

THE MODELS OF MICRO ENTERPRISE EMPOWERMENT BY BAITUL MAAL WA TAMWIL (BMT), (CASE STUDY: MICRO AT BAITUL MAAL WA TAMWIL HASANAH PONOROGO 2018)

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ABSTRAK

Usaha Mikro merupakan bisnis bersekala kecil yang mampu berkontribusi untuk perkembangan perekonomian, mendukung pertumbuhan PDB dan mendukung pertumbuhan perekonomian di suatu daerah. Dari kondisi ini dapat dilihat bahwasanya UMKM masih menjadi tulang punggung untuk perekonomian yang ada di Indonesia. Maka dari itu, upaya untuk memberdayakan usaha mikro juga merupakan upaya untuk mensejahterakan masyarakat. Tapi dengan besarnya peran dan kontribusi usaha mikro dalam mendukung perekonomian di Indonesia, mereka masih memiliki masalah untuk berkembang, dikarenakan kesulitan dalam mendapatkan bantuan modal dari sektor perbankan. Salah satu institusi keuangan syariah diluar sektor perbankan yaitu BMT dapat menjadi solusi untuk permasalahan para pengusaha mikro. Salah satu BMT yang fokus dalam memberdayakan usaha mikro di Ponorogo adalah BMT Hasanah. BMT Hasanah dibentuk dalam upaya untuk memberdayakan perekonomian masyarakat melalui kegiatan simpanan dan pembiayaannya. Melalui program pemberdayaannya, BMT Hasanah berharap mampu untuk memberdayakan para pengusaha mikro yang ada di Ponorogo. Dari penjelasan diatas, penelitian ini bertujuan untuk mengetahui model pemberdayaan usaha mikro yang dilakukan oleh BMT Hasanah ponorogo dan mengetahui peran BMT Hasanah ponorogo dalam memberdayakan usaha mikro. Penelitian ini merupakan penelitian dengan metode kualitatif deskriptif dan data diperoleh dari data primer dan sekunder. Teknik pengumpulan data menggunakan observasi, wawancara dan studi dokumentasi, dan teknik analisis data menggunakan metode induktif. Hasil dari penelitian menunjukkan bahwasanya BMT Hasanah menggunakan produk pembiayaannya sebagai sarana pemberdayaan usaha mikro. Dalam program pemberdayaannya, BMT Hasanah menggunakan tiga cara untuk memberdayakan usaha mikro, yaitu: pendistribusian dana ZIS kepada pengusaha mikro yang membutuhkan, akad murabahah untuk memudahkan pengusaha mikro dalam memperoleh kebutuhannya, dan akad syirkah al-Inan sebagai bentuk kerjasama antara BMT Hasanah dan pengusaha mikro. BMT Hasanah pun memiliki peran yang sangat penting dalam upaya pemberdayaan usaha mikro. BMT Hasanah berperan sebagai penolong, sebagai penyedia dana bantuan, sebagai pengawas, dan sebagai partner bagi pengusaha mikro. Penelitian ini hanya meneliti tentang pemberdayaan usaha mikro yang ada di pasar tradisional dan belum meneliti lebih lanjut tentang pemberdayaan yang ada pada sektor lainnya, seperti sektor pertanian, perikanan dan perikanan. Untuk peneliti selanjutnya, diharapkan mampu untuk meneliti lebih lanjut tentang pemberdayaan dan dampak dari pemberdayaan yang dilakukan oleh BMT, sehingga pemberdayaan perekonomian yang dilakukan oleh BMT akan lebih nampak.

Kata kunci: Pemberdayaan, Usaha Mikro, BMT

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INTRODUCTION

Micro enterprise is a small scale business that capable to contribute to economic development in Indonesia. When 1998 economic crisis, Micro, Small and Medium enterprises (MSME) sectors was able to survive from economic crisis when that time many of the major corporate stuck in bankrupt. MSME has a role as place to create a jobs, support the society economic progress and create private business sector, so the development of micro enterprise is one of the important thing for the development of Indonesia economic. MSME sector can support the process of economic development in any region. When the micro enterprise become optimal, it will support the GDP growth and will support the economic development in any region. According the data from Kementrian Badan Pencanaan Pembangunan Nasional (BAPPENAS), micro enterprise have the most contribution for the development of GDP in Indonesia which is 49.6%. That condition is confirming that so far MSME that consist micro enterprise still become the backbone for Indonesian economic by contributing bigger GDP than large business.

Micro enterprise become an important engine in stimulating the economic growth in any country. The role of micro enterprise in Indonesian economic seen from its position as the main player in economic activities in various sectors, Indonesia's biggest jobs provider and become a main player for the development of local activities and society empowerment. The role of micro enterprise also can be seen from its role in absorbing the employee. Based on the data from Kementrian Koperasi dan Usaha Kecil dan Menengah, in 2013 MSME are dominated by the micro enterprise with the amount of business unit about 99.99% and absorb the employee more than other enterprises, it's about 97.16%. So the effort to improve and develop micro enterprise will absorb more employee and increasing the employee welfare, then it will reduce the amount of unemployment and finally it can be used for the poverty alleviation. With his role and potential, micro enterprise will help the economic development in Indonesia. But, with its role micro enterprise still have the problem to develop, one of its problem is capital.

Micro enterprise sector often have the difficulty to get the capital from banking sector. The conventional banks with their interest system surely burden the actors of micro enterprise, so they can't develop their business caused by the conventional bank interest rate not comparable with the profit they earn. Sharia banking with profit and loss sharing system believed can help micro enterprise capitals problem, because sharia bank system doesn't burden the actors of micro enterprise in business financing. But, sharia banks not fully reached the bottom society, the scale of loan in banking sector also too big for the actors of micro enterprise.

The development of Islamic banking in Indonesia is followed with the development of micro Islamic financial institution, called Baitul Maal Wa Tamwil (BMT). BMT is a non-governmental organization built and developed by the society, so it can be said that BMT is one of society economic institution who have more focus on powerless society. The existence of BMT to help micro enterprise problems is very strategic, in order to help powerless society, BMT empower the society economy with their capital financing channeled for the actors of micro enterprise. If we realize that most population in

Indonesia are the actors of micro enterprise, then BMT with their financing system will become the important part to develop and empower micro enterprise. With BMT's financing products expected to help the actors of micro enterprise in solving their capital and financial problems. One of BMT's products is capital financing for micro enterprise, and of course this financing used profit and loss sharing principle between BMT and the customers, and the profit sharing done with the agreement approved by that two parties in the beginning of fair and honest contract.

One of BMT that have a focus in empowering micro enterprise in Ponorogo is BMT Hasanah Ponorogo. BMT Hasanah awarded with UNIDA Gontor award in the category best BMT. Founded in 2011 and committed to operate BMT activities purely with sharia principles. Concerned about the actors of micro enterprise in Ponorogo especially the micro enterprise in traditional market that adapted to credit which in the end will burden the actors of micro enterprise, BMT Hasanah seeks to socialize shirkah in order to reduce the dependence of micro enterprise in credit system. This research aimed to understanding the model of micro enterprise empowerment by Baitul Maal Wa Tamwil (BMT) Hasanah Ponorogo and understanding the role of Baitul Maal Wa Tamwil (BMT) Hasanah Ponorogo in empowering micro enterprise.

This research under the title "Models of Micro Empowerment by Baitul Maal Wa Tamwil (BMT), (Study Case: Micro Enterprises in Baitul Maal Wa Tamwil Hasanah Ponorogo)" use qualitative descriptive research method. The purpose of this method is examining, explaining and describing the object based on facts happen and accompanied by the conclusion the facts about the model of micro enterprise empowerment by BMT Hasanah Ponorogo. The data source obtained from two ways, primary data and secondary data. Primary data as a data source obtained directly from the object of research. The researcher get this primary data through the documentation, interview result and the observation in BMT Hasanah Ponorogo. Secondary data, obtained from indirectly thing happened in the research subject. This research use three ways to coollect the data, first is an observation, second is an interview, the third is a documentation. For the data analysis technique, this research use inductive method as data analysis technique.

BAITUL MAAL WA TAMWIL (BMT)

Baitul Maal Wa Tamwil (BMT) is a microfinance institution operating by the profit and loss sharing principles. BMT aimed to grow and develop micro enterprise business and defend the importance of powerless society. BMT was founded by the society with fair, peace and prosperity Islamic principles. It was seen from its name, BMT consist of two main function as follows:

1. Baitul Tamwil, or the house of wealth development which develop productive business and investment to improve the quality of micro and small entrepreneurs by encouraging saving activities and supporting the economic financing activities.
2. Baitul Maal, literally as a wealth house which receive the deposit of zakat fund, infaq, shadaqah and optimizing their distributions according the roles of trust fund.

BMT as the sharia financial institution has a vision and mission to carry out their activities, the vision and mission of the BMT as follows:

1. Vision

Attempts to make BMT become the institution that can improve the quality of member worship, then the members can become the vice of the servants of Allah SWT, prospering member's life especially and the life of society generally. Every BMT maybe have many different vision, because the vision and the mission of BMT are influenced by the environment, society, and the vision from its founder. But, the principles of the BMT vision formulation must be same and remain strong, because the vision have a long term characteristic, so the vision formulation must be done seriously.

2. Mission

The mission of BMT is to improve and develop the economic order and civilized society structure which fair prosperity based on sharia and ridho Allah SWT. Thus the mission of BMT refers to the equitable and fair profit distribution based on Islamic principles. The powerless society with low economy must be supported so they can participate so they can feel the result profit BMT.

3. The purpose of Baitul Maal Wa Tamwil

Meanwhile the purpose of BMT establishment is to improve the quality of economic business for the welfare of the members especially, and for the society generally.

From this purpose we can conclude that BMT orientated in effort to improve members and society welfare. The members empowered till they become an independent members and the society can improve their lives through their business improvement. Providing loan capital as much as possible can help customer's economy and the assistance for the customers needed in that time.

In effort to achieve its purpose, BMT has several functions, the functions of BMT as follows:

1. Identify, mobilize, organize, encourage and develop the economic members potential, members of muamalat groups and their business areas.
2. Improving the quality of human source and make it more professional and Islamic, so the human source become more tough to face the global competition.
3. support and mobilize the potential of the society in order to improve the welfare of the member.
4. Being a financial mediator between the power society as a *shahibul maal* with powerless society or *du'afa* as a *mudharib*, especially for the social funds like zakat, infaq, shadaqah wakaf and hibah funds.
5. Being a financial mediator between the funds owner either as the investor or depositor with funds users to develop any productive enterprises.

EMPOWERMENT

The term empowerment comes from the word empower containing two meanings: (i) to give power to, (giving power, diverting strength or delegate authority on the other party, (ii) to give ability to, enable (the attempt to give the ability). Empowerment is the expansion of assets and capabilities of powerless society to participate in, negotiation

with, influence, control, and hold accountable institutions that affect their lives. Empowerment refers to the ability of the people, especially the weakness and vulnerable groups so they have freedom and have the power or ability to meet the basic needs, reaching out the productive resources, and participating in the development process.

The empowerment in Islam generally is two approaches which used Islam in the empowerment of the poor and orphans. First, continuous partial approach, that is giving aid directly to the poor who are not able to work such as the disability, elderly, lame people, etc. Secondly, the structural approach, that is giving aid continuously in order for poor and orphaned children can overcome poverty/weakness, and who assisted also are expected to be able to help.

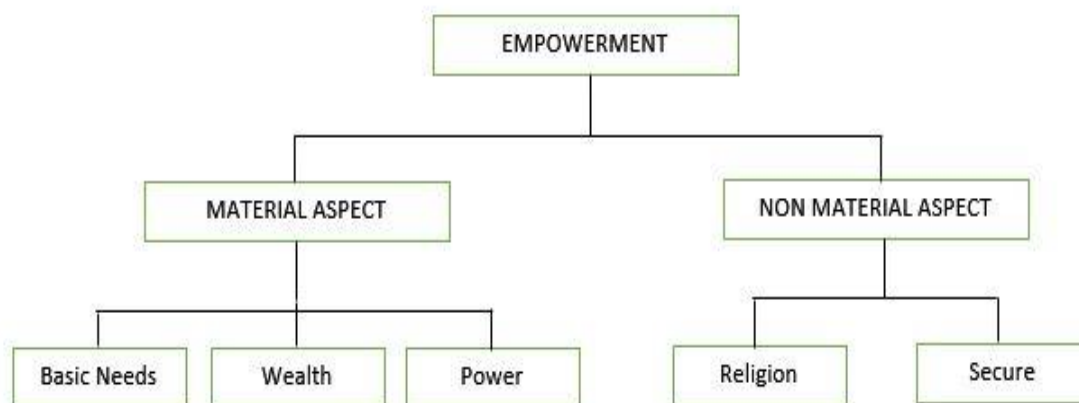
In Islam, There are several meanings of empowerment (Tamkin) in the Qur'an:

1. giving of power or empire, in surah Al-Kahfi verse 84 with its mean "Behold, We established him securely on earth, and endowed him with (the knowledge of) the right means to achieve anything"
2. position on the side of the ruler, in surah Yusuf verse 54 "And the King said: "Bring him (Yusuf) unto me, so that I may attach him to my own person." And when he had spoken with him, (the King) said: "Behold, [from] this day thou shalt be of high standing with us, invested with all trust!"
3. preparation for power or position on earth, in surah Yusuf verse 21 "And thus We gave unto Yusuf a firm place on earth; and (We did this) so that We might impart unto him some understanding of the inner meaning of happenings. For, Allah always prevails in whatever be His purpose: but most people know it not.
4. granting the favor of the world and livelihood, in surah Al-An'am verse 6 "Do they not see how many a generation We have destroyed before their time – (people) whom We had given a (bountiful) place on earth, the like of which We never gave unto you, and upon whom We showered heavenly blessings abundant, and at whose feet We made running waters flow? And yet We destroyed them for their sins, and gave rise to other people in their stead"
5. the determination of the religion or the power to accentuate the Islamic sharia safely, in surah An-Nur verse 55 "Allah has promised those of you who have attained to faith and do righteous deeds that, of a certainty, He will cause them to accede to power on earth, even as He caused (some of) those who lived before them to accede to it; and that, of a certainty, He will firmly establish for them the religion which He has been pleased to bestow on them. and that, of a certainty, He will cause their erstwhile state of fear to be replaced by a sense of security, (Iseeine that) they worship Me (alone), not ascribing divine powers to aught beside Me. But all who, after (having understood) this, choose to deny the truth - it is they, they who are truly iniquitous"
6. Having ability or victory on something, in surah Al-Anfal verse "And should they but seek to play false with thee - well, they were false to Allah (Himself) ere this: but He gave (the believers) mastery over them. And Allah is all-knowing, wise"

7. empowerment also have a means as constant, stable and strong somewhere, in surah Al-Mursalat verse 21 “which We then let remain in (the womb's) firm keeping”

Someone called have a power when he have two condition in his self, the first is having a power in tangible (Material) aspect, and the second is in intangible (Non Material) aspect or religion aspect.

Picture 2.1 Empowerment Condition



(Yulizar Yulizar D. Sanrego et, al, 2016: 74-91)

In Islam there are some principles of empowerment that has been established by Prophet Muhammad SAW, the Islamic empowerment principles as follows:

1. Justice principle, is the principle which requires us to distribute wealth equitably, giving equal opportunity to work according to ability and their capability, getting the appropriate work outcome without quarreling with people in power that can take or steal those results.
2. Equality principle, in this principle there is nothing to distinguish about human beings from creation and naturally, the difference is simply the ability, talent, charities, the degree of taqwa in the presence of Allah, as well as what the demands in the job and profession.
3. Participation principle, is the principle which involves the role of the society directly and actively as guarantors in decision making for self building, life, and the environment.
4. Appreciation principle, Islam strongly encourages hard work.
5. Ta'awun principle, in this principle Islam encourages us to help anyone who needs, empowering those who do not have the power to work both financially or training and learning.

MICRO ENTERPRISE

The definition and the characteristics of micro, small and medium enterprises according to law No. 20 in 2008 about micro enterprise is the personal productive business or an individual's company who meet the criteria of micro enterprises, such as:

1. Have the net worth at most Rp. 50.000.000 (fifty million rupiah) not including land and business building.
2. Have the annual sales at most Rp. 300.000.000 (three hundred million rupiah).

Micro-enterprises have several characteristics that are different from the types of small and large businesses, the characteristic of micro enterprise as follows:

1. Type of goods / commodity is not always fixed, can change any times
2. The place of business is not always settled, can move any times
3. Have not done simple financial administration yet
4. Does not separate family finances and business finances
5. Human resources (the actors) do not have adequate entrepreneurial spirit
6. The average education level is very low
7. Generally there is no access to banking, but some have access to non-bank financial institutions
8. Generally do not have business license or other legality requirements including NPWP
9. Examples: street vendors and traders in the market.

RESULT AND ANALYSIS

1. Overwrite About BMT Hasanah Ponorogo

BMT Hasanah Ponorogo is a microfinance institution founded on April 4 2011 based on the law of the Ministerial of Cooperatives of Small and Medium Enterprises of the Republic of Indonesia. With Ministerial decree No. 554/ BH/ XVI.21/ 2011, BMT Hasanah has been approved for the establishment of cooperatives. As an institution which had a social mission, BMT Hasanah with *baitul maal* and *baitul tamwil* functions handled by the professionals Muslims worker, In sya Allah will create a better, having quality sharia financial institution and fill the expectations of ummah.

BMT Hasanah founded by considering the society condition from economic aspect that can't live properly, often trapped in lender, the absence of institutions that can help them to increase their income and any other conditions that harm the powerless society. In fact, the powerless society can increase their economic standard if empowered with togetherness system. BMT Hasanah as the sharia financial institution with sharia system established in effort to empower the ummah through saving and financing activities that impact to the improvement of the members and partners and become better, safer and fairer.

2. The Implementation of Micro Enterprise Empowerment in BMT Hasanah Ponorogo. In the beginning of this empowerment program, firstly BMT Hasanah built a relationship with the micro entrepreneurs in traditional market. After the relationship between BMT Hasanah and micro entrepreneurs existed, BMT Hasanah will more easier to get the information about the characters and various behavior of the society around the traditional market. The customers who have accessed the financing from BMT Hasanah become the members and partners of BMT Hasanah. The purpose of this empowerment program not just to develop the micro entrepreneurs business, it also have a purpose to release the micro entrepreneurs from a debt that they have from a lender or conventional financial institutions.

The members of this empowerment program obtained from the recruitment with others members recommendations and from the micro entrepreneurs who propose the financing to BMT Hasanah. Then, BMT Hasanah will select the micro entrepreneurs who meet the character and propriety standard to receive the fund of financial assistance. The disbursement will be done if the micro entrepreneur pass from the BMT Hasanah selection. In this empowerment program, the micro entrepreneur who have a family will be prioritized than the micro entrepreneur who didn't have a family yet, because the micro entrepreneur who have a family believed can more productive than the micro entrepreneur who didn't have a family yet. When the micro entrepreneur business has developed, the fund from ZIS fund will be covered with the other financing contract from baitul tamwil.

Besides giving the capital assistance, BMT Hasanah also monitoring the activities of micro entrepreneur in traditional market. BMT Hasanah also incite and teach the micro entrepreneurs to record their daily income and expenditures. BMT Hasanah also give a piggy bank and incite the micro entrepreneurs to separate their money as they possible to save it in the piggy bank, Then the fund from the piggy bank will become the infaq and shadaqah fund from the micro entrepreneurs that BMT Hasanah will process it and distribute it to others society who need an assistance.

The scale of capital assistance provided by BMT Hasanah to micro entrepreneurs actually not to big, because the baitul maal doesn't receive the big ZIS fund too. The assistance was focused to the micro enterprise that really need a fund assistance. This assistance was focused to micro enterprise because the micro entrepreneurs still have a limited human sources and have a poor business management.

3. BMT Hasnah Financial Assistance as The Model of Micro Enterprise Empowerment

- a. Micro Enterprise Empowerment Through ZIS Fund Distribution

In the micro enterprise empowerment program, ZIS fund from baitul maal sector will distributes to the society that need an assistance. BMT Hasanah provide a capital assistance from ZIS fund to the micro entrepreneurs to start or develop their business. This ZIS fund will given to the micro entrepreneur who propose an financial assistance to BMT Hasanah and to the micro entrepreneur that

recommend by the members of BMT Hasanah. After that process, BMT Hasanah will select the micro enterprise that really proper to be empowered based on BMT Hasanah selection standard. The disbursement of ZIS fund will be done after the micro entrepreneur pass the selection of BMT Hasanah.

There is no refunding in this ZIS assistance, because this ZIS fund is pure to help and support the micro entrepreneur who really need a financial assistance. This ZIS fund focused to society who want to start the business, after their business developed, BMT Hasanah will cover this ZIS assistance with murabahah contract from the baitul tamwil sector.

b. Micro Enterprise Empowerment Through Murabahah Contract

BMT Hasanah also use murabahah in their empowerment program. The customer obtained from the micro entrepreneur financing proposal, from the recommendation of BMT Hasanah members and from the micro enterprise from the ZIS assistance fund that have been developed. In this contract BMT Hasanah will prefer to the developed business than newly started business. The micro entrepreneur will receive the murabahah financing if he pass the selection from BMT Hasanah. In this contract BMT Hasanah become the supplier of the trading goods for the micro enterprise. BMT Hasanah will tell the micro entrepreneur about the main cost of goods, the profit for BMT Hasanah and the selling price to the micro entrepreneur. The customer will deliver their goods to BMT Hasanah, and BMT Hasanah will provide the goods for the customers, Then the customer will take their goods from BMT Hasanah. The payment can be done under two shape, first with tempo payment, and the second is with the installment payment. The payment system was approved between BMT Hasanah and the micro entrepreneur. BMT Hasanah will look the condition of micro entrepreneur business, then implemented the payment system based on the ability of the micro entrepreneur. BMT Hasanah also monitoring the customer business activities.

c. Micro Enterprise Empowerment Through Syirkah Al-Inan Contract

Syirkah Al-Inan is the cooperative contract between BMT Hasanah and the micro entrepreneur to help them in developing their business. In this contract BMT Hasanah will give a financial assistance to the micro entrepreneur who have the business before and not developed yet. This financial assistance pure from the proposal of the micro entrepreneur, because BMT Hasanah only give this financial assistance for the customer who have a business, not for the newly starting business. The micro entrepreneur will receive this assistance after passing the selection from BMT Hasanah. In this selection, BMT Hasanah also analyze the micro entrepreneur turnover and profit.

In syirkah Al-Inan contract, the profit from the trade activities will be divided with profit and loss sharing system that BMT Hasanah and micro entrepreneur agreed. In this profit and loss sharing system, BMT Hasanah not determine the profit that will divide between micro entrepreneur and BMT Hasanah. BMT Hasanah will see the profit from the micro entrepreneur, if the business have a

good income, then the profit and loss sharing will taken from the net sales income, if the business not good enough, then the profit and loss sharing will taken from the gross sales income, even if the business have a bad income, the profit and loss sharing will taken from the sales turnover, and as other financing assistance, BMT Hasanah will keep the monitoring of micro entrepreneur business activities.

4. The Impact From The Model of Micro Enterprise Empowerment by BMT Hasanah Ponorogo.

The result from the BMT Hasanah empowerment programs can be said good enough. The micro entrepreneurs who become their members that join their empowerment programs have a positive response. The micro entrepreneurs are very helped by the existence of this program. The business also have many development after accessing the capital assistance form the BMT Hasanah. The success of this empowerment program can be seen from the development of micro enterprise as follows:

a. From material aspect

- 1) Already able to meet their basic needs day to day
- 2) The development of income and annual sales after accessing BMT Hasanah financing
- 3) The reduction of the amount of debt for the micro entrepreneurs who have a debt to the lender and conventional finance institution
- 4) Already save their money from the daily income.

b. From non material aspect

- 1) The micro entrepreneurs fell more comfort and secure after accessing the financing from BMT Hasanah
- 2) The micro entrepreneurs also able to give a charity and help other people in need even with small assistance.

Although the assistance given by BMT Hasanah is not too big, but can help the actors of micro enterprise. For future expectation, BMT Hasanah have a training programs for the micro entrepreneurs, then will more develop and empower the micro entrepreneurs.

CONCLUSSION

1. The Empowerment Program

BMT Hasanah empowerment program begins from making a good relation with the micro entrepreneurs, so they can obtain an information all about the micro enterprise characters and conditions around the traditional markets. After knowing the all the information, BMT start their empowerment program by offering their fund assistance to the micro enterprise, BMT Hasanah will focused on the micro enterprise actor who really need a fund assistance and have a debt to the lender or conventional financing institution. After the micro entrepreneur meet several requirements, they become a members of BMT Hasanah, and get the fund from

BMT Hasanah. BMT Hasanah also stand by the micro enterprise actors in carrying their activities and teach them to record their daily income and outcome. BMT also incite the micro entrepreneurs to save their money in piggy bank and incite to give charity as they possible to help others people in need.

2. The Model of Empowerment

The model of micro enterprise empowerment in BMT Hasanah done by providing the financial assistance. BMT Hasanah use three instruments to empower the micro enterprise, those three instruments are:

- a. Micro enterprise empowerment through ZIS fund distribution. BMT Hasanah will distribute their ZIS fund from baitul maal to the micro entrepreneur who need a financial assistance. After the micro entrepreneur business developed, the fund that come from ZIS fund will covered to murabahah contract from baitul tamwil sector.
- b. Micro enterprise empowerment through murabahah contract. In this contract BMT hasanah become the supplier for the micro enterprise needs. The micro entrepreneur will buy their needs from BMT Hasanah. In this contract, BMT Hasanah will tell the micro entrepreneur about the main cost of goods, the profit for BMT Hasanah and the selling price.
- c. Micro enterprise empowerment through syirkah Al-Inan contract. In this contract, BMT Hasanah and the micro entrepreneur will cooperate in business. BMT Hasanah will give the micro entrepreneur a fund and the micro entrepreneur will use it to develop their business. In this contract, BMT choose the micro enterprise that has been developed. For the profit sharing, BMT Hasanah use profit and loss sharing system agreed between BMT Hasanah and micro entrepreneur.

3. BMT Hasanah Roles in Empowering The Micro Enterprise

BMT Hasanah has an important role in empowering the micro enterprise such us:

- a. Gain the family relationship with the micro enterprise actors, done by come to traditional market and socialize with the micro enterprise until they become a partner.
- b. Giving a capital assistance micro enterprise, done by giving the capital fund to trusted micro enterprise actors
- c. Become a partner for micro enterprise, after a good relation arise between BMT Hasanah and the society in traditional market, BMT Hasanah and the micro enterprise actors become a partner in empowerment program.
- d. Guard the micro enterprise in their activities by standing beside the micro enterprise in traditional market every day, and help them when they need a help
- e. Giving a financial assistance for micro enterprise, done by giving the financial assistance for the micro enterprise to develop and empower their business
- f. Incite the micro enterprise to record their budged, after the micro enterprise become a customer, BMT Hasanah always incite their customer to record any

income and out every day, so the micro enterprise actor will know their financial matter

- g. Incite the micro enterprise to give a charity as they possible by incite the actor of micro enterprise to separate they money to the money box that BMT Hasanah given in the first time.
- h. Incite the micro enterprise to save their daily income by their self of can through the saving product in BMT Hasanah.
- i. Motivating the micro enterprise actors and become a counselor for the micro enterprise who need a suggestion for their business.

furthermore, hopefully BMT Hasanah can improve their empowerment program and empowering more than present days. There some suggestion from the researcher maybe can used to help BMT Hasanah in empowering ummah, the suggestions as follows:

1. For BMT Hasanah, the micro enterprise empowerment program is already fine, but BMT Hasanah need to gain more connection for their maal input, if the maal input become more optimal then present day, it will more easier to improve their capital assistance for micro enterprise and also can gain their fund to help people not just the micro enterprise actor, but also people in need like unemployment. BMT Hasanah also need to extend their empowerment program, so the empowerment program will reach any micro sector, not just in traditional market, but also in other sector that need a capital or financial assistance. If the empowerment program reach every sector in micro business, then BMT Hasanah will more help ummah to have a power in their economic aspect.
2. For all readers / community, to support the existing of BMT empowerment program in Indonesia, understanding the function of zakat in empowering ummah, and understanding the obligation of zakat for the Muzakki.
3. In this research, the researcher only studied the micro enterprise empowerment in traditional market sector and not studied other micro enterprise sector yet, such as agriculture sector, fishery sector and ranch sector, so this research is limited on the empowerment of micro enterprise in traditional market
4. To the next researcher, expected to examined and studied more about the function and the impact of the micro enterprise empowerment program done by BMT, not only the empowerment program in traditional market, also the empowerment program in fisheries, agricultural and ranch sectors, so the empowerment that done by BMT will more visible.

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