
Implementation of Community Empowerment to Overcome Poverty through the Mandiri National Community Empowerment Program (PNPM) Viewed from an Islamic Economic Perspective

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Abstract:

This research aims to analyze the implementation of the PNPM Mandiri program, find out the obstacles that hinder the implementation of the program, as well as find out and evaluate policy criteria, efforts to implement policy programs to improve community welfare in Padang Garugur Village. This research uses a descriptive research method with a qualitative approach, technical data collection carried out through interviews, observation and documentation. Based on the results of discussions on the Mandiri National Community Empowerment Program (PNPM) in Padang Garugur Village, it is a policy in the welfare improvement program in Padang Garugur Village. In general, the National Community Empowerment Program is implemented in 4 (four) stages, including: Activity Planning, Activity Implementation, Control, Supervision and Evaluation, Conservation. The successful implementation of independent rural PNPM, according to George C. Edwards III, is greatly influenced by communication factors, implementing resources, the disposition or attitude of the implementers, as well as the bureaucratic structure with activity implementation standards based on existing PTO for activities.

Keywords: Empowerment, poverty, PNPM

1. Introduction

Poverty is a very complex problem and is closely related to economic, social and cultural problems. The problem of poverty is a problem that has been around for a long time and can almost be said to remain an "eternal reality" in life. Based on the Decree of the Minister of Social Affairs of the Republic of Indonesia Number 146/HUK/2013 concerning Determining Criteria and Data Collection on the Poor and Disabled People, it consists of 14 Poverty Criteria. Through a community institutional approach and the provision of direct aid funds to sub-district communities, PNPM Mandiri's target is to be able to encourage and strengthen the participation and concern of local communities in an organized manner in overcoming poverty. The definition of poverty used in the National Medium Term Development Plan (RPJMN) is where a person or group of men and women do not fulfill basic rights to maintain and develop a life that contributes, while the World Bank defines the poor as citizens who live in poverty under US\$2 per day.

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The Mandiri National Community Empowerment Program (PNPM) is a development program that functions to increase the effectiveness of poverty alleviation and job creation at the rural and urban levels launched by the Indonesian government. Community empowerment is an approach that provides greater opportunities and authority to the community, especially local communities, to manage the development process. The National Program for Community Empowerment (PNPM) Mandiri Rural or PNPM-Rural or Rural PNPM) is one of the community empowerment program mechanisms used by PNPM Mandiri in an effort to accelerate poverty reduction and expand employment opportunities in rural areas. PNPM Mandiri Rural has fully adopted the mechanisms and procedures of the District Development Program which has been implemented since 1998. PNPM Mandiri itself was officially inaugurated by the President of the Republic of Indonesia on April 30 2007 in Palu City, Central Sulawesi.

This community empowerment program can be said to be the largest community empowerment program in the country (Apani & Waliman 2022). In its implementation, this program focuses activities on the poorest Indonesian communities in rural areas (Fatriadi et al., 2017). This program provides local community/institutional empowerment facilities, mentoring, training, as well as Direct Community Assistance funds to the community directly. The amount of Direct Assistance funds allocated for the Community is IDR 750 million to IDR 3 billion per sub-district, depending on the population. In PNPM Mandiri Rural, all community members are invited to be involved in every stage of activities in a participatory manner, starting from the planning process, making decisions on the use and management of funds according to the most priority needs in their village, to implementing activities and preserving them.

The implementation of PNPM Mandiri Rural is under the guidance of the Directorate General of Community and Village Empowerment, Ministry of Home Affairs. This program is supported by financing originating from State Revenue and Expenditure Budget allocations, Regional Revenue and Expenditure Budget allocations, foreign loan funds or grants from a number of aid providing institutions under the coordination of the World Bank (Cahya et al., 2020).

In managing loan funds, PNPM Mandiri refers to the Articles of Association or Bylaws, rolling rules and agreed Standard Operational Procedures for the Activity Management Unit. Funding provisions in managing revolving funds must at least include revolving funds for Productive Economic Enterprises and Women's Savings and Loans, while Women's Savings and Loans funds only used for the use of Women's Savings and Loans funds, individual loans are not permitted, groups given loans include savings and loan groups and miscellaneous groups as well as business groups together with the use of Poor Households, revolving loan groups must have a developing and ready group category, verification activities carried out by group type, there is a loan agreement between the Activity Management Unit and the group, the installment schedule is adjusted to the function of the group (distributor group and management group) and its business cycle, business costs are charged in accordance with loan market funds in each region, groups with equal payments smoothly, On-

Time Payment Incentives can be given at the end of the loan period as a stimulant (Ghozali 2019; Kalsum & Mongkito 2023).

The research conducted by Khusna et al. (2021) and Mahendra (2017) highlights the effectiveness of PNPM Mandiri Rural in empowering communities in the Nita District. However, it primarily focuses on the outcomes and successes of the program without delving into potential challenges, limitations, or areas for improvement. Therefore, a research gap emerges concerning the critical examination of PNPM Mandiri Rural, which could explore factors contributing to its success as well as barriers hindering its full potential. Additionally, there is an opportunity to investigate the perspectives of different stakeholders involved in the implementation process to gain a comprehensive understanding of the program's impact.

Similarly, Maria et al. (2020), Melani (2017) and Nasrin et al. (2019) research emphasizes the importance of community agencies and village governments in poverty alleviation efforts. While the study sheds light on the role of these institutions, it may lack depth in exploring specific strategies, policies, or interventions that could enhance their effectiveness. Thus, a research gap exists in the exploration of innovative approaches and best practices adopted by community agencies and village governments in addressing poverty, particularly in diverse socio-economic contexts. Furthermore, there is a need to assess the scalability and sustainability of these initiatives to inform policy-making and program development at the national level.

In summary, the research gaps identified from the previous studies suggest a need for further investigation into the nuanced aspects of community empowerment and poverty alleviation strategies. By addressing these gaps, future research can contribute to the refinement and enhancement of existing programs, ultimately advancing efforts to combat poverty and promote inclusive development in Indonesia.

2. Theoretical Background

Economic growth

Economic growth refers to the increase in a country's Gross Domestic Product (GDP) over time, indicating the expansion of its national output (Nasor et al., 2019). Essentially, it signifies the ability of an economy to produce more goods and services. This growth occurs when the nation's production-possibility frontier (PPF), which represents the maximum amount of goods and services that an economy can produce with its given resources and technology, shifts outward. In simpler terms, economic growth occurs when a country is able to produce more with the same level of resources or produce the same amount with fewer resources. This expansion of the PPF reflects an increase in the economy's potential output, leading to improvements in standards of living, employment opportunities, and overall economic prosperity (Nengsih et al., 2015; Oktarina & Furuy 2016).

The views of these theories are summarized as follows (Pakpahan & Osok 2021):

1. Classical Theory: Emphasizes the importance of factors production in increasing national income and realizing growth. But most importantly attention is paid to the role of the workforce. according to them Excessive labor will affect economic growth.
2. Schumpeter's theory: Emphasizes the role of entrepreneurs who will carry out innovation and investment for realizing economic growth.
3. Harrod-Domar Theory: Realizing the role of investment as a factor causing increased expenditure aggregate. This theory basically emphasizes the role of facets demand in realizing growth.

Factors Causing Poverty

Poverty is caused by many factors. It is rare to find poverty that is only caused by a single factor. A poor person or family can be caused by several factors that are interrelated with each other, such as having a disability, having low education, not having the capital or skills to do business, not having job opportunities available, being laid off, and not having social security (retirement, health, death), or living in remote locations with limited natural resources and infrastructure (Purnamasari et al.,2019). Conceptually, poverty can be caused by four factors, namely (Wulandari & Nugrahini 2022);

1. Individual factors. Related to pathological aspects, including the physical and psychological condition of the poor. Poor people are caused by the behavior, choices, or abilities of the poor themselves in dealing with life.
2. Social factors. Social environmental conditions that trap someone into poverty. For example, discrimination based on age, gender, ethnicity which causes someone to become poor. Included in these factors are the social and economic conditions of the poor's family which usually cause intergenerational poverty.
3. Cultural factors. Cultural conditions or qualities that cause poverty. This factor in particular often refers to the concept of "cultural poverty" or "culture of poverty" which connects poverty with life habits or mentalities such as laziness, fatalism or surrender to fate, not having an entrepreneurial spirit, and lack of respect for work ethic.
4. Structural factors. Refers to a structure or system that is unfair, insensitive and inaccessible, causing a person or group of people to become poor. For example, the neoliberal economic system implemented in Indonesia has caused farmers, fishermen and informal sector workers to become trapped by, and find it difficult to escape from, poverty. On the other hand, economic stimulus, taxes and the investment climate are more favorable to the rich and foreign investors to continue to accumulate wealth.

Community Empowerment Through PNPM Mandiri

a. Definition of PNPM Mandiri Rural

PNPM Mandiri is one of the national development programs to overcome poverty, especially one based on community empowerment. National program in realizing a policy framework as a basis or reference for implementing poverty reduction programs based on community empowerment. PNPM Mandiri is implemented through harmonization and development systems as well as program mechanisms and

procedures, providing assistance and funding incentives to encourage community initiatives and innovation in sustainable poverty reduction efforts (Saban & Wulandari 2023).

PNPM Mandiri Rural is a program to accelerate poverty alleviation in an integrated and sustainable manner. The PNPM Mandiri Rural approach is a development of the District Development Program, which has so far been considered successful. Some of the successes that have resulted include the availability of jobs and income for the group| poor community activities that are efficient and effective, and succeed in gathering togetherness and community participation (Umanailo et al., 2019).

b. Goals and principles of PNPM Mandiri Rural

The general objective of PNPM Mandiri Rural is to improve the welfare and employment opportunities of poor rural communities by encouraging independence in decision making and sustainable development management. To develop the potential for rural savings and loan activities, facilitate access to micro-scale business funding, find basic social funding, and strengthen institutional activities women and encourage the reduction of poor households and create jobs (Hudiarini 2015).

Specific objectives include:

1. Increase the participation of all communities, especially poor communities or women's groups and indigenous communities in making decisions on planning, implementation and management of sustainable development.
2. Institutionalize revolving fund management.
3. Encourage the formation and development of cooperation between villages.
4. Develop cooperation between stakeholders in efforts to overcome rural poverty and improve the environment.
5. Speed up the process of meeting basic business or social funding needs.
6. Providing opportunities for women to improve the household economy through business capital funding.

Encourage the strengthening of savings and loan institutions by women. Basic values are able to encourage the realization of the goals of PNPM Mandiri Rural, the principles that can encourage the realization of PNPM Mandiri Rural are:

1. Focusing on human development, society should choose activities that have a direct impact on human development efforts rather than physical development alone.
2. Autonomy, society has the right and authority to regulate itself independently and responsibly, without negative intervention from outside.
3. Oriented towards the poor, all decisions taken are in favor of the poor.
Participative, the community plays an active role in the process or stages of the program and its supervision, starting from the stages of socialization, planning, implementation and preservation of activities by contributing energy, thoughts or in the form of material

3. Methodology

This research uses descriptive qualitative methods. Location and time of implementation in Padang Garugur Village, and lasted for 1 full month. The type and source of data used in research, namely primary data, is data obtained or collected directly in the field by the person who carries it out or the person concerned who is required or data obtained directly from the respondent or object being researched or has something to do with the object being researched, in this research Primary data was obtained from interviews with key figures, namely, the Chairman of the UPK Padang Garugur Village with Mr. Andre Harahap, the Head of Padang Garugur Village with Mr. Togar Siregar, and loan recipients who have businesses with Mr. Baharuddin Harahap, and Mrs. Dahlina Siregar, and secondary data obtained sourced from libraries in the form of journals and books. The method that the author uses in analyzing data is qualitative descriptive analysis, using an inductive thinking pattern, namely drawing conclusions, starting from the specific, then to the general, then making a comparison between theory and the reality that occurs in the field in order to draw conclusions, Analysis Techniques in this research, it was obtained using Miles and Huberman Interactive Analysis, data reduction, data presentation and drawing conclusions, data collection techniques using interviews, observation, documentation (Sodik and Nzilibili 2017).

4. Empirical Findings/Result

PNPM Mandiri Padang Garugur Village, all community members are invited to be involved in every stage of activities in a participatory manner, starting from the planning process, decision making in the use and management of funds according to the most priority needs in the village, to the implementation of activities and their conservation. PNPM Mandiri Padang Garugur Village has a vision and mission. The vision is to achieve prosperity and independence for poor rural communities. Welfare means fulfilling the basic needs of society, independence means being able to organize oneself to mobilize resources in one's environment, being able to access resources outside one's environment and processing these resources to overcome the problem of poverty. PNPM Mandiri's mission is to increase the capacity of the community and its institutions, institutionalize and integrate participatory development, make the function and role of local government more effective, increase the quality and quantity of infrastructure, basic social facilities and the community economy, and develop a network of partnerships in development.

In order to achieve the vision and mission of PNPM Mandiri Rural, the strategy developed by PNPM Mandiri Rural is to make poor people the target group, strengthen the system and integrate participatory development, and develop institutional cooperation between villages. Based on the Vision and Mission, PNPM Mandiri Rural emphasizes the importance of empowerment as the chosen approach. And it is hoped that the community can complete the empowerment stages, namely achieving independence and sustainability after the learning stages carried out through the District Development Program.

Based on the results of a survey that was conducted through in-depth interviews, the key figures in question were the Chairman of the Padang Garugur Village UPK, the Padang Garugur Village Head and Loan Recipients who Own Businesses.

According to the Chairman of the Padang Garugur Village UPK, Mr. Andre Harahap, Realization of PNPM Mandiri Rural here First, the management of PNPM Mandiri Rural manages and carries out activities openly that involve the community. Second, holding necessary village meetings including deliberations on changes to activities if there is a change in work. Third, submit a report on accountability for PNPM Mandiri Rural funds through village deliberation meetings. Fourth, submit an accountability report for all use of PNPM Mandiri Rural funds through village deliberation meetings. and Fifth, make and sign a statement of completion of activity implementation (SP3K). Like the activities that are already underway, namely making plastering and latrines for underprivileged residents, as well as creating the SPP (Savings and Loans Special for Women) program.

According to the Head of Padang Garugur Village, Mr. Togar S, when talking about the role of the PNPM Mandiri UPK, I say that this UPK plays a very important role in helping people who are still underprivileged, this can be seen from the economic perspective of the community, with the socialization of the PNPM Mandiri UPK, the community knows about What is the future planning like.

According to the loan recipient who has a business, Mrs. Dahlina Siregar, after PNPM I no longer borrowed funds from loan sharks, the interest was not large so my income increased. Since PNPM came into existence I was able to start my own business because I already had capital assistance from PNPM, in the past I haven't dared to start a business because I don't have capital. With PNPM, I can start a business at home, not only can I help my family financially, I can also lighten my husband's burden.

According to the loan recipient who has a business, namely Mr. Baharuddin Harahap, previously there was no socialization or meeting from the village or from the PNPM Mandiri Rural Unit regarding the allocation of loan funds from PNPM Mandiri. All I know is that the loan is the same as loans in general. After getting the loan then I have to I pay every month for 10 months, but I am still grateful for the existence of PNPM so that when I borrow there is no high interest, and this program makes it very easy for me to sell.

5. Discussion

A. Mandiri National Community Empowerment Program (PNPM).

The Mandiri National Community Empowerment Program (PNPM) in Padang Garugur Village is a policy in the welfare improvement program in Padang Garugur Village. In general, the National Community Empowerment Program is implemented in 6 (six) stages, including:

1. Activity planning.
2. Implementation of Activities.
3. Control.

4. Supervision.
5. Evaluation.
6. Preservation.

B. Islamic Economic Review of PNPM Mandiri Rural Loans in Padang Garugur Village

Theory of Loans or Debts in Islamic Economics

1. Understanding Loans or Accounts Payable (Qard)

In Arabic studies, there are several terms for referring to loans or debts, namely dain, ariyah, and qard, which are basically the same. The Indonesian dictionary defines debt as money borrowed from other people with the obligation to pay back what has been received. Meanwhile, receivables are money lent to other people that can be collected from other people. Loans can be equated with credit. According to Banking Law no. 10 of 1998, credit is the provision of money or bills that can be presented with it, based on an agreement or loan agreement between the bank and another party which requires the borrower to pay off the debt after a certain period of time with interest. Islam does not condone interest, in Islam itself interest is called usury. Riba according to language is az-ziyadah which means excess or addition, riba also means an-nama which means growth or development.

It is found in QS. Al-Baqarah:275

اَلَّذِينَ يَتَّبِعُونَ رِبَاً يَكُونُونَ كَالَّذِينَ يَتَّبِعُونَ رِبَاً
 اَلَّذِينَ يَتَّبِعُونَ رِبَاً يَكُونُونَ كَالَّذِينَ يَتَّبِعُونَ رِبَاً
 اَلَّذِينَ يَتَّبِعُونَ رِبَاً يَكُونُونَ كَالَّذِينَ يَتَّبِعُونَ رِبَاً

وَالَّذِينَ يَتَّبِعُونَ رِبَاً يَكُونُونَ كَالَّذِينَ يَتَّبِعُونَ رِبَاً
 وَالَّذِينَ يَتَّبِعُونَ رِبَاً يَكُونُونَ كَالَّذِينَ يَتَّبِعُونَ رِبَاً
 وَالَّذِينَ يَتَّبِعُونَ رِبَاً يَكُونُونَ كَالَّذِينَ يَتَّبِعُونَ رِبَاً

اَصْحَابُ النَّارِ فِيهَا يَتَّبِعُونَ رِبَاً
 اَصْحَابُ النَّارِ فِيهَا يَتَّبِعُونَ رِبَاً
 اَصْحَابُ النَّارِ فِيهَا يَتَّبِعُونَ رِبَاً

Meaning: People who eat (take) usury cannot stand but stand like someone who has been possessed by the devil because of (the pressure of) insanity. Their situation is like that, because they say (opinion), Indeed buying and selling is the same as usury, even though Allah has permitted buying and selling and forbidden usury. those who have received a prohibition from their Lord, then continue to stop (from taking usury), then for them what they have taken before. (before prohibition came); and its affairs are (up to) Allah. the person who returns (takes usury), then that person is the inmate of hell; they will abide therein.

Loans from an Islamic economic perspective emphasize that Islam prohibits any interest in money, but this does not mean that Islam prohibits credit because the modern economic system will not run smoothly without credit and loans. Islam recognizes that consumption loans are to fulfill minimum needs that are absolutely treated, namely that they are basically physiological in nature, but the relative standardization of basic human physiologic in each segment of society's life, gives

Based on the quote above, it can be concluded that from an Islamic economic perspective, loans are permitted with no additional return, namely in the form of interest, because Islam prohibits the practice of usury in accordance with Al-Baqarah verse 275, but if the excess is returned it is on a voluntary basis. it does not include interest.

2. Akad al-qardh

The al-qardh contract is not a tijarah contract but a ta'awun contract. As a consequence, creditors are prohibited from collecting additional fees. Additional fees in the form of interest or price increases which are common in the conventional system, do not apply in the sharia system. Likewise, there must be no additional benefits, for example the use of pawned goods. The prohibition on additional items can be understood in the first dictum, point 2 of the MUI DSN Fatwa No. 19 of 2001 concerning al-qardh, it is stated that "al-qardh customers are obliged to return the principal amount received at a mutually agreed time.

One of the false transactions is a transaction that contains usury. According to Abu Sura'i Abdul Hadi, what is meant by usury is an addition given to a loan in return for the required principal payment. Usury referred to above is the excess of the principal of the loan, the excess payment as compensation for payment due, as well as the additional amount required in the transaction.

C. Successful implementation of independent rural PNPM

According to George C. Edwards III, as written by (Winarno, 2007). is greatly influenced by communication factors, implementing resources, the disposition or attitude of the implementers, as well as the bureaucratic structure with activity implementation standards based on existing PTO (Operational Technical Instructions) for activities. The factors influencing implementation related to the Community Economic Enterprise Development Program through Women's Savings and Loans (SPP) can be described as follows.

1. Communication

The communication factor in policy implementation can be seen from the level of socialization of the policy, the level of completeness and the amount of information provided, apart from that it can be seen from the level of understanding of the implementers and the policy environment regarding the goals and objectives of the policy provided, this factor is also must describe the level of consistency of the policy by looking at the similarities between the policy communicated and the policy in its implementation.

2. Implementation Resources

Resources have quite a big influence on the implementation of PNPM Mandiri Rural policies in Gunung Tua, in this case the availability of appropriate SPP group resource capabilities to implement policies will make it easier to implement policies.

3. Disposition/Attitude Factors of the Apparatus

Disposition is the attitude tendency of policy implementers, which is detrimental and hinders the success of policy implementation, Edwards III in (Winarno, 2007). mentions indicators in disposition factors, including: staff, behavior and incentives.

4. Bureaucratic Structure

The bureaucratic structure of the organization and the relationships between bureaucratic institutions determine the success of policy implementation which is explained through fragmentation and the availability of standard operating procedures (SOP) which contain rules for work flow, program implementation and coordination.

D. Implementation of the PNPM Mandiri Rural Women's Savings and Loans revolving loan

Mechanism for implementing Women's Savings and Loans:

1. Inter-Village Socialization Deliberation, carried out to socialize the provisions and requirements for Women's Savings and Loans activities for Women's Groups so that village level actors understand the existence of Women's Savings and Loans activities for Women's Groups and can take advantage of them.
2. Socialization Village Deliberation, socialization of the requirements for Women's Savings and Loans activities for Women's Groups is carried out so that village level actors understand the existence of Women's Savings and Loans activities for Women's Groups and prepare for further processes.
3. Hamlet Deliberation, is a process of identifying appropriate groups with existing provisions and in accordance with the members' circumstances, poor households who are not yet members of the group are offered offers and facilities to become group members so that they can become beneficiaries, and the results of the hamlet deliberations are stated in the minutes.
4. Village Deliberation and Special Women's Deliberation, this deliberation is a selection stage at the village level which includes: Determining village proposals for Women's Savings and Loans activities for Women's Groups through the decision of the Women's Special Deliberation.

The result of this decision is a village proposal for Women's Savings and Loans activities for Women's Groups. The results of the decision are submitted based on all the groups proposed in the village proposal package. In writing the Women's Savings and Loans proposal for Women's Groups the following things must be fulfilled:

1. Overview of the conditions of the Women's Savings and Loans group.
2. A description of activities and plans that explain members' conditions, capital conditions, loan quality, operational conditions, business plans for the next year, calculation of planned funding needs.

The list of potential beneficiaries for the proposed funds is accompanied by a social map and a map of poor households

6. Conclusions

The Mandiri National Community Empowerment Program (PNPM) in Padang Garugur Village is a policy in the welfare improvement program in Padang Garugur Village. In general, the National Community Empowerment Program is implemented in 6 (six) stages, including: Activity Planning, Activity Implementation, Control, Monitoring and Evaluation, and Conservation.

The success of the implementation of PNPM Mandiri in rural areas is greatly influenced by communication factors, implementing resources, the disposition or attitude of the implementers, as well as the bureaucratic structure with activity implementation standards based on existing PTO (Operational Technical Instructions).

The obstacles or problems that occur should be of serious concern to all parties involved, such as jealousy of other people who do not receive the benefits of the Economic Development Program, for this reason it is hoped that they will be a serious concern for all parties involved. With this research, it is suggested to the public that the government's poverty alleviation program will not be successful without the help of active citizen participation, because poverty alleviation requires citizens not only as objects but also as subjects (actors).

For the Government, implementing agencies can raise awareness among beneficiaries in utilizing Economic Development Program assistance so that it is used for needs that can be utilized and developed to increase income for the welfare of them and their families, not for daily needs that do not produce useful results. Suggestions for further authors are that they conduct research using different research methods, such as quantitative methods, and carry it out in detail and in depth through presentation, description and finding facts regarding poverty alleviation efforts through PNPM Mandiri in rural areas.

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