

CHAPTER I

INTRODUCTION

A. Background of Study

The problem of poverty and unemployment is quite complete and needs to be changed by all parties together and coordinated. Poverty is generally a condition in which the income level of a community or groups is not sufficient to meet their basic needs. Village is the smallest state unit closer to the public and directly touching the public need to be prosperous. As a representative of the state, the village is obliged to carry out both the physical development and the development of human resources as an effort to improve the quality of life and the well-being of the village community. As mandated by the Constitution (UUD), the government, including the villages, must be able to advance the general welfare of the population. Welfare can be interpreted as a good state of society so that it is able to meet basic needs, improve the quality of life guaranteed and avoid poverty, ignorance, fear, or worry so that life in a safe and secure state, both physically and mentally.¹ To measure prosperity in Islam can use sharia maqasid which is divided by three parts, namely *maqashid dharuriyat*, *maqashid hajiyyat* and *maqashid tahsiniyat*.²

Statistics Indonesia noted that Indonesia had data with a percentage of 9.82% in March 2018, with that percentage, the number of poor people in Indonesia reached 25.95 million when viewed from the per capita expenditure side. In March 2018, the percentage of poor people in urban areas was 7.02 per cent, while in villages it was 13.20 per cent. Indonesia is the smallest

¹ Rosni, "Analisis Tingkat Kesejahteraan Masyarakat Nelayan Di Desa Dahari Selebar Kecamatan Talawi Kabupaten Batubara" Universitas Negeri Medan. *Jurnal Geografi E-ISSN: 2549-7057 P-ISSN: 2085-8167 Vol 9 No. 1 – 2017 P. 56*

² Satria, The Concept Of Welfare From Siyasa Syar'iyah Prespective And Its Implementation On Zakat Management In Indonesia, *Islamic Economics Journal*, Volume 5, Nomor 1, Juni 2019, P. 43.

unit of the state and has 75,436 villages. The Village Development Index (IPD) shows villages with underdeveloped status as many as 14,461 villages (19.17 per cent).³

As for Ponorogo, which concerns researcher to researchers with a population of around 855 281 people (Data Source: Statistics Ponorogo in 2010 the number of poor people in Ponorogo Regency in 2016 is still below the average line of the poor people number of in Indonesia, especially East Java with the number reaching 102,600 inhabitants. It is a district with a large percentage and number of poor people in East Java. As in the following data:

Table 1. 1

POVERTY LINE

Poverty Line and Number of Poor People In Ponorogo Regency

2012 - 2016

<i>Years</i>	Poverty Line	<i>Poor</i>	
	(Rp./Kap/Mnt)	Percentage (%)	Total (000 soul)
2012	224.186	11,76	101,40
2013	239.963	11,92	103,00
2014	247.368	11,53	99,86
2015	251.525	11,91	103,22
2016	266.312	11,75	102,06

Data source: National Socio-Economic Survey

More unemployment in Ponorogo as reported by Gema Surya FM from BPS Data, the total workforce in 2018 reached 505,250 people, while those who were unemployed or still unemployed reached 19,553. Made Ratmi, head of the BPS Ponorogo Social Statistics section, said

³ <https://www.bps.go.id/pressrelease/2018/12/10/1536/hasil-pendataan-potensi-desa--podes--2018.html> Diakses 7 November 2019 Pukul 4.39 Pm

⁴ <https://ponorogokab.bps.go.id/statictable/2017/09/15/223/garis-kemiskinan-dan-penduduk-kabupaten-ponorogo-2012-2016.html> Accessed (Thursday, Septembre, 11, 2019) Pukul 15.09 WIB

that 38 per cent were junior high school graduates and 25 per cent were vocational high school graduates. In addition, in the four-year period from 2014 to 2018, there were also up to 1,300 unemployed people. Strategies to eradicate poverty and unemployment are widely offered to overcome poverty problems, such as the provision of employment and vocational skills programs for the community.

. Community development has the meaning of a conscious, systematic and directed effort by organized, for the community community to change their own standard of living for the better.⁵

The United States, which is classified as a developed country and one of the richest countries in the world, still has 3% of the population below the poverty line. In fact, according to the UN report, about 12% of the American population lives in poverty and America is in the top place among developed countries in inequality in income and wealth.⁶ Based on the experience that has taken place so far, Indonesia has never been free from poverty. On the basis of these factors, a greater role is needed from the state through the government in order to be able to implement different policies that can meet the different needs of the community in order to reduce the poverty rate of the community.

It is therefore very necessary to increase the capacity of communities, especially rural areas, to strengthen community food security in order to meet household needs. Community empowerment programs aiming to thrive in rural areas have many similarities in common. This can be seen in the Rural Agribusiness Development Program (PUAP) and Food Self-Reliance Village (Demapan) Village. The similarities include: village-based cooperation, carried out by community groups, obtaining agricultural and non-agricultural venture capital, the formation of microfinance institutions

⁵ Sudjana, *Pendidikan Nonformal: Wawasan, Sejarah Perkembangan, Filsafat Dan Teori Pendukung Serta Asas*, (Bandung: Falah Production, 2004), P. 270

⁶ <https://www.voaindonesia.com/a/laporan-gedung-putih-hanya-3-persen-warga-as-yang-miskin-/4482509.html> Accessed Januari, 02, 2020 1.34 PM

at the village level, and guided by extension workers and advisors.⁷ On the other hand, villages have limitations. In this case, village social capital is greater than economic capital. Social capital in question is a social bond, that the attraction of social capital lies in its capacity to mobilize local social networks to overcome the problem of poverty, for example a micro-funding program for mutual welfare.⁸ Social entrepreneurship has been shown to have a significant social impact, particularly in terms of prosperity. Innovations and ideas that are outside the limits of general thought (out of the box) become the main instrument. In addition, emotional intelligence possessed by social entrepreneurs continues to drive to look for opportunities in making social change. Characteristics of an entrepreneur who dares to take risks Characteristics of an entrepreneur who dares to take risks means that he is tough in his efforts to solve social problems as someone who is tough in efforts to solve social problems. Equitable economic development, especially for the poor, is a driving force for making significant changes through social innovation. The entrepreneurial approach paves the way for equitable distribution of the economy.⁹ In addition, creative new ideas in the concept of entrepreneurship often cross traditional boundaries in conventional economic activities.

Therefore, one strategy to overcome this is to realize rural entrepreneurship where resources and facilities are provided spontaneously by rural communities to change rural social conditions. According to the Village Law (Law Number 6 of 2014) the Village is a unit. Legal communities with territorial boundaries that are empowered to regulate and manage government affairs, the interests of local communities based on

⁷ Valeriana Et Al, Optimalisasi Pemberdayaan Masyarakat Desa Melalui Sinergi Program Puap Dengan Desa Mandiri, *Analisis Kebijakan Pertanian. Volume 9 No. 2*, Juni 2011 : 125-142

⁸ Ayu, Modal Sosial Dan Kemiskinan Social Capital And Poverty, *Sosio Informa Vol. 1, No. 03, September - Desember, Tahun 2015*

⁹ Nur Firdaus, Pengentasan Kemiskinan Melalui Pendekatan Kewirausahaan Sosial Poverty Alleviation Through Social Entrepreneurship Approach, *Jurnal Ekonomi Dan Pembangunan Vol 22, No. 1, 2014 Hal. 61*

community initiatives, original rights, and / or traditional rights that are recognized and respected in the government system of Unitary Republic of Indonesia (NKRI).¹⁰ The law requires the existence of an independent and autonomous village in managing its resources with the Affinity Group, which is expected to play a role in improving the rural economy.

Therefore, in order to achieve and improve family health, it is a duty to support the success of this programme, one of the efforts that can be made is to encourage the movement of the village economy through village entrepreneurship, where village entrepreneurship is a strategy for the development and growth of welfare, namely the presence of affinity groups which is based on the bond of togetherness, compatibility, trust, cooperation, and interests of same vision and mission between members.¹¹ Affinity is also a place for large groups of people who are able to grow and develop independently by contributing to a large and occupying a strategic role in economic village development of Ngunut.

There are four affinity groups in Ngunut village, among others, *Kelompok Afinitas Pria Sejahtera, Kelompok Afinitas Pria Harapan, Kelompok Afinitas Wanita Berdikari dan Kelompok Afinitas Wanita Rahayu*.¹² Of the four affinity groups, the Independent Women's Affinity Groups differ from the other groups. There are programs and management in these Independent Women's Affinity Groups that are different from other groups. Through this group, there is a loan program whose capital comes from the compulsory savings of each member, until the members of this group have a home-based business / home industry, in order to improve the welfare of its members.

There are 30 people were housewives in this group. 30 members of group 24 or 80% of them have their own businesses according to their

¹⁰ Undang-Undang Desa (UU Nomor 6 Tahun 2014)

¹¹ Sugiyanto Et Al, "Peranan Ketua Kelompok Afinitas Mandiri Pangan Terhadap Pengelolaan Kinerja Kelompok Dalam Mencapai Efektifitas Kelompok", *AGRISE Volume XII No. 1* Bulan Januari 2012 ISSN: 1412-1425, P. 27

¹² Interview With Mrs. Nurul On Wednesday, June 26, 2019 At 21.26 Pm

interests, expertise and opportunities. Although it is necessary to expand the scope of marketing in the marketing of the results of operations, no matter how much production is produced if the market does not support it is difficult for them to be prosperous because the products they produce cannot be properly marketed. The increasingly efficient industrial sector in a national economy requires small companies in the manufacturing industry. The growth of the rural home industry will improve the economic village with a variety of business activities and community skills. This will be a very important step forward for rural economic development activities.¹³ In the process of industrial development, rural industries are needed in an effort to increase added value which in turn can improve welfare. The growth of small industries is an industry that has an important role in supporting the pace of regional economic growth, and the development of small industries continues to grow in line with developments. The industrial development sector in development in Indonesia is inseparable from the role and existence of small and handicraft industries, which have historically been far ahead of the manufacturing and modern industries. Although the income of small industries in general is still relatively low. But its existence cannot be ignored in the economic downturn.¹⁴

As in research written by Rabbani et al. The research is located in the Jatiwarna village with the title “*Analisis Dampak Pemberdayaan Perempuan terhadap Kesejahteraan Keluarga*”. In this study the empowerment of women through the Islamic Financial Services Cooperative has an impact on family welfare. This can be seen from the test based on the material conducted where the amount of funding and income received significantly influence the welfare of the family. On the other hand, attendance at weekly meetings and Islamic business ethics did not have a significant influence. As for simultaneously financing factors, attendance at weekly meetings, length of business, number of family members, age, education, and Islamic business ethics have a significant influence.

¹³ Ronald Lapcham, *Pengusaha Kecil Dan Menengah Di Asia Tenggara*, (Jakarta: LP3ES Anggota IKPI, 1991), Cet. Ke-1, H. 142.

¹⁴ Fachri Yasin, *Agribisnis Riau Perkebunan Berbasis Kerakyatan*, (Pekanbaru: Unri Perss, 2003), P. 168

Based on this explanation and the impact of similar research in other areas, researcher chose the village of Ngunut because of fluctuating poverty and low poverty reduction, which had an impact on welfare. *Independent Women's Affinity Groups* were positive and rapid so that they were expected to have an impact on people's welfare. It would therefore be appropriate for the author to choose the appropriate title "**The Role of Affinity Group in Improving Welfare in Maqashid Shari'ah Prespective (Case Study of the Independent Women's Affinity Groups In Ngunut Village, Babadan, Ponorogo).**"

B. Scope of Problem

In order to ensure that this research is more focused and does not deviate from the subject in question, the author focuses on the role of *Independent Women's Affinity Groups* in improving community welfare according to the perspective of *Maqashid Shari'ah* especially *Hifdzul Maal* (Case Study of Ngunut Village, Babadan District).

C. Problem Formulation

Based on the background and problem constraints that the author has described above, then the problem can be formulated as follows:

1. How is the role of Independent Women's Affinity Groups in the welfare of the Ngunut villagers?
2. How is the Maqashid Shari'ah (Hifdzul Maal) reviewing f the activities of Independent Women's Affinity Groups in improving the welfare of the people of Ngunut village?

D. Purpose of Study

1. To know what are the roles of independent women's affinity groups in the welfare of the Ngunut village community
2. To know the review of Maqashid Shari'ah (Hifdzul Maal) on the activities of Independent Women's Affinity Groups in improving the welfare of the Ngunut village community

E. Benefits of Research

Based on the formulation and objectives it can be seen that the benefits of this research are :

1. The benefits for academics

The research benefits for Academics are:

- a) Building socialism and awareness with fellow humans, through economic development actions
- b) Academics are very helpful for the development of learning and creativity in dealing with real problems that occur in the community with community groups
- c) Students who are ready who are able to realize the main goals of the Indonesian people towards prosperity for all Indonesian, through participating in the framework of the welfare of the people in general.

2. The benefits for Government

The research benefits for the Government are

- a) To assist the Government in economic equality, development, especially in rural economic development through self-reliant women's affinity groups
- b) To help the Government to optimize this program to other places
- c) To realizing economic goals and targets to overcome poverty and prosper the village community, without exception.

3. The benefits for Society

The benefits of research for the community are

- a) To understand for the public about group affinity in improving welfare
- b) To assist the community in strengthening the synergy of rural economic development through affinity groups
- c) Preventing poverty and creating prosperity, peace, for the community.

F. Research Methodology

1. Research Approach

In this economic research, the qualitative data research used in this study is a social phenomenon. The characteristics of qualitative research include :¹⁵

- a. Qualitative research opposes the artistic, because this research is senior (less patterned)
- b. Qualitative research interprets data found in the field
- c. Qualitative research is constructive, that is finding scattered data and then organizing it in a theme that is easier to discuss
- d. Qualitative research has a background on direct natural sources of data and researchers are the main instruments.
- e. Qualitative research is also called the ethnographic method because it was initially used for research in the field of cultural anthropology.

2. Research Methods

This research uses descriptive research method. In descriptive research, researcher try to describe and interpret objects according to what is happening in the field. In descriptive methods, researcher make it possible to make connections between variables and develop scientific research. The aims descriptive is to systematically describe the facts and characteristics of the object or subject under study in accordance with happening in the field.¹⁶ Field research (field research) is research conducted in the field of actual arena.¹⁷

¹⁵ Sugiyono, *Metode Penelitian Bisnis*, Edisi Ketiga, Cetakan Kesatu, (Bandung: Alfabeta,2017), P. 19

¹⁶ Sugiyono, *Metode Penelitian Bisnis*, Edisi Ketiga, Cetakan Kesatu, (Bandung: Alfabeta, 2017), P. 24

¹⁷ P. Joko Subagyo, *Metode Penelitian Dalam Teori Dan Praktek*, (Jakarta:PT. Rineka Cipta,2004), P. 66

3. Population and Sample

a. Population

Population is a generalization area that consists of: objects / subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions.¹⁸ The population in this study was the Kelompok Afinitas Wanita Berdikari. The total population of 30 people is made up of administrators and members of the group.

b. Sample

The sample is a portion of the population, from the total population, the author take a sample of several people, members and group workers, who can support research using the Random Sampling technique where the sampling of members of the population is done randomly because the population is deemed homogeneous.¹⁹ The criteria of the resource persons are based on people who master and can provide information smoothly and truthfully.

4. Data source

a. Primary Data

Primary data is the data collected by the author from the field respondents. Even as the primary data in this case is the questionnaire, the interview. In this study, the author directly obtains primary data from the field in order to obtain accurate data from the Affinity Group.

b. Secondary Data

Secondary data, namely secondary data, data obtained from external sources and internal sources.²⁰ In this study the

¹⁸ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 443

¹⁹ Sugiyono, *Metode Penelitian Bisnis*, . . . P.140

²⁰ Muhammad, *Metode Penelitian Ekonomi Islam Pendekatan Kualitatif*, (Jakarta:Raja Grafindo Persada,2004), H. 103.

authors get data from libraries, literature books and secondary data obtained from documents that are in institutions related to the problem. Which can support in this research.

5. The technique data collection

According to Sutopo the methods of collecting data in qualitative research are generally grouped into two types, namely techniques that are interactive and non-interactive. Interactive methods include interviews and participatory observation while non-interactive methods and observation do not participate, questioner techniques, note-taking documents, and participation does not play a role. While Sugiyono there are four kinds of data collection techniques, namely observation, interviews, documentation and combination / triangulation. In this study, researchers will use data collection techniques such as participant observation, and in-depth interviews, documentation and questioners / questionnaires to better support research.

a. Observation

Sutrisno Hadi stated that, observation is a complex process, a process that consists of various biological and psychological processes.²¹ The author participatory observation is by following the observed group activities.

In this study the authors conducted direct observations located in the village of Ngunut, Babadan Subdistrict in several houses of residents and groups and then made systematic records of matters relating to the problem. Through observation, the author also pays attention to and observes the people or parties involved in the process of improving welfare, especially improving the economic community.

²¹ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 229

b. Interview

Esterberg defined the interview as follows “ *a meeting of two persons to exchange information and idea through question and responses, resulting in communication and joint construction of meaning about a particular topic*”. Interview is a meeting of two people to exchange information and ideas through questions and answers, so that meaning can be constructed in a particular topic.²² The form of interview used is free, free guided or unstructured interviews. Free interview is an interview process where the interview does not directly direct the question and answer to the main issues of the research focus, while the guided free interview is a combination of free interviews and guided interviews, so the interview only points to the issues to be investigated, then the interview process takes place following the situation.²³

This interview was used by researcher as a data collection technique, and also wanted to find out things from the respondents in more depth small number of respondents. The respondents of stakeholders are department, village government, as well as participants, and the surrounding community who are deemed necessary to support research.

c. Documentation

The document is a record of events that have already passed. Documents design from of writing, drawings, or works. In the case of the document in Bogdan, Sugiyono (2017) states “In most qualitative research traditions, the phrase personal document is widely used as a first-person narrative produced by an individual who describes his own actions, experiences and

²² Sugiyono, *Metode Penelitian Bisnis*, . . . P, 464

²³ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 467

beliefs”.²⁴ Researchers here take pictures directly in the field of activities that occur and also record the results obtained by researchers to make it easier for researchers.

d. Questionnaire

Questionnaire or questionnaire is a research instrument in the form of a list of questions to obtain information from a number of respondents (sources taken data through questionnaires), questionnaires or questionnaires can be referred to as a written interview because the questionnaire content is a series of written questions addressed to respondents and filled in by respondents themselves.²⁵ The Likert Scale is used to measure the attitudes, opinions, and perceptions people about social phenomena by submitting a list of questions to respondents.²⁶ The Likert scale research instrument was made in checklist. It is done to reveal things, perceptions that are confidential.

6. Data analysis technique

Miles and Huberman stated that the activity in data analysis, namely data reduction, data display, and data verification.

a. Reduction Data

The data obtained from field observations and interviews is quite a lot that needs to be recorded carefully and in detail. Reduction of data means the recognition and disclosure of the characteristics of the data collected. The data that has been known and known for its characteristics will therefore facilitate further data collection by researchers.²⁷

²⁴ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 476

²⁵ <https://www.gurupendidikan.co.id/pengertian-angket/> Accessed, Tuesday, January 14, 2020, 11.14 PM

²⁶ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 158

²⁷ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 484-486

b. Display Data

After the researcher has identified, revealed the characteristics, and collected data according to the group. Data will be explained in detail. Explain this data into something that can be expressed clearly and precisely with the aim that it can be understood by people who have not experienced it themselves.²⁸

c. Verification Data

The third step in qualitative of analyzing data according to Miles and Huberman in Sugiyono (2017) was drawing conclusions and verification.²⁹ Any initial conclusions put forward are still temporary and will change if strong evidence is found at the next stage of collection data. Efforts to draw conclusions by researchers in terms of gathering through informants, after collecting data, researchers began looking for explanations related to what was stated by informants the final results can be drawn an outline of the research title that the researcher adopted.

7. The Validity And Reliability of Qualitative Research

Test the validity of data in research, often only emphasized on the validity and reliability test. In quantitative research, the main criteria for the research data are valid, reliable and objective. Validity is the degree of accuracy between the actual data occurring on the object of research with data that can be reported by researchers. Thus valid data is “data that does not differ” between the data reported and the data that actually occurs on the research object.³⁰ Data validity test in quality research includes the test of credibility, transferability, dependability, and confirmability.

²⁸ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 488

²⁹ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 492

³⁰ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 509

Data credibility or trust in the data of qualitative research results, among others, is carried out with extended observations, increased perseverance in research, triangulation, discussions with colleagues, negative case analysis, and member checks.³¹ While in this study the authors used triangulation techniques to test the credibility of the study. Triangulation is qualitative cross-validation. It assesses the sufficiency of the data according to the convergence of multiple data sources or multiple data collection procedures.

Triangulation techniques to test the credibility of the data done by checking the data to the same source with different techniques. For example data obtained by interview, then checked by observation, documentation, or questionnaire.

8. Research Background

a. Time of Research

The time of this In-depth research was carried out at January 11 – February 11, 2020

b. Object of Research

This research was carried out in Ngunut Village, Babadan District, Ponorogo. The object of his study is *Independent Women's Affinity Groups*.

9. Research Subject

The subjects in this study were *Independent Women's Affinity Groups*, Ngunut Ponorogo. A community group that is expected to have a role in improving the welfare of the community.

10. Research Instruments

The instrument in this study was the researcher, because this study was a qualitative study. In qualitative research the instrument or research tool is the researcher himself. To be able to become

³¹ Sugiyono, *Metode Penelitian Bisnis*, . . . P. 514

an instrument, the researcher showed a broad theory and insight, so that he can ask questions, analyze, photograph, and build the social situation under study more clearly and meaningfully.³² The instruments used in this field research include; observation, interview (interview) with a list of research questions that have been prepared. As for the equipment, namely: cameras, recording devices and notebooks.

a. Observation Guidelines

Observation guidelines are used to allow researchers to make observations in accordance with the objectives of the study. Observation guidelines are based on the results of observations on the subject's behavior during the interview and observations on the environment or interview settings and their influence on the subject's behavior and information that appears during the interview.

b. Interview Guidelines

The in-depth interview begins with information provided by the base informant who can provide further guidance to the researcher on the existence of other individuals in the community who can provide the various information or additional information needed. The base informants were chosen against people who had extensive knowledge of various sectors of the community and this information would be the key informants. Better direct this interview, interview guidelines are first made so that in interview the researcher can focus his attention on the object under study.

c. Documentation Guidelines

The data source of documentation is in the form of documents or archives which may provide additional information related to the role of Affinity Groups. This document can be in

³² Sugiyono, *Metode Penelitian Bisnis*, . . . P. 452

the form of activity documents, archives, pictures and so on.

G. Systematics of Writing

In describing and explaining the results of the research well and finished, the researcher wants to explain in detail how the systematic writing of the thesis that the researcher will do, including:

In chapter I, it will be explained related to the background of the research of what should have happened and what is happening now, the limitation of the problem, the formulation of the problem in the research, the purpose of the research, the benefits of the research, the research methods which consist of the types of research, data sources, techniques data collection, data analysis techniques consisting of quality analysis.

Chapter II, will explain the theory of the problem being analyzed namely the role of affinity groups in improving welfare in the perspective of the *Maqashid Shari'ah*. As for the role and welfare theory, it will be explained in detail in accordance with what will be discussed.

Chapter III, presents an analysis the role of affinity groups in improving the community welfare in the *maqashid sha Maqashid Shari'ah*. The results of the above research, written in Chapter IV, will be concluded after both.

Chapter IV, explains the conclusions which consist of conclusions about the role of affinity groups in improving the welfare of society in the *Maqashid Shari'ah*.