people who are entangled in online loans and moneylenders. The implementation of Misykat uses the cooperative concept so that people can easily borrow capital.

The empowerment process obtained by MSMEs through the Misykat program at DT Peduli Bogor by providing revolving fund assistance in the form of capital loans by implementing the qardhul hasan akaq. To apply for financing in the Misykat program, you must fill out a financing form and a survey is carried out. Funding in the acc that has participated in the DT PEDULIs program assistance with an amount of Rp. 500,000, but when a member wants to apply for refinancing, the loan amount will increase from before with a previous record of smooth financing and no problems besides being diligent in attending assistance.

The results of Misykat empowerment in its implementation have an effect on improving people's welfare in the economic sector. The financing provided by DT Peduli helps MSME members to develop their businesses, this is felt by members who have participated in the Misykat program assisted by assistance in the form of financing with a qardhul hasan

contract so that they borrow without additional returns, besides that members also receive Islamic assistance. However, the thing that didn't work well in the process of implementing the Misykat program was that the training that should have become the potential of the members was not carried out properly after the co-pandemic.

Based on the results of the research that has been done, there are a number of things that are suggested, namely as follows: Suggestions for DT Peduli Bogor, in the process of mentoring training that is no longer running so that it can be carried out again to increase the quality of human resources in entrepreneurship. Suggestions for Misykat members to be more active in the mentoring program held by DT Peduli. Community participation must be carried out in working together to take advantage of the program in developing the economy and in order to improve welfare. The growth of Islamic economic and finance does need support from the government (Rusydiana, 2009) including Islamic microfinance industry.

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