

## DAKWAH BIL-HAL: MUHAMMADIYAH STRATEGY IN THE EMPOWERMENT OF DISABILITIES GROUPS IN YOGYAKARTA

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### Abstract

Yogyakarta is a famous city for its slogan "Jogya Berhati Nyaman", but that slogan it has not really be perceived its comfort by all levels of society. Especially for those who have special needs or often called people with disabilities. People with disabilities are a group that often gets discriminated in every activity of life. Not only in society, people with disabilities often get discrimination to get their rights in public service and get a job. The difficulty of access in getting jobs will have a direct effect on their survival. Whereas equality in gaining access to this work is the right of every citizen, not least for the disabilities. So that based on that problem, Muhammadiyah as the largest religious organization in Yogyakarta want to empower the marginalized people (Disabilities). Muhammadiyah in its empowerment uses the strategy of Dakwah Bil-Hal to empower people with disabilities to get out of their handcuff problems. Dakwah Bil-Hal is an empowerment activity that emphasizes concrete actions to solve existing problems. This action aims to be able to raise the praise, dignity, and welfare of marginalized groups (people with disabilities in Yogyakarta). The main purpose of this paper is to explore and analyze Dakwah Bil-Hal that Muhammadiyah does in solving the problem of the disabilities with access to get jobs and how challenges facing Muhammadiyah in its empowerment. Data collection was done by interview, documentation study, and literature study. The result of this research, it is concluded that Muhammadiyah empowerment has succeeded in delivering the disability groups to better economic condition than before. Where is the empowerment strategy that is done by way of; Mentoring of assisted groups, Training and special skills, Granting business loan assistance.

**Keywords:** Empowerment, Disabilities, Dakwah Bil-Hal, Muhammadiyah

### 1 INTRODUCTION

Yogyakarta is a famous city for the slogan "Jogya Berhati Nyaman", but that slogan it has not really be perceived its comfort by the whole community. Especially for those who have special needs or who are often called persons with disabilities (*Convention on the Rights of Persons with Disabilities*).<sup>1</sup> Although the Special Region of Yogyakarta already has Regional Regulation Number 4 of 2012 on the Protection and Fulfillment of Rights of Persons with Disabilities, instead of providing comfort, the Local Regulation that targets 10%

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<sup>1</sup> In the Convention on the Rights of Persons with Disabilities, disabled people are written as persons with disabilities. That is, those who have long-term physical, mental, intellectual or sensory suffering in which interactions with multiple barriers can make it difficult for full and effective participation in society on an equal basis with others.

(ten percent) of accessibility changes for more inclusive is not well implemented. Not only related to public facilities that have not been maximally applied, the problem of job search opportunities in both public and private sector, is still a challenge for persons with disabilities. Whereas in article 31 paragraph 1 the regional regulation is explained about the quota allocation of 1% (one percent) for persons with disabilities in local companies or private companies that employ a workforce of at least 100 people (Pemda DIY, 2012). But the fact that the implementation of quotas 1% (one percent) is not well monitored in the field, and the absence of valid data about the absorption of workers with disabilities. In addition, other facts found are the absence of law enforcement for policy violations and still many discriminatory job requirements for the disability such as; must include physical and spiritual health information (CIQAL, MPM and ILAI, 2015).

According to research results, Shalehah (2014) equality in job opportunities for the visually impaired in Yogyakarta is still very difficult and limited. Whereas based on ILO standards (Organisasi Buruh Internasional, 2006) specific positive measures aimed at ensuring equality of opportunity and treatment of persons with disabilities in the workplace are not considered to be discriminatory against other workers. Therefore, it is not surprising if according to the research team of the Indonesian disability convention (2017) at a macro level the issue of 1% (one percent) quota is the mandate of statute number 4 of 1997 which has been changed to 2% (two percent) in statute number 8 of 2016 on "Persons with Disabilities" has not been widely applied in many cities in Indonesia, including law enforcement for violations of these quotas. Overall, people with disabilities in Indonesia are experiencing dismal conditions ranging from educational, employment, community acceptance, and social protection issues. Persons with disabilities also experience poverty with more unfavorable conditions than non-disabilities (Adioetomo, Daniel Mont and Irwanto, 2016). Yet if we look further at the importance of gaining access to this work, then it is very much related to their survival. Therefore, it is only natural that the economic welfare issue is one of the scourges that are always worried by persons with disabilities. This is because it is closely related to the increasingly difficult job opportunities they get from time to time.

If talking about quantity, the number of persons with disabilities in Special Region of Yogyakarta (DIY) is quite large. Based on data from the office of social service DIY, the number of persons with disabilities recorded in the year 2014 is 28.472 people from the total population 3,542,078 inhabitants. The details are 3,049 Netra, 8,335 bodies, 1,384 doubles, 7,543 people with intellectual disability (PDI), 2,527 people with motoric disability (PDM), 1,528 chronic, and 2,668 lethargic speech (ruwi). The data of the number of disabilities is also ranked 3 of all Social Welfare Problems (PMKS) in Yogyakarta (Kurnia, Ida and Amanda, 2016). In addition, the data can still increase again, because there are still many people who have not reported members of their family disability because it is considered disgraceful or embarrassing for the family. It is as mentioned by Drs. Aisah Indati, M.S., a lecturer at the Faculty of Psychology UGM that at this time not a few parents who can not accept the reality of having children with different conditions from most other normal children. Many feel embarrassed, even hiding their child's whereabouts (Ika, 2015). Reflecting on the data, it is important to resolve disability-related issues. If this is not handled seriously, it will cause them helplessness.

Based on that problem of unrelenting people with disabilities, it is no wonder that today many non-state actors are involved in empowerment to save them from the downturn. The presence of these non-state actors indicates that the presence of the state is less likely to disappear in providing protection and guaranteeing their rights in the public sphere. One of the non-state organizations actively involved in empowering disabilities in Yogyakarta is The Department for Community Empowerment (Majelis Pemberdayaan Masyarakat/ MPM), National Board of Muhammadiyah. The research questions of this research are first, how strategy Dawah Bil-Hal that Muhammadiyah does in empowering disability in Yogyakarta? Second, what are the challenges facing Muhammadiyah in its empowerment process?

## **2 RESEARCH METHODS**

The locus of this research is the community of *Persatuan Difabel Ngaglik* (PDN), Yogyakarta. This research uses a qualitative descriptive method. The process of collecting data in the field is used by way of observation, in-depth interviews with informants both from Muhammadiyah and *Persatuan Difabel Ngaglik*, and documentation and literature study. This documentation and literature study includes the results of previous research, scientific work, media coverage, and other documents.

## **3 EMPOWERMENT OF MUHAMMADIYAH THROUGH DAKWAH BIL-HAL**

The agenda of community empowerment and people explicitly has been stated in the tanfidz decision of Muhammadiyah's 45th and 46th congress held in Malang and Yogyakarta. In the long-term work plan, it is explained that Muhammadiyah's National Board program policy is focused on improving the role of empowerment of people and nation as a manifestation of Muhammadiyah's role in the development of civil

society in Indonesia. The eruption of social empowerment commitment and the whole potential of society and people is inseparable from the demands faced by Muhammadiyah to be able to side and defend the community at the grassroots and mustadh'afin community in various scopes and variations (Majelis Pemberdayaan Masyarakat, 2016).

In the field of community empowerment, Muhammadiyah has a special assembly namely The Department for Community Empowerment (Majelis Pemberdayaan Masyarakat/ MPM), National Board of Muhammadiyah, which is one of the Muhammadiyah-formed assemblies to answer the demands of the era. MPM Muhammadiyah's involvement in disability empowerment began in 2014, where MPM Muhammadiyah has Marginal Empowerment Division. In the beginning of its establishment, this division is working with one of the disability organizations in Yogyakarta, namely the Center for Improving Qualified Activity in Live of People with Disabilities (CIQAL) in an effort to assist the disability community in districts Lendah, Kulon Progo Yogyakarta and Purworejo. The mentoring is in the form of group strengthening and personal strengthening through regular meetings, recitation, training, consultation, social service, agricultural training and animal feed, and others. The objective of the division of this disability program is to enable vulnerable people to become more empowered by non-discriminatory policies. In addition, the disability program emerged because part of the great vision of MPM Muhammadiyah is to improve the capacity, dignity, competitiveness, bargaining position of society towards a just and civilized social life (Rahmi, 2015). Because genuine empowerment is how we can help such disadvantaged (disabilities) groups as revealed by Ife (1995) that empowerment is a process of helping people to be more effective with other interests, by helping them to learn and use in lobbying, using the media, engaging in political action, understanding how to work the system, and so on. Meanwhile, according to Scheyvens (2009), empowerment means activation of the confidence and capabilities of previously disadvantaged or disenfranchised individuals or groups so that they can exert greater control over their lives, mobilize resources to meet their needs, and work to achieve social justice.

The Department for Community Empowerment (Majelis Pemberdayaan Masyarakat/ MPM), National Board of Muhammadiyah in carrying out its functions refers to the ecology of human development and its environment which states that social intervention must be able to touch all levels of relations between individuals and their environment (refer Fig 1). The real intervention of Muhammadiyah is realized through the strategy of Dakwah Bil-Hal in every activity of its empowerment. According to Amin (2009), Dakwah Bil-Hal is an activity of Islamic dakwah done with real action or real charity to the needs of recipients of dakwah. So that the real action is in accordance with what is needed by the recipients of dakwah.

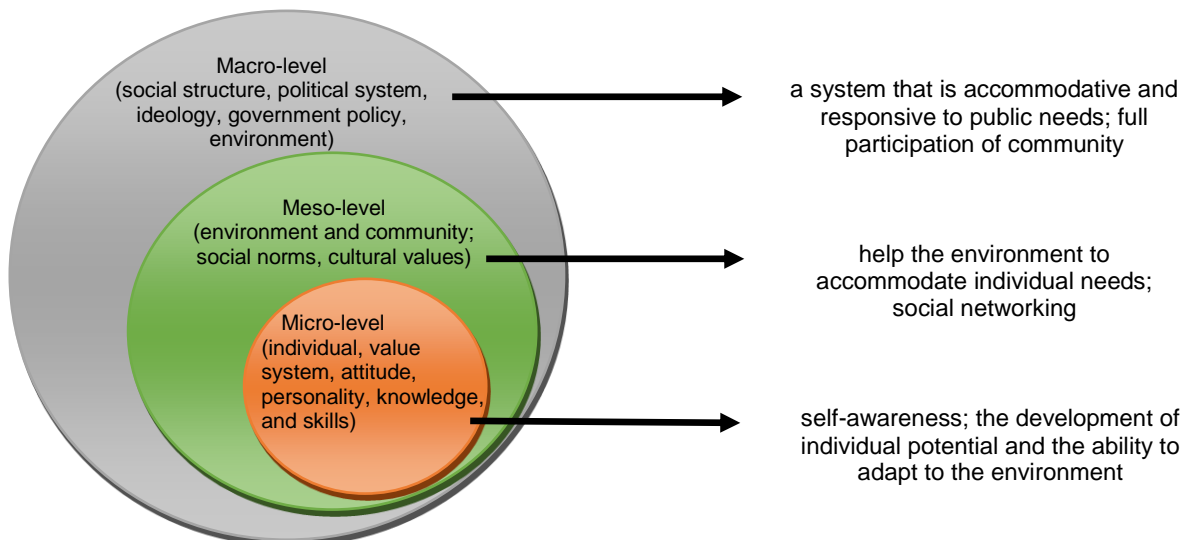


Fig. 1 the ecological approach to human development (Source: Majelis Pemberdayaan Masyarakat, 2016).

Based on these interlevel relations, the areas of work that will be empowered by The Department for Community Empowerment (Majelis Pemberdayaan Masyarakat/ MPM), National Board of Muhammadiyah are:

- a) Public awareness of their rights and obligations as citizens
- b) Development of basic needs and income generation of the community (the poor and marginalized)

- c) Policy advocacy, especially in relation to public policy that is not accommodative and sensitive to the needs of the wider community and marginalized communities
- d) The development of crisis centers (recovery centers) at regional and regional levels that serve as a rapid response and anticipation of psychosocial problems in the community

Based on that approach, Muhammadiyah in carrying out its empowerment to the disabilities groups enter at meso level with the field work on the point b namely the development of basic needs and increased the income of the disability. Basic needs and increased income are the focus of the field of working on the Muhammadiyah for the marginalized because of this problem which always keeps them. Therefore, the current development of the focus on empowerment has given a new emphasis on the building of economic and social capabilities among individuals, classes, and communities (Beteille, 1999).

In empowerment it is important to classify the subjects to be empowered (individual, group, or structure) as there will be different treatments in the empowerment process according to what is stated by Tveiten and Meyer (2009), that dissection of the term "empowerment" reveals that it can be defined in many ways, depending on the context of its use, which can be at an individual, organizational or community level. According to Yamin (2016) in the community empowerment activity, MPM Muhammadiyah carries two important aspects as well namely the critical awareness of the community (*harakah tauhiyyah*) and cultural action for freedom (*harakah tahririyyah*) as a concrete manifestation of tauhid in the daily life of society. Because knowledge shared with each other and gained from each other through communication is empowerment (Louis, 2017). With the invited group disabilities in taking action and participate together then It is through this action that the community becomes more vital, not just economically but as a strong functioning community in itself (McKee, 2012). So it is important that the attitude of optimism and the soul of independence should continue to be developed in each person with a disability, so they can survive in living their daily life. Therefore, MPM Muhammadiyah does Dakwah Bil-Hal to save their lives from a system that has marginalized. The Dakwah Bil-Hal that Muhammadiyah does include:

### 3.1 Mentoring Assisted Groups

In the process of empowerment, Muhammadiyah realized that facilitation of disability groups was the key to successful empowerment. In the strategy of dakwah bil-hal that is executed, the role of field facilitator MPM Muhammadiyah became the spearhead in the success of the empowerment program. According to Ife (1995), the role of mentor generally includes four main roles, namely; facilitators, educators, community representatives, and technical roles for the community to which they belong (in this case the disability group).

#### 1) Facilitator

The facilitator is a role related to the provision of motivation, opportunity, and support for the community. Some of the tasks associated with this role include; model, mediate and negotiate, support, build consensus together, and organize and utilize resources. The field facilitators of MPM Muhammadiyah in his duty to be a facilitator often held gathering or study activities with disability groups held every week. In this gathering or study is discussed everything that is related to the problems faced by the target group. Disability groups deliver all their complaints and achievements, which then the field facilitator will provide feedback to them (motivation). In addition, the facilitator also conducted deliberations to determine agreement in a program that has been designed by MPM Muhammadiyah with disability group. In this deliberation will be found agreement in running the program that has been designed.

#### 2) Educators

Facilitators play an active role as an agent who provides positive feedback and directive based on knowledge and experience and exchange ideas with knowledge and experience of the community that accompanied. In conjunction with this, facilitators often become a trainer in empowerment activities. The facilitators recruited by MPM Muhammadiyah is still a student, wherein the facilitators in their empowerment often transfer the knowledge they have learned in college to disabilities groups, and then they also learn the dynamics that happened in the society.

#### 3) Representatives of Assisted Groups

The role of representatives of the assisted groups is done in relation to the interaction between the assistants and the external agencies on behalf of and for the interest of the assisted group. Facilitators of MPM Muhammadiyah are a representation of its built disability groups. In establishing cooperation

with external parties, the assistant and members of his or her group are very active in participating or enlivening activities held by other institutions related to disability issues.

#### 4) The Technical Role

The technical role refers to the practical application of skills. Facilitators are required not only to be "change managers" who organize groups but also to carry out technical tasks in accordance with basic skills. Facilitators of MPM Muhammadiyah have a qualified technical role in the field of empowerment. Technical capabilities such as; conducting a social analysis of the issue of person with disabilities, managing group dynamics in the field, establishing good relationships between members of disability groups and external parties, being able to negotiate with external parties and other stakeholders, providing consultation to the target groups, and others.

### **3.2 Training and Giving Special Skills**

#### *3.2.1 Computer Training*

The computer is one of the most technologically beneficial products for human life. In the growing digital age, it is undeniable the importance of a computer to facilitate human work, therefore it is very important for everyone to be able to operate the computer. Muhammadiyah in empowering the group of disabilities Yogyakarta does not forget about the important aspect of a person with disabilities that has the expertise to operate a computer. Because Muhammadiyah believes that disabilities groups also have the potential to be developed, as Sumodiningrat notes (2002) that the effort of empowerment is to strengthen the potential or power of the community (empowering).

In addition to increasing knowledge and facilitating them in accessing information, this training is also intended to raise their awareness that the demands of the times and competition are getting tighter. If they do not have the ability to soft skill mastery of a good computer then the person with disabilities will increasingly marginalize with limited information. Let alone allow free access to information in the public domain, discriminatory disabilities in accessing information also occur in educational institutions (Utami, 2015). The importance of raising awareness is in line with what Scheyvens discloses (2009) in his research that consciousness raising is regarded as an important first step in facilitating empowerment of disadvantaged peoples. If power is to come from within and if people are to realize what they are capable of – something referred to as psychological power – there needs to be a strong awareness of the political and social context of one's oppression, so that people feel that they deserve to have access to resources and to be respected. In addition, the provision of computer training is also intended so that the special disabilities members who deal with KSP Bank Difabel can conduct financial bookkeeping and other administrative activities related to the smoothness of the KSP Bank Difabel. As explained by Ririn as a facilitator of MPM Muhammadiyah, National Board of Muhammadiyah namely:

“Seeing many disabilities members who stutter our technology took the initiative to provide computer training. We provide training for 1 person, with 1 facilitator being more intense and fast” (Interview on 19 November 2016).

Computer training is held once a week, where the place of execution moves from one house to the house of the other disabilities members adjusted to the request of members and the ability of the homeowner to be occupied. Participants in this training range from 10 to 12 people, but who are practice diligently in training several 8 people. Participants who are very diligent in this training is the operators of KSP Bank Difabel because of the needs of their work who must be able to operate the computer. The initial challenge in pioneering this program is related to the number of laptops or computers owned by the field facilitators. Laptops or computers there are only a few because the number of field facilitators is not much. If members of disabilities groups want to buy a new laptop there are no funds that can be used so it is only relying on a laptop or computer from facilitators. In addition, disabilities members do not have a computer due to the absence of costs and necessities to buy the goods. However, the challenge finally got a way out when the assistance came from students of Muhammadiyah University of Yogyakarta (UMY) who get grant funds in The Program of Creativity Student, Community Empowerment (*Program Kreatifitas Mahasiswa Pengabdian Masyarakat/PKM-M*) from The Ministry of Research, Technology and Higher Education (Kemenristekdikti) of the Republic of Indonesia. UMY student groups in the program are focused on devotion to the disabled to help provide computer training. As an explanation of the results of interviews with Amel as the following field facilitator:

“And we are also alhamdulillah now get help for computer training from students of UMY who follow The Program of Creativity Student, Community Empowerment (PKM-M) (focusing their devotion of

computer training for disabilities). This training is also intended for them to be able to manage KSP Bank Difabel by using Computer” (Interview on 19 November 2016).

From this training, it is very felt once the benefits gained. Members who initially do not know what a computer is, already know how to shape and how to operationalize computer. Although it is still a very basic learning (typing learning, getting to know ms. Word, ms. Excel, etc.), this program is greeted enthusiastically by the trainees (refer Fig 2). As for other additions to the training, participants are introduced to the Internet as a medium for commercial purposes (selling their products online or online shop). In the online shop training, the field facilitators introduce the online market website that has been released by Muhammadiyah that is [www.kedaimu.com](http://www.kedaimu.com).



Fig. 2 Enthusiasm of Training Participants (Source: MPM Muhammadiyah document 2015)

Situs of [www.kedaimu.com](http://www.kedaimu.com) is a container for MPM Muhammadiyah's target groups to market the products they have produced online. According to Mr. Waluyo as a computer training participant, this activity is very beneficial for him and also at the same time can provide wide access to the sale of their products to the online world.

“Training is very useful, especially for us who have never used a computer. I am very enthusiastic to learn because it is also taught how to use the internet. I want to try to sell my product here ([www.kedaimu.com](http://www.kedaimu.com))” (Interview on 24 November 2016).

The President of The National Board of Muhammadiyah, Haedar Nashir said that MPM's business in providing opportunities for the beneficiaries to be able to market their products more widely. This also makes MPM assistance from small and medium business groups not less and not marginalized by market forces and capitalist-liberalist economic system. Chairman of MPM Muhammadiyah, M. Nurul Yamin stated that [www.kedaimu.com](http://www.kedaimu.com) basically have in common with other online stores that provide products and product quality attaches importance. "Kedaimu not only market the product but also has more value, marketing the value of partiality. In [kedaimu.com](http://kedaimu.com), besides displayed goods also have profiles of each group assisted," he said (Suara Muhammadiyah, 2016b).

### 3.2.2 Cake Making Training

Muhammadiyah in its empowerment highly upholds the equal rights and obligations of men and women. Although women are often regarded as a weak creature compared to men and are often seen as unable to help in earning a living (especially if they are only housewives and disabilities), Muhammadiyah believes that if women are given special skills and are empowered, they are also able to help sustain the family economy. Considering the many wives of disabilities members who are eager to assist their husbands in the family economy, Muhammadiyah through its field facilitator initiative to empower women (wives or mothers with disabilities) by providing cake making training.

The purpose and objective of Muhammadiyah in providing this training are to provide supplies to disabilities women members who want to open a food business (in the form of a cake) to be sold around their house (private shop) or to be entrusted to stalls, as well as schools around the neighborhood they. Muhammadiyah realizes that the economic problems are the challenges faced by disabilities people because of the difficulty of access to jobs in both the public and private sectors. Therefore, entrepreneurship is one of the best ways for people with disabilities to get out of their shackling problems.

The cake making training is held around several times in one of the houses of disabilities members who are willing to house for training. The women with disabilities members are very enthusiastic about the training is given by Muhammadiyah. In this training, the attendees were around thirty. The large number of participants who attend because most of the participants do not have a job so that by participating in the training, they hope will get the benefits or income from this activity. Seen in the event participants were quite crowded and there were some snacks made; Cake brownies, Apem, Dadar gulung, and others. (refer Fig. 3)

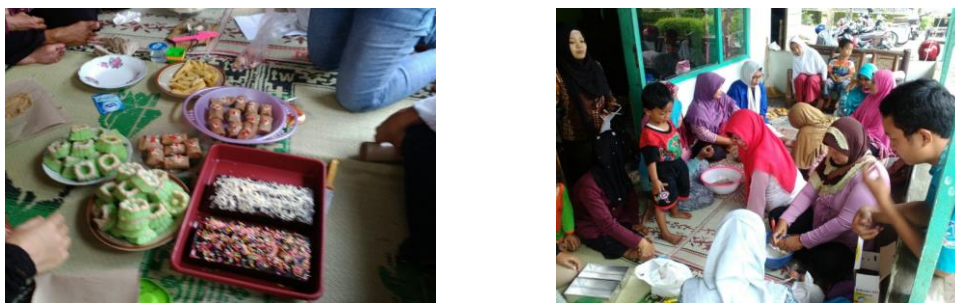


Fig. 3 Enthusiasm of Training Participants (Source: MPM Muhammadiyah document 2015)

The main challenge in starting a business is how to market the product that has been produced. Therefore, Muhammadiyah in this opportunity also helps the women with disabilities to facilitate its marketing. The cakes they have made can be sold to the Muhammadiyah elementary schools near their home. In addition, Muhammadiyah also made direct purchases to these assisted women with disabilities when Muhammadiyah conducted activities such as; meetings, training, seminars, and so forth. Muhammadiyah in the preparation of consumption will buy from the participants of this training program. So hopefully the training that has been given can be directly applied at home.

### 3.3 Granting Business Loan Assistance

In starting or developing a business, the main challenge that is often faced by someone is how to get or access the capital. Especially for those who are middle-low economic class and are people with disabilities, where to get access to capital like this is just a dream because the absence of assets that can be used as a lend in lending to the Bank or other financial institutions. Research of Permana (2014) in this case affirms that disabilities group is indeed a group that is vulnerable to poverty. One of the factors that hampers them is the lack of attention from the government especially in facilitating them to access public facilities, the difficulty in finding capital (the difficulty of accessing loans from banks) in the bank because banker do not trust the disabilities groups if they are able to work and creation like people generally. Seeing this issue, Muhammadiyah fully understands the importance of accessibility in accessing capital for persons with disabilities. Therefore, Muhammadiyah is very supportive of the formation of a financial institution that can help people with disabilities in obtaining capital for their survival.

Savings and Loans Cooperative Build Access Independently Difabel which then shortened to KSP "BANK DIFABEL" is the only Savings and Loan Cooperative whose membership and stewardship are managed by persons with disabilities. The beginning of the establishment of this Cooperative departed from the idea of *Persatuan Penyandang Disabilitas Indonesia* (PPDI) Sleman and facilitators of the department for the community empowerment, National Board of Muhammadiyah, who want to provide a place for disabilities people who already have a productive economic business but hampered by limited capital. From that thought was born KSP Bank Difabel on June 21, 2015, at the regular meeting of the association of persons with disabilities in Yogyakarta. The aim is to develop the welfare and independence of members in particular, and communities with disabilities in general in developing business through KSP Bank Difabel.

The cooperative form is chosen because it is believed to be one of the most reliable social economic struggle tools that have proven effective in saving marginal groups lives. The idea of using the word "Bank" is simply to give a symbol that this cooperative is a financial institution, not a conventional bank in general. However, the use of the name is also expected to KSP Bank Difabel can be professional financial cooperatives such as conventional banks in managing their finances. This cooperative is fully managed and owned by disabilities members, and fully serves the interests of disabilities groups. In addition, KSP Bank Difabel carry the values and principles of international cooperatives or ICA identity (Muhammadiyah, 2016).

In establishing KSP Bank Difabel, Muhammadiyah and members of the disabilities groups is quite mature in preparing this financial institution, because before the establishment of this cooperative was established through a review or assessment test at the regular meeting the community of *Persatuan Difabel Ngaglik* (PDN), which then held training of Establishment and Operational Management Cooperative which facilitated by MPM Muhammadiyah. Like other organization, this cooperative also has a management structure (refer Fig.4), vision and mission. Even for the management structure, KSP Bank Difabel already has a head, consultant, and supervisor, just like any other professional financial institution. The following chart shows the management of KSP Bank Difabel:

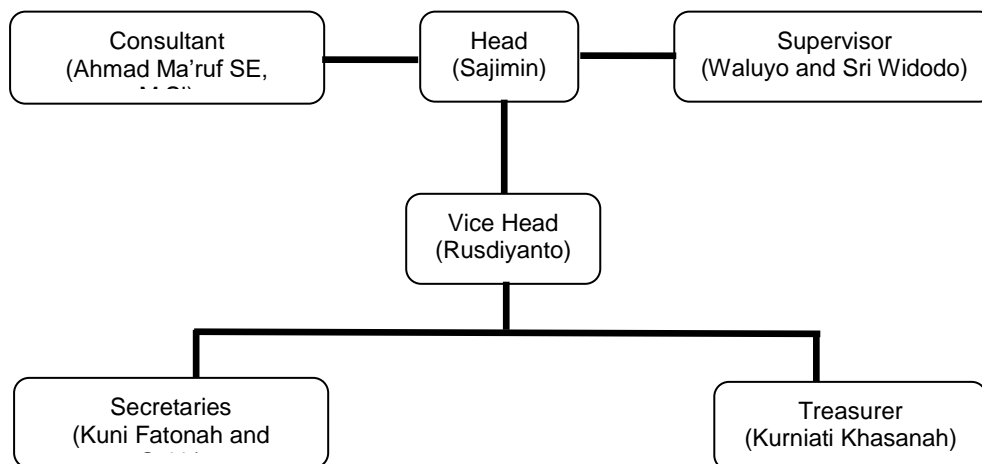


Fig. 4 Composition of Management KSP Bank Difabel (Source: MPM Muhammadiyah document 2015)

The vision of KSP Bank Difabel is "Being the best Microfinance Institution for the people with disabilities in serving the needs of capital for its members". The vision is then derived into several missions: (a) Running savings and loans effectively, efficiently and transparently; (b) Establish cooperation with various parties to gain support in business development efforts for persons with disabilities through KSP Bank Difabel. With the vision of this mission is expected to be able to realize the future of KSP Bank Difabel. In addition, KSP Bank Difabel already has members from Ngaglik sub-district. The number of people with disability in Ngaglik Sub-district recorded in the Social Welfare Problem (PMKS) is 441 people, including physical disability, Netra, Mental and Deaf-Speech. Currently, the members of KSP "BANK DIFABEL" are 40 members who have a productive economic business such as; sewing, electronic service, stingray leather craft, chicken farmers, honey business, and traders (MPM Muhammadiyah document).

KSP Bank Difabel is quite unique and special when compared with other financial institutions. The most fundamental difference between KSP Bank Difabel with other cooperatives is cooperative members who are all persons with disabilities. Another uniqueness is related to the requirements to become a member or customer KSP Bank Difabel that is very easy that people with disability and have their own business. In addition, the excellence of KSP Bank Difabel is the absence of guarantee in the lending and interest charged for its members are not considered burdensome that only 1% (service costs) only from the total loan, and the period of return is very flexible (adjusted with borrower's ability).

Chairman of MPM Muhammadiyah, Nurul Yamin said that MPM plays a role in providing skills training to disabilities groups that have been trained and provide an opportunity for them to develop their business. "We see that the obstacles for disabilities groups are lack of access. With KSP Bank Difabel is expected they can build their economic power independently," said Yamin (Suara Muhammadiyah, 2016a)

The main challenges faced in the establishment of The KSP Bank Difabel especially with regard to the initial capital raising of cooperatives. As we known, cooperatives are financial institutions whose capital is collected from members of the cooperative itself. As a result of the many disabilities members coming from middle-lower economic society, even most of them are people with the low economic ability (poor), thus causing the lack of capital to build a cooperative. But the problem eventually got way out with the help of an outsider, namely the help of an Australian foreigner named Martin, like the statement interview with Ririn below:

"Initially members of this cooperative are only about 15 from 60 people with disabilities members. Of these 15 people, they immediately want to borrow funds large enough for the development of their business. At first, we were also confused how to lend the funds, while we don't have fund. But thank Allah we got a grant from the Australian of 68 million because he was very interested in the people with disabilities issue. He hopes with the money he gives, in order to spin to members of the cooperative. He gave the money in two times, the first 40 million, and the second 28 million, where the money was all still in the form of Australian dollars". (Interview on 19 November 2016).

Martin's reason for assisting KSP Bank Difabel funding is very touching because he is a Muslim. The other reasons are solely for humanity and charity. With the KSP Bank Difabel, many members got the real benefits of the pilot program MPM Muhammadiyah. According to Muhammad Nurrohman, one of a member of cooperative stated that there are many benefits after joining into KSP Bank Difabel. "Not only in terms of business development and capital assistance but also the element of equality among persons with disabilities so that they can encourage each other to develop" (Sulis and Inayati, 2015). In addition, KSP



Bank Difabel in the management of funds and the preservation of results can easily be rolled out and developed by members with disabilities.

#### **4 THE CHALLENGES OF MUHAMMADIYAH IN ITS EMPOWERMENT PROCESS**

Empowerment is a process that is not easy. In every empowerment, the main challenge is how to achieve the goals to be achieved. There will be many challenges present in every process of empowerment, which is evolving according to the dynamics of the field. Muhammadiyah in its empowerment realizes if many challenges that must be faced and resolved so that the purpose of empowerment of disabilities groups that Muhammadiyah built can be realized. The challenges of empowerment there are have been passed, and there are challenges that are still a problem in the field.

The first challenge in the empowerment of disabilities groups is related to the regeneration of field facilitators of MPM Muhammadiyah. As it is known that the field facilitators of MPM Muhammadiyah are mostly students who are studying in university. Where some of these students have entered the final semester and working on thesis or final project. At this stage, sooner or later, field facilitator of MPM Muhammadiyah will graduate from university and then they are a focus on their respective future ie; looking for work, continuing study, getting married, or otherwise. With the diminishing number of field facilitators of MPM Muhammadiyah starting to focus on their future, this is certainly a challenge for Muhammadiyah. For that, MPM Muhammadiyah would it or not, have to think about the regeneration of the field facilitator.

The second challenge is related to how to make KSP Bank Difabel as a saving and loan cooperative with legal status. Although the initial challenge of establishing KSP Bank Difabel is related to how to collect capital has got the solution. As time went on, other challenges began to arrive. When KSP Bank Difabel wants to transform into a reliable and professional financial institution, the main requirement that must be met is how to make KSP Bank Difabel has a legal entity. In article 9 of Law number 25 of 1992 on Cooperatives, it is explained that the cooperative obtains the legal body status after the deed of an establishment is legalized by the government (*Undang-Undang Republik Indonesia Nomor 25 Tahun 1992 Tentang Perkoperasian*, 1992). To achieve that, it turns out that field facilitators and managers of KSP Bank Difabel have problems when applying to the notary. The constraint is a requirement to attach a letter of Building Permit (*Izin Mendirikan Bangunan/IMB*) for the secretariat of the cooperative. Cooperatives with legal entity one of them must have the main secretariat which is used as the center of its cooperative activities. During this time KSP Bank Difabel only operate in one house belonging to a member of disabilities and do not have the official secretariat. Difficulty in meeting those requirements as disclosed by Ririn as the field facilitator:

"To qualify cooperatives with legal entities, we have difficulties because when we communicate to the notary, asked to attach a letter of Building Permit (IMB). But it turns out from the members no one has an IMB because many of them are contracting, some of them having a home but there is no certificate. initially, we wanted to rent a building but it costs a hight" (Interview on 27 November 2016).

By becoming a cooperative with legal entities, KSP Bank Difabel will have the advantage and certainty in the law, especially when this cooperative will be big and want to expand service expansion. Then a cooperative with legal entities becomes a necessity. Some of the benefits that can be obtained to cooperatives that already have legal entities, namely; protected by law, safer, there is coaching, and if there is an allocation of fund for the financing of cooperative hence cooperative which have a legal entity can get it. However, for now, field facilitators and managers are still hampered in terms of IMB requirements.

#### **5 CONCLUSION**

The result of this research concludes that Muhammadiyah empowerment by applying the strategy of Dakwah Bil-Hal has been proven successful in giving benefit to its built disabilities groups. Disabilities groups that initially helpless in entering working world to earn a living for the fulfillment of their daily lives, now they have a business that can be made a revenue for their lives due to from the initiation of Muhammadiyah in programs that have been launched. The program of assistance, training, and the provision of business capital assistance has become an effective program that delivers disabilities groups in Yogyakarta to achieve what they have been dreaming of (having jobs and income). Although there are still challenges faced by Muhammadiyah in its empowerment process, all the challenges are a form of field dynamics that evolve with the advance of empowerment.

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