

Paper

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Paper 1

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THE EMPOWERMENT OF MAJELIS TAKLIM IN DEVELOPING INDEPENDENCE OF HOUSEHOLD ECONOMY IN THE COMMUNITY OF KAMPUNG NELAYAN SEJAHTERA OF BENGKULU CITY

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Abstract: This paper is aimed at providing a communication forum for the community of Kampung Nelayan Sejahtera of Bengkulu City. The effective and conducive interactions occur among the citizens in overcoming household economic problems, making a mapping of the family economic potential, and providing assistance that supports the development of the family economy according to the potential mapping results. This research uses transformative research methodology. The research reveals that the *Majelis Taklim* (Islamic Study Forum) of household in Kampung Nelayan Sejahtera, the Prosperous Fishermen Village, has begun to be active again with new targets on family economic empowerment in the field of entrepreneurs. The results of the map of the economic potential of the community's family shows that 2.94% of Muslim households in the Kampung Nelayan Sejahtera live in a prosperous condition (quadrant I), 30.39% in materially poor conditions, (quadrant II), and 14.71% of the observed households were in quadrant III (poor spiritual) and 51.96% are in quadrant IV (absolute poor). This means that the mapping of poor households in such village is in absolute poverty (materially and spiritually poor). Therefore, the focus of empowerment is on revamping material and spiritual abilities through the *Majelis Taklim*.

Keywords: *Majelis Taklim*; independence; household economy.

Abstrak: Tulisan ini bertujuan untuk memberdayakan forum komunikasi bagi masyarakat Kampung Nelayan Sejahtera Kota Bengkulu. Interaksi yang efektif dan kondusif terjadi di antara warga dalam mengatasi masalah ekonomi rumah tangga, membuat pemetaan potensi ekonomi keluarga, dan memberikan bantuan yang mendukung pengembangan ekonomi keluarga sesuai dengan hasil pemetaan potensi. Penelitian ini menggunakan metodologi penelitian transformatif. Penelitian ini mengungkapkan bahwa *Majelis Taklim* (Forum Pengkajian Islam) rumah tangga di Kampung Nelayan Sejahtera sudah mulai aktif kembali dengan target baru pemberdayaan ekonomi keluarga di bidang wirausaha. Hasil peta potensi ekonomi keluarga masyarakat menunjukkan bahwa 2,94% rumah tangga Muslim di Kampung Nelayan Sejahtera hidup dalam kondisi sejahtera (kuadran I), 30,39% dalam kondisi miskin material, (kuadran II), dan 14,71% rumah tangga yang diamati berada di kuadran III (spiritual buruk) dan 51,96% berada di kuadran IV (sangat miskin). Ini berarti bahwa pemetaan rumah tangga miskin di desa seperti itu berada dalam kemiskinan absolut (miskin secara material dan spiritual). Karena itu, fokus pemberdayaan adalah pada pembenahan kemampuan material dan spiritual melalui *Majelis Taklim*.

Kata kunci: *Majelis Taklim*; kemandirian; ekonomi rumah tangga.

Introduction

Kampung Nelayan Sejahtera is one of the villages that received the first benefit from the city program of Sustainable Development Goals (SDGs) in Bengkulu. This program runs on the partnership principle in the expectation that each party involved can contribute in accordance with the capacity of human resources owned. The parties involved are government elements,

National Amil Zakat Agency (BAZNAS), Amil Zakat Institute (LAZ), Indonesian Philanthropy, Colleges (IAIN of Bengkulu, University of Bengkulu, Muhammadiyah University of Bengkulu, University of Dehasen Bengkulu, University of Prof. Dr. Hazairin, SH, Bengkulu), and Non-Government Organizations (LSM).

There are 17 programs that make Bengkulu as SDGs City, namely (1) eradicating poverty, (2)

ending hunger, (3) good health and welfare, (4) quality education, (5) gender equality, (6) access to clean water and sanitation, (7) clean and affordable energy; (8) decent work and economic growth, (9) industrial infrastructure and innovation, (10) reducing inequality, (11) sustainable cities and communities, (12) responsible consumption and production, (13) handling climate change, (14) safeguard marine ecosystems, (15) protect terrestrial ecosystems, (16) strong justice and institutional peace, and (17) partnerships to achieve goals. In this case, this research was conducted to support some of the SDGs programs, especially eradicating poverty, decent work and sustainable economic, urban and community growth. In the poverty alleviation program, the first step is to use a mapping of the economic potential of the family by mapping the village and household expenditure surveys. In addition, mapping is also used based on the quadrant of Center of Islamic Business and Economic Studies (CIBEST) so that complex mapping will be obtained, namely the map of material and spiritual poverty quadrants, economic potential maps and maps of family consumption using household expenditure surveys.

The community involved in this study was housewife who was member of *Majelis Taklim* (Islamic Study Forum) in Al-Baroqah mosque. *Majelis taklim* is an Islamic empowerment forum based on the strengthening of productive economic endeavors so that people are created that have a balance between intellectual and mental spiritual potential in an effort to deal with changing times that are increasingly global and advanced. Empowerment in the form of strengthening socio-economic capacity is very important for members of the *Majelis Taklim* who will expedite the activities of the *Majelis Taklim* more broadly.³ Building the nation's economic independence should begin by giving birth to families with strong economies and using

healthy methods in producing their personal assets.³ Building economic independence in the family confirms that from within a family whose economy is healthy and strong will be born the seeds of one nation's economic resilience.⁴

The members of *Majelis Taklim* in the Al-Baroqah mosque consist of housewives RW.02 of Kampung Nelayan Sejahtera. On November 9, 2018, the researcher conducted a discussion with several women of the community of Kampung Nelayan Sejahtera who joined *Majelis Taklim* at the Al-Barokah mosque RW.02. The *Majelis Taklim* was only reactivated on October 12th, 2018 by Mr. Indra from BKKBN (*Badan Kependudukan dan Keluarga Berencana Nasional / National Board of Population and Family Planning*) by forming the BKMT (*Badan Kesejahteraan Majelis Taklim / Welfare Board of the Majelis Taklim*) and the new BKMT administrators at the Al-Barokah mosque. From such *Majelis Taklim*, some important information was obtained, including the level of understanding of the religious women of the *Majelis Taklim*. The average person has already understood the Islamic obligation such as to worship, to do *shalat* (to pray), to fast, and to give the alms. Otherwise, the ability to recite including recognizing *hijâyyah* letters is still lacking. There are some people who know praying readings, but have not been able to read the holy Quran well.

The awareness how to study the Islamic teaching of housewives in Kampung Nelayan Sejahtera is quite high. Based on the observation in the field, almost all children of this village learned reading the holy Quran so that it was very rarely found in their home during the day after school. They always play to each other in which the activity of studying the holy Quran was done at their teachers's home. During the discussion with the community of the *Majelis Taklim* of the Al-Barokah mosque, they were asked about what activities made the women

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¹ Irfan Syaql Beik and Laily Dwi Arsyanti, *Ekonomi Pembangunan Syariah*, (Jakarta: Raja Grafindo Perada, 2016), p. 75

² Muhammad Syafar, "Pemberdayaan Komunitas Majelis Taklim di Kelurahan Banten, Kecamatan Kasemen Kota Serang, Banten" *Lembaran Masyarakat Jurnal Pengembangan Masyarakat Islam*, Vol.1 No.1, 2015, p. 41. See also, Nur Setiawati, "Majelis Taklim dan Tantangan Pengembangan dakwah", *Jurnal Dakwah Tabligh*, Vol 13 No.1, 2012.

³ Nurul Huda, et.al, *Ekonomi pembangunan Islam*, (Jakarta: Prenadagroup, 2015), p.35

⁴ Ali Romdhoni, "Building Economic Independence Family", *Jurnal Bimas Islam*, Vol.7. No.11, 2014, p..202. See also. Lubis, Muhammad Zainuddin, et.al, "Pemberdayaan masyarakat Nongsa dengan Pembelajaran Penentuan Daerah Penangkapan Ikan Berbasis Teknologi di bidang Kelautan" *Jurnal Pengabdian Kepada Masyarakat*. Vol.4 No.1 2018.

interested in attending the study. Almost all women think that they are interested to attend the *Majelis Taklim*, because they intended to listen to the lectures and learn the Quran.

A mother, named Een, whose age looks younger than other *Majelis Taklim* members, believes that she also intended to learn skills and arts, such as tambourines. Previously, in the *Majelis Taklim* there was an active tambourine group. It's just that now there is no more because the equipment they used was a tambourine loan from the other *Majelis Taklim*, while the existing tambourine is already ugly and cannot be used anymore.

The spirit of such *Majelis Taklim* women around the Al-Barokah mosque in prospering the mosque through recitation groups can be continued consistently. The *Majelis Taklim* women have a side job besides taking care of the family, namely as a freelance fish cleaning worker for dried fish preparations, entrepreneurs making processed seafood snacks, or handicrafts. However, this business is still not done routinely and is done personally so that if there is a rush in the family then the business is not run.

The phenomenon and potential thing that exist in the *Majelis Taklim* women make researchers interested in proposing transformative research or research-based service with families of fishermen in prosperous fishing villages to jointly build critical awareness and solve technical problems regarding the turmoil or concern of citizens regarding the spiritual and economic conditions of fishing families..

Method

This research is a form of research-based service observation. In this case, the efforts made are assistance to the community, namely the community of Kampung Nelayan Sejahtera. To measure the success of a mentoring, researcher uses the CIBEST Model. CIBEST is a method used for poverty alleviation both material and spiritual by mapping the conditions of families or households, so that an appropriate poverty alleviation program can be proposed. Mapping material needs is based on food, clothing, housing, education, health, transportation and

communication needs. Calculation of material needs of the CIBEST model can be explained by the formula $MV = \sum_{i=1}^n P_i M_i$

MV is the minimum standard of material needs that must be met by households, Pi is the price of goods and services, Mi is the minimum amount of goods and services needed. A household is said to be materially capable if their income is above the MV value, where the MV value can be based on the poverty standard issued by the government (Central Bureau of Statistics / BPS).⁵ Spiritual needs related to prayer, fasting, alms, infaq, alms, family environment, and government policies relating to worship. The indicators used to measure spiritual needs can be explained in the table below:

Absolute needs are a combination of material needs and spiritual needs. The CIBEST model can be seen in the image below:

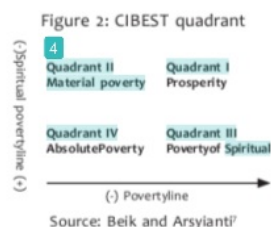
Figur 1 : Indicator of Spiritual Needs

Variable	Likert scale					Poverty standard
	1	2	3	4	5	
Salat (prayer)	Prohibiting others from praying	Rejecting the concept of prayer	Performing the obligatory prayer is not routine	Performing the obligatory prayers regularly but not in congregation	Performing the obligatory prayers regularly in congregation and performing sunnah prayers	The average score for a spiritually poor family is 3 (SV = 3)
Fasting	prohibiting others from fasting	Rejecting the concept of fasting	Carrying out compulsory fasting is not full	Only carrying out compulsory fasting in full	Carrying out compulsory fasting and sunnah	
Zakat and infaq	Prohibiting other people from tithing and giving alms	Refusing zakat and infaq	Never tithe and give	Paying zakat (sah, wealth and infaq)	Paying zakat and giving charity	
Family	Prohibiting family members from worshipping	Refusing worship	Regarding family members' personal affairs worship	Supporting worship of family members	Building a family atmosphere that supports worship together	
government policy	Prohibiting worship for each family	Refusing worship	Regarding worship of private affairs of the community	Supporting worship	Creating an environment conducive to worship	

Sources: Beik and Arsyanti⁶

Absolute needs are a combination of material needs and spiritual needs. The CIBEST model can be seen in the image below:

⁵ Irfan Syauqi Beik and Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah*, (Jakarta: Raja Grafindo Perada, 2016), p. 77
⁶ Irfan Syauqi Beik and Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah*..., p. 93.



The CIBEST model uses households as units of analysis because Islam considers that the smallest unit in society is households. The CIBEST model consists of four quadrants divided based on the ability of households to meet material and spiritual needs, namely the prosperous quadrant (quadrant I, material poverty quadrant (quadrant II), spiritual poverty quadrant (quadrant III), quadrant absolute poverty (quadrant IV).

The CIBEST quadrant divides the ability of households to meet material and spiritual needs into two signs, namely positive (+) and negative (-) sign. Negative sign (+) means that the household is able to fulfill its needs well. Positive sign (-) means that the household is not able to meet their needs properly. With this pattern, four possibilities are obtained, namely the positive sign (+) on meeting both material and spiritual needs, the positive sign (+) on just one need, whether the positive sign (+) on material needs or sign (+) on spiritual needs only, and (-) on both material and spiritual needs.⁸ These four possibilities then give birth to four quadrants, where the horizontal axis symbolizes the material poverty line and the vertical axis symbolizes the spiritual poverty line.⁴

In the first quadrant, households are able to meet the needs of material and spiritual needs so the second sign is (+). This is the welfare quadrant. Welfare is when the household or family is considered capable both materially and spiritually. Economically productive, worship is also productive. In the quadrant both households are able to meet spiritual needs (+) but are unable to meet their material needs (-) properly. This condition reflects the condition of households that are in the category

of material poverty. Conversely, in quadrant III, conditions that occur are households classified as materially (+) but classified as spiritually incapable (-), so they are in the category of spiritual poverty, the worst is the position of households in quadrant IV. In this quadrant, the household or family is not able to meet their material and spiritual needs at the same time, so the sign of both is (-). This is the group in the category of absolute poverty, materially poor and spiritually poor.⁹

The benefits of this CIBEST quadrant are related to mapping the condition of families or households, so that an appropriate development program can be proposed, especially in transforming all existing migrants to be in quadrant I (prosperous quadrant). For households in quadrant II, the poverty program through (1) improving skiing and household capability, (2) providing access to capital and business assistance, can be effectively carried out. While for households in quadrant III, the program that needs to be developed is how to invite them to implement religious teachings better. For example, if they are spiritually poor because they do not want to pay zakat, then educating them on zakat and encouraging them to make zakat is the most appropriate program.¹⁰ As for quadrant IV households, what needs to be done is (1) to improve their mental and mental aspects first, then (2) to improve their economic living conditions. Building a character that has a moral character is a very valuable capital in transforming the poor to become more prosperous.¹¹

Empowerment for Social Change

Etymologically, empowerment comes from the word powerless, which means the ability to do something or the ability to move. So, what is meant by empowerment here is the efforts made by banks in raising awareness or motivating the public, especially the people who in their daily lives in order to develop their potential and help the public to invest some of their income safely without usury.¹²

⁷ Irfan Syauqi Beik dan Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah...*, p. 77

⁸ Irfan Syauqi Beik dan Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah...*, p. 76

⁹ Amirus Sodik, "Konsep Kesejahteraan dalam Islam", *Jurnal E3librium*, Vol. 3 No. 2, Desember 2015, pp. 380-405

¹⁰ Irfan Syauqi Beik and Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah...*, p. 78

¹¹ Irfan Syauqi Beik and Laily Dwi Arsyianti, *Ekonomi Pembangunan Syariah...*, p. 78

¹² Ginandjar Karta Sasmita, *Pengembangan Untuk Rakyat*

Empowerment is the character of someone who understands how to handle work by dividing tasks and empowering others who are in coaching to achieve the desired goals. Thus on one side of the business objectives are achieved, and on the other hand the people around him are also empowered so that they can experience, which in turn can later stand alone.¹³

There are three types of empowerment that really need to be observed, namely:

- a) power of ownership system,
- b) power of management system,
- c) power of utility system.

Community Empowerment Model

Jack Routhman in Harry¹⁴ revealed that there are three models in the practice of community empowerment, namely (1) the Local Development Model. The local development model means that changes in society can be carried out by involving broad active participation in all spectrums of the local level community, both in the stage of setting goals and implementing change actions. (2) Social Planning Model. This model emphasizes the technical problem-solving process of substantive social problems, such as juvenile delinquency, housing (settlement), mental health and other social problems. (3) Social Action Model. This model emphasizes how important it is to manage disadvantaged groups in an organized, directed and systematic manner. The model used in this study is a Social Action model that focuses on groups of housewives in coastal areas.

The Stages of Local Community Economic Empowerment in Order to Achieve Family Economic Independence.

Musa Asy'ari reveals that in the economic empowerment of local communities, religious institutions need to encourage and provide opportunities for their adherents to practice and prepare themselves to choose opportunities for entrepreneurship, by providing training supplies.

Memadukan Pertumbuhan Dan Pemertaan , (Jakarta: PT Pustaka Cidesindo, 2000), H. 145

¹³ Ma'ruf Abdullah, *Wirausaha Berbasis Syari'ah*, (Banjarm: Agvenda, 2013), p. 4

¹⁴ Harry Hikmat, *Strategi Pemberdayaan Masyarakat*, (Bandung: Humaniora Utama Press, 2010), pp.. 66-70

The following are some stages of community economic empowerment activities¹⁵:

- a. Business training
Through this training, each participant is given an understanding of the concept of entrepreneurship with all the problems that are in it with the aim that participants gain a more comprehensive and actual insight so that it can foster motivation. The training was conducted with BKKBN partner, BAZNAS, in product packaging training so that it had more selling points.¹⁶
- b. Accompaniment
At this stage, when the business is run, the community will be accompanied by professional assistants who function as directors and mentors so that the business they are involved in can truly be mastered.
- c. Capital
Capital in this case is in the form of money which is one of the important factors in the business world. In this case the addition of capital from financial institutions should be given not for initial capital but for development capital.
- d. Business network
Through various stages of coaching that are consistent, systematic, and sustainable, it is necessary to establish a business net-working that is complementary, strengthen and develop business networks. In the empowerment of *Majelis Taklim*, business networks besides being assisted by BAZNAS in the form of building outlets selling in the dock area.

Village Mapping and Household Shopping Survey

Village mapping and household expenditure surveys are techniques for obtaining a complete picture of community life, so that the level of life of the community is known from the aspects of life worthiness, namely nutrition and nutrition, housing health, education and consumption levels. This technique will produce a picture of the life of each house, so it will be known in a village where

¹⁵ Musa Asy'arie, *Islam Etos Kerja dan Pembedayaan Ekonomi Umat*, (Yogyakarta: Lesfi, 1997), pp. 141-144

¹⁶ Baihaqi Abdul Madjid, *Pedoman Pendirian, Pembinaan dan Pengawasan LKM BMT*, (Jakarta: LAZNAZ BMT. 2007)

the family has the highest level of consumption and the lowest level of consumption. The same goes for poor households, unfit homes, and the work of each family. Basically, these techniques are all part of the mapping technique, it's just that the technique is more directed at aspects of each household's life. The Participant Action Research (PAR)¹⁷ is a process of asking about life, so PAR tries to build techniques that build self-awareness about how their lives are. Is it decreasing or staying steady, or increasingly powerless. By getting data about their lives, they will find out their life problems

The purpose of this technique is to facilitate the community to know in detail and in full their lives. The results will be known detailed description in the form of a matrix, diagram, the level of increase, or decrease in life both in terms of consumption, education, health, survival, and consumption levels. Community members understand his condition, so that critical power is built up. Likewise, their life behavior will be known, thus it is hoped that it will become the basis for self-analysis so that behavior change will emerge.

Mapping the Fisherman Village Area

The economic situation of Kampung Nelayan Sejahtera of Bai island in Bengkulu City can be said to be quite good with the presence of several community economic activities that can support the fulfillment of their needs. In the Kampung Nelayan Sejahtera of Bengkulu City, there is one group with fish drying. This group was formed as a strategic step taken by the community to improve the economy by managing fish into dried fish.

In addition, the public also began to realize the need for the presence of financial institutions that can manage public funds. In Kampung Nelayan Sejahtera of Bengkulu City, there are two fishermen cooperatives which are located around the settlement. This indicates that the community has found it easy to obtain cooperative services at close range and can meet the needs of fishermen. In addition, the community around the Kampung Nelayan Sejahtera of Bai island Bengkulu City also exploits the potential of the area through

Mangrouf Tourism. This tourist destination is increasingly in demand by the people of Bengkulu in particular and outside Bengkulu in general. Beautiful natural beauty provides its own natural charm for nature lovers.

There is one family who has a fish cracker business. However, this potential business is only in packaging. Crackers are supplied from Palembang, while the community only does the packing stage. This means that it becomes an interesting spotlight to be developed that the potential of fish crackers is still very large. Fish products obtained by fishermen can be developed through processing their products into fish crackers. So, people cannot do their own production and can increase their economic value.

Kampung Nelayan Sejahtera of Bai Island Bengkulu City also has a special fish auction place which is a meeting place for fishermen and retail fish traders. This activity took place smoothly and crowded. Where the general public can also access to catch fish caught by fishermen since dawn at a cheaper price.

In addition, to meet the daily necessities of life for the community of the Kampung Nelayan Sejahtera of Bai Island Bengkulu City, there is a traditional market. The surrounding community can carry out transactions of buying and selling food and fish, especially in the market. Its market share is not only the surrounding community, but also people from various places in the city of Bengkulu.

Existing Potential Data

Based on the results of research conducted, there are several things that have the potential to be developed in the Kampung Nelayan Sejahtera of Bai Island, Bengkulu City, namely:

- 1) the catch of residents' fish can reach two quintal in one day but cannot be ascertained depending on the weather conditions,
- 2) marine products are made handicraft,
- 3) mangrove tourism,
- 4) ship charter business,
- 5) restaurants because the end has begun to arrive, and
- 6) manufacture of processed fish products.

Based on the findings obtained in the field from observations of 102 Muslim households of

¹⁷ Agusa Afandi, et.al, *Modul Riset Transformatif*, (Sidoarjo: Dwiputra pustaka jaya, 2017), pp. 83-135.

Kampung Nelayan Sejahtera in Bengkulu City, using the CIBEST model can be classified the actual conditions of poverty in the Kampung Nelayan Sejahtera. The results of this grouping will be used as a basis for the formation of the CIBEST quadrant which later this quadrant will serve as a guide in compiling and outlining various poverty alleviation programs in the Kampung Nelayan Sejahtera.

Actual Condition of Material Poverty in Kampung Nelayan Sejahtera Based on the CIBEST Model

The concept of poverty based on the CIBEST model is viewed from two aspects, namely material poverty and spiritual poverty. Material needs are basic, such as food, clothing, housing, education and health. Fulfillment of material needs (material value = MV) is measured by comparing the proportion of income zakat with household income. If the value of zakat income is greater than household income, then the household is grouped into households that are unable to meet their material needs (material poor). Conversely, if the value of zakat income is less than household income, then the household is said to be able to meet its material needs (materially rich). The value of zakat reckoning is calculated 2.5% of 85 grams of gold with a period of one year.¹⁸

Based on the analysis of primary data obtained from a theoretical sample (102 Muslim households in Kampung Nelayan Sejahtera) by comparing the income of each Muslim household with the value of income zakat, the actual conditions of material poverty in the this village can be classified. The data shows that of the 102 Muslim households observed, 18 of them are grouped into materially rich households because the income they receive each month is above the value of the Zakat on their income. Meanwhile, 84 other Muslim households include households that are unable to meet basic needs because their income is below the value of the zakat income, so that these 102 Muslim households are grouped into material poor households.

¹⁸ Interview with head of RT 9 of Kampung Nelayan Sejahtera, Mei 27, 2017.

The high level of material poverty is due to the fact that most household head professions are fishermen. As fishermen, their work productivity level is very dependent on uncertain natural conditions. They will only go out to sea if the weather is good, it's not raining, and it's not stormy. With work activities that are dependent on natural conditions it is very difficult for fishermen to earn regular income, it is difficult to obtain income that is able to meet the material needs of the family. Apart from being dependent on natural conditions, another cause of the low value of the income earned is due to the limited equipment to capture marine products. Most equipment used is still traditional and in limited quantities.¹⁹ Meanwhile, most fishermen's wives also only work as housewives who cannot help their husbands materially.

Actual Condition of Spiritual Poverty in Kampung Nelayan Sejahtera Based on the CIBEST Model

Spiritual needs related to the fulfillment of the needs of the faith of Allah SWT. The fulfillment of spiritual needs is associated with the variables of prayer, fasting, alms, infaq, alms, family environment, and government policies related to worship. The fulfillment of spiritual needs is calculated from the standard fulfillment of the five variables above based on the Likert scale value between 1 to 5, with the average value of poor households spiritually is 3 (SV = 3). If the value of the spiritual needs of the household > 3 then it is said that the household is rich in spiritual (SS > SV), conversely if the value of the spiritual needs of the household is < 3 then the household is said to be spiritually poor (SS < SV).

Based on the analysis of primary data obtained from theoretical samples (102 Muslim households in Kampung Nelayan Sejahtera) shows that overall households are households that are able to meet spiritual needs because of the value of SS > SV or SS value > 3). Therefore, all Muslim households observed were grouped into spiritual rich households.

¹⁹ Interview with head of RT 9 of Kampung Nelayan Sejahtera, Mei 27, 2017.

The CIBEST quadrant is based on the actual conditions of material and spiritual poverty in the Kampung Nelayan Sejahtera of Bengkulu City

The CIBEST quadrant is formed based on a combination of the actual conditions of material poverty with spiritual data obtained:

1. The number of households (RT) categorized as materially rich and spiritual and in the first quadrant is RT (2.94%)
2. The number of households (RT) in the category of materially poor but rich in spirituality and in quadrant II is RT (30.39%)
3. The number of households (RT) in the category of materially rich but poor in spiritual and in the third quadrant is RT (14.71%)
4. The number of households (RT) in the category of materially poor but poor in spiritual is quadrant IV is RT (51.96%)

Combine the MV and SV values to form the CIBEST quadrant as shown in table 4.4:

Figur 3: CIBEST Quadrant Based on a Combination of MV and SV Actual Values of Kampung Nelayan Sejahtera of Bengkulu City

Current score	≤ MV Score	> MV Score
> SV Score	Poor of material	Rich of material
	Rich of spiritual (Pm)	Rich of spiritual (W)
	31 RT = 30.39%	3 RT = 2.94%
≤ SV Score	Poor of material	Rich of material
	poor spiritual (Pa)	Poor of spiritual (Ps)
	53 RT = 51.96%	15 RT = 14.71%

The detailed calculation of the CIBEST index is as follows:

$$W = 3/102 = 0.0294$$

$$Pm = 31/102 = 0.3039$$

$$Ps = 15/102 = 0.1471$$

$$Pa = 53/102 = 0.5196$$

The CIBEST index in each quadrant explains 2.94% of Muslim households in the Prosperous Fishermen Village live in prosperous conditions (quadrant I), 30.39% in materially poor conditions, (quadrant II), and 14.71% of the observed households are in the quadrant III (spiritual poor) and 51.96% Rt in quadrant IV (absolute poor).

Follow-up from the Results of Mapping the Economic Potential of the Family in Kampung Nelayan Sejahtera

Based on Focus Group Discussion (FGD) with the Housewives of Kampung Nelayan Sejahtera, several problems that were often complained by residents were in the form of inadequate income problems, to the environmental conditions surrounding the residential area that smelled of stinging from former fish dumping waste. When viewed from the environmental conditions in Kampung Nelayan Sejahtera, the drainage problem is already good. Because it has only been built in a few months, so the flood is gone. It's just for transportation of garbage that is only once every two days housing residents, causing a pungent odor from fish waste.

Some residents have thoughts to make a waste treatment site, this has been facilitated by the city government, but only in 2 RTs, for RTs 15 and 9 which are right on the road to enter the mangrove tourism site, there is no waste treatment site yet. According to some residents this happened because the land was not available.

Although the level of education of parents who are mostly middle school graduates, residents, especially women of *Majelis Taklim*, have very high awareness of education. Profession as a fisherman for the head of the family because of the circumstances and existing skills, but the profession as a fisherman does not guarantee when health conditions and age are not supportive. So that most informants are eager for children and their offspring to be better in terms of educational life, both religious education and formal education. From the results of discussions with several residents there needs to be a mentor to direct the awareness of these citizens of the importance of religious education and formal education. So that the ideals and desires of the family can be realized. This is in line with the community of participation in Education in the Islamic Boarding School Madinatul Munawwarah Bukittinggi.²⁰

After knowing the problems faced by residents in starting a business that can create independence

²⁰ Junaidi, "Partisipasi masyarakat terhadap Pendidikan di Pesantren di Madinatul Munawwarah Bukittinggi", *Madania: Jurnal Kajian Keislaman*, Vol 21 No.1 2017.

for the family economy. So, some forms of assistance were carried out. For mentoring which is related to the spiritual, then the existence and plan of the activity of the *Majelis Taklim* will be activated again, such as learning to recite starting from *tahsin* or the ability to recite letters properly. Assistance is carried out by involving members of the *Majelis Taklim* who have the potential or ability of *tahsin* to be better. It is expected to be sustainable because the assistance is not only done by researcher but also involves members of the *Majelis Taklim*.

Besides learning to read the Quran correctly. The member of the *Majelis Taklim* also received assistance in religious knowledge by providing lecture lectures which were not only filled by researchers but also involved and collaborated or collaborated with other agencies and institutions. So that recitation can be routinely carried out.

Various activities of the holy Quran study, besides learning to recite and listen to religious studies, the members of the *Majelis Taklim* were also given the provision of *hadroh* and *rebbana* arts training. This is not a direction from the assistant, but an idea from the women of the *majlis taklim*. In addition to channeling hobbies, the art of *rebanna* is also a spirit for recitation married women to continue to work and compete with other *Majelis Taklim*.

Mentoring of entrepreneurial activities is carried out in collaboration with institution or other social institutions such as BKKBN, BAZNAS, Indonesian Philanthropy and Community supporters of the SDGs movement in providing entrepreneurship training, environmental improvement for places to sell around the pier where women live in the *Majelis Taklim*, marketing strategy training, packaging and packaging product processing variations. On the other hand, there are still obstacles that still need solutions for further assistance. One of them is from competitors who have greater capital and a wider market network. There are plans to collaborate but they have not yet been realized. In addition, the obstacle faced by the people is the slow cycle of money circulating from the results of entrepreneurial activities, especially food processing. There are still people who still choose to sell fish directly at cheap prices rather than being processed to

become other products, with the reason that the yield or money is obtained faster, although the nominal is small when compared to the catch that has been processed into several derivative products. The catch, for instance, is processed into crackers, dried fish, shredded and other derivative products.

From the results of mentoring and discussions with residents, almost all economic activities of residents are very dependent on weather conditions. Good for those who work as fishermen, mangrove forest tour guides, or residents who sell around the pier. This needs assistance so that entrepreneurial activities are not dependent on catches or marine products. Utilization of assistance in processing waste equipment can be the focus of further assistance. In addition, the use of a limited yard to meet the daily needs of residents is even more intensified. Even though the residents' yard has been utilized, it has not yet reached commercial activities. Only limited to meeting the needs of the family.

From the results of the assistance that has been done, the economic independence of the family has begun to grow and is on target for the women of the *Majelis Taklim*. But there are still some potential that can still be developed again. Such as the utilization of waste and the manufacture of hydroponic plants, it can be a source of economic income other than processed catches that have been implemented.

Some of the *Majelis Taklim* members are no longer dependent on government assistance including Yani, Een and, Syamsiah. It is hoped that economic independence in the ranks of *Majelis Taklim* members will continue and increase. With the existence of a forerunner to the economic independence of the family in the community is expected to be contagious and become a motivation for other assembly women. As for increasing the spiritual needs of the women of the *Majelis Taklim*, they have started to run and continue. However, there is a need for guidance and assistance for the evaluation and motivation of *Majelis Taklim* members because no doubt there is a need for more varied activities, not just limited to learning to read the holy Quran well, deepening religious knowledge or artistic activities such as tambourines and *hadroh*.

Conclusion

The CIBEST index in each quadrant explains that 32.04% of Muslim households in the Kampung Nelayan Sejahtera have alived in a prosperous condition (quadrant I), 1.94% in materially poor conditions, (quadrant II), and 66.02% of the observed households are in the quadrant III (poor spirituality) and no citizen in quadrant IV (absolutely poor). However, many people do not know how to read the Quran by using the correct recitation. Therefore, there is a need for intensive and ongoing assistance by involving all people and a number of majlis taklim members who have already understood the correct recitation of the holy Quran.

In addition, to being a forum for increasing religious knowledge for its members, the *Majelis Taklim* also plays a role in providing a stimulus for the economic independence of the Family such as entrepreneurship training, product packaging, and product marketing both for members who have previously owned an independent business and for those who are about to start entrepreneurship.

The collaboration of IAIN Bengkulu with several institutions including the Social Service, BKKBN, BAZNAS and the Government of Bengkulu City has obtained verious facilities and infrastructures that had been built to support the activities of entrepreneurs from the Kampung Nelayan Sejahtera people, especially for the community of *Majelis Taklim* such as constructing a place to sell, structuring parks around the place to sell to attract consumers from outside, packaging training for the product, and marketing the product.

The results of the study showed that from an economic aspect, although it was still minimal, family independence in the community of *Majelis Taklim* began to form. It was seen from several members of the *Majelis Taklim* who were no longer dependent on financial assistance provided by the government, but still needed to be developed. While from the social and spiritual aspects of the women of the *Majelis Taklim* have headed towards a better and sustainable direction.

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