

# Empowerment of Poor Women to Improve Prosperous Life in Bandar Jaya, Lampung Province (Case Study of PT Permodalan Nasional Madani)

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**Abstract.** This study aims to explain the empowerment of PT PNM to poor women in increasing a prosperous life in Bandar Jaya, Lampung Province. Pre-prosperous society is a social problem that continues to exist because housewives are not empowered optimally even though they have good potential. Whereas women's empowerment programs can be a solution in alleviating poverty that afflicts pre-prosperous communities. This qualitative research uses empowerment theory in the form of enabling, empowering and protecting as an analytical tool. The results show that the existence of this program from PT PNM has been proven to increase the productivity of poor women so that their income automatically increases and they turn into prosperous women. PT PNM conducts empowerment in the form of enabling, empowering and protecting. PT PNM also applies the theory of religiosity in the form of religious belief and religious practice. The enabling factor, PT PNM creates interaction situations, starting from the pattern of interaction between PT PNM and poor women, or fellow poor women, which is proportional between the two when the activity takes place. The empowering factor, PT PNM emphasizes the subject's recognition of the "ability" or "power" possessed by poor women. Then, PT PNM also protects the rights of poor women so that poor women feel protected when carrying out economic activities. PT PNM also creates a religious atmosphere that is both vertical and horizontal.

**Keywords:** Empowerment, Poor Women, PT PNM

## 1 Introduction

In 1998 David S. Landes said in his book *The Wealth and Poverty of Nations* that pre-prosperous society is closely related to social problems in various countries. [1] According to Fuller, a poor country is a country that has been and is still poor because it has not developed a market economy with independent human resources.[2] Eight years later in 2007, Spector found a solution that the state needs a government that protects people's property rights with the concept of empowerment as a solution.[3] However, there are misconceptions about practical empowerment.

So that inequality of classic social problems such as poverty, underdevelopment, scarcity, and lack of quality education is still a basic problem in developing countries.[4] This means that these social problems still haunt Indonesia, because as quoted from Investopedia, Indonesia is a developing country with a 2020 Gross Domestic Product or GDP of US\$1.06 trillion (Rp. 15.73 quadrillion). Indonesia's GDP per capita in 2020 is US\$3,869 (Rp 57.43 million) with a population of 273.52 million people.[5]

Looking at it more micro, according to the context of this study, data from BPS Bandar Lampung Tengah has a Poverty Line (GK) of Rp. 634,743. With this poverty line (GK), the Number of Poor People (Pra Sejahtera) is still high, amounting to 93,740 people, with a percentage of 8.81%.[6]

After the pre-research researchers, the experts said that this pre-prosperous society is caused by housewives not being empowered to the fullest even though they have good potential.

Regarding women who have not been maximally empowered, in Latin America, according to Sardenberg, the main problem is empowered women because they are not equipped with transformational thinking to oppose and face accepted cultural meanings.[7] Meanwhile, Hazarika argues that although in India women have been able to occupy strategic positions, on the other hand women have not completely liberated some of the discrimination and harassment from society.[8] According to Johnson, the position of women throughout the world still has two sides, namely as Goddesses and Slaves.[9]

Likewise in Canada, there are still similar problems related to women's empowerment, such as unemployment and discrimination, which are problems that must be overcome.[10] Then in Africa, Adjei shows that women's empowerment has a capitalist, elitist and Eurocentric bias which accounts for a relatively small percentage of women in the formal sector of the African economy. According to her, indicators of women's empowerment must be sensitive to the context and values to be assessed rather than adopting an abstract mapping that tends to reduce and universalize all women in all societies.[11]

The above is in line with Lilis' opinion in Indonesia that women's empowerment programs are a solution in alleviating poverty that afflicts pre-prosperous communities.[12] Likewise, Maspaitela in his research said that if pre-prosperous women are properly empowered, prosperity and independence will be achieved.[13] One example is the role of women in efforts to improve the economy and social welfare. In the fisheries sector, data from the People's Coalition for Fisheries Justice (KIARA) 2015 states, women do 70% of fisheries production work with a working time of up to 17 hours.[14]

The Coordinating Ministry for Human Development and Culture agrees with what Lilis said, women can become strategic actors in development. Not only development in the villages, but also national development that can change the lives of the Indonesian people for the better and the prosperous. Over time, women began to rise and succeeded in proving that their existence was worthy of being reckoned with. The intelligence and expertise of Indonesian women, in particular, can no longer be underestimated because they have contributed to development.[15]

According to Noor, the provision of social assistance programs (bansos) alone is not enough to eradicate poverty in Indonesia. Two approaches are needed so that the problem of poverty and stunting can be overcome, namely the distribution of social assistance accompanied by community empowerment programs.[16] Moreover, it empowers poor women to be able to increase independence and well-being with active participation.

This empowerment will then correlate with the creation of a prosperous society which is the noble ideal of every nation. Independence does not only mean freedom from colonialism, more than that it is the attainment of a society that is prosperous, just, prosperous and free from the shackles of poverty.[17]

In the Preamble to the 1945 Constitution, the constitutional mandate was stated that poverty alleviation efforts are the protection of the entire Indonesian nation and all of Indonesia's bloodshed, promoting public welfare, educating the nation's life and participating in carrying out world order based on freedom, eternal peace and social justice.[18]

In Indonesia, the problem of poverty is still the main focus related to the government's efforts to improve the social welfare of the community. Poverty and unemployment are like a pile of icebergs that must be resolved immediately. Along the way to 2020, a condition occurred where the whole world was affected by the COVID-19 pandemic. National welfare, which previously had a design to perfect, was torn apart starting in March 2020.[19]

Micro, Small and Medium Enterprises (UMKM) are one of the sectors affected by the Covid-19 pandemic.[20] According to data from the Ministry of Cooperatives and UKM, 90% of UMKM have disrupted their business activities due to the pandemic. Rules such as limiting social interactions, lockdowns, and closing tourist attractions make it difficult for MSMEs to find markets which cause MSMEs to lose money and go out of business.[21]

Meanwhile, data from the Ministry of Finance stated that UMKM contributed 61.1% of GDP and 97% of employment. The sluggish micro and medium economy has also affected the national economy as a whole. Director of Investment Management System, Directorate General of Treasury, Ministry of Finance of the Republic of Indonesia, Ludiro said that in the 1998 and 2008 crises, MSMEs were still strengthening the national economy, while in 2020, the pandemic affected all sectors including UMKM.[22]

From the perspective of the Al-Quran, many verses offer a solution to change the gap in sustenance to become a source of goodness and harmony. Al-Qur'an[23] contains many verses that invite people to jointly contribute to empowering their communities to alleviate poverty (pre-prosperous).

In this regard, it is important to examine how the empowerment program carried out by PNM Mekaar for pre-prosperous women beneficiaries in Bandar Jaya, Central Lampung. How is the empowerment model implemented by PT PNM, has it made poor women independent and prosperous, or is it still just a mere formality? By knowing this empowerment model, researchers in this dissertation will offer input on an ideal model for PT PNM to apply practically. So that researchers feel the need to describe the problems above in order to gain new knowledge or discoveries about the empowerment of PT PNM as well as proof or testing of the truth of existing knowledge.

## **2 Method**

This research is descriptive because generally descriptive type research consists of various characteristics including case studies, surveys, development research, follow-up research, document analysis, trend analysis and correlation research.[24] line with the focus of this research

which discusses the Development of Poor Women Empowerment Programs In Improving Prosperous Life which requires a case study. To obtain data in this study, the researchers determined the research location at PT PNM Bandar Jaya, which is located at Jl. Proclamator Raya, Seputih Jaya, Mt. Sugih, Central Lampung Regency, Lampung 34161, Indonesia.

There are two primary data sources in this study, the first is companions, and poor women in PT PNM's target groups, which were determined based on a purposive sampling technique. Researchers formulate specific criteria to be studied first. After the specific criteria have been established, the researcher then collects all objects that meet the requirements to be used as primary research data sources according to these specific criteria.

This technique the researchers chose because the sample in this study was heterogeneous, had different characteristics and with a large number, both those that had been determined by PT PNM, and based on the criteria of this study, namely poor women.

So that the results are more specific, the researchers limited the participants with the following criteria:

- a. The sample is a woman who is still classified as poor with a monthly expenditure of ± Rp. 800,000.
- b. The sample is PT PNM beneficiaries since 2020. And
- c. The sample has at least a good history of PT PNM beneficiaries/guidance.
- d. The sample is poor women who are actively involved in PT PNM coaching activities in regular or group coaching

With the above criteria, after the pre-research researchers, the samples in this study are as follows:

No	Name	District
1	Endang	Bandar Jaya Barat
2	Maryulis	Bandar Jaya Barat
3	Munna W	Bandar Jaya Barat
4	Sri Rezeki	Bandar Jaya Barat
5	Heni	Bandar Jaya Barat
6	Yulianti	Bandar Jaya Timur
7	Ika yenriyati	Bandar Jaya Timur
8	Sri ningsih	Bandar Jaya Timur
9	Desi kurniasih	Bandar Jaya Timur
10	Sri jumiaty	Bandar Jaya Timur

Then secondary data is information data obtained from sources other than primary data, which indirectly intersect with the research theme that the researcher is conducting. Secondary data sources in this study are literature that is in accordance with the object of research, be it text books, magazines, scientific journals, articles, recordings or tapes, archives, personal documents, testimonies of religious and community leaders, official documents of institutions and so on as well as the results interviews related to this research.[25]

This study uses 3 data collection techniques introduced by Consuelo G. Sevilla, Jesus A. Ochave, et al, namely, observational and documentation questioning techniques. The data analysis technique that will be used in this study is qualitative data analysis, following the concept given by Miles and Huberman. Miles and Huberman, argued that activities in qualitative data analysis were

carried out interactively and took place continuously at each stage of the research until it was completed, and the data was saturated. Activities in data analysis, namely data reduction, data display and conclusion drawing / verification.[24]

### 3 Literature Review

According to Perkins, community empowerment is a concept of economic development that encapsulates community values to build a new paradigm in people-centered development.[26] In general, Calves argues that empowerment is a process of providing power (power) for the community to act on overcoming their problems, as well as raising their standard of living and welfare.[27]

Empowerment according to Adams means ways and methods used by individuals, groups and or communities so that they become able to manage the environment and achieve their own goals, and thus are able to work and help each other to maximize their quality of life.[28]

Meanwhile, Wie said that community empowerment is in essence closely related to sustainable development.[29] However, according to Soetomo, community empowerment is often difficult to distinguish from community development because it refers to overlapping understandings in its use in society.[30]

Community empowerment and community development are intended as community empowerment that is deliberately carried out by the government or related parties to facilitate local communities in planning, deciding and managing their own resources so that in the end they have the ability and independence economically, ecologically and socially sustainable.[31] According to Permana, empowerment has two meanings, namely: 1) giving power or authority to the weak, and 2) giving opportunities to other parties to be creative and innovative.

Meanwhile, according to Soetomo, community empowerment is a concept of economic development that encapsulates community values to build a new paradigm in development that is people-centered, participatory, empowerment and sustainable.[30]

Then according to Coralie community empowerment (empowerment) as a model of community-rooted development is an effort to increase the dignity of some of our people who are still trapped in poverty and underdevelopment.[32]

According to Usman, community empowerment is an effort to increase the dignity of our layers of society who are currently unable to escape the trap of poverty and underdevelopment. In other words, empowering is enabling and empowering the community.[33]

Then, views on community empowerment according to Ife, include the following:

- a. Structurally, empowerment is a liberation effort, fundamentally structural transformation, and structural elimination or an operative system.
- b. Pluralism, empowerment as an effort to increase the power of a person or group of people to be able to compete with other groups in a certain 'rule of the game'.
- c. Elitism, empowerment as an effort to influence elites, form alliances with these elites, and try to make changes to elitist practices and structures.
- d. Post-Structuralists, empowerment is an effort to change discourse and respect subjectivity in understanding social reality.

The goal to be achieved from community empowerment according to Sulistiyani is to form individuals and communities to become independent. This independence includes the independence of thinking, acting, and controlling what they do. To achieve community independence, a process is needed. Through the learning process, the community will gradually acquire the ability or power from time to time.

The goals of empowerment according to Tjokowinoto in Korten D.C are formulated in 3 (three) fields, namely economic, political and socio-cultural; "Empowerment activities must be carried out in a comprehensive manner covering all aspects of community life to liberate community groups from the domination of power which includes the economic, political and socio-cultural fields.[34]

From the various definitions above, the researcher draws a common thread that empowerment can be interpreted as a process of gaining strength and ability from those who are powerful to those who are less or not yet empowered. The process of obtaining this power is carried out with the nature of mutual openness and with the principle of mutual benefit.

Enabling is a variable in empowerment that enables or facilitates behavior or action. According to Cardella, this is closely related to social psychology, where a person or group provides an environment that allows society or other groups to have power over themselves.[35]

The term enabling is then referred to by researchers as "enabling factors," which include facilities and infrastructure or facilities or means of empowerment to be empowered and prosperous, people need facilities

and supporting infrastructure, for example positive environmental behavior, people who want to get information can find information through the services provided by empowerers. and also seek information through mass media such as internet media, print media, electronic media, and social media

This factor is a supporting/enabling factor, where if we do an intervention it will certainly be difficult if the facilities and infrastructure do not exist/do not support it.

When we intervene in society that aims to change the mindset, behavior and habits of that society, Fertman said we can of course use 3 behavioral factors, namely: predisposing factors, enabling factors and reinforcing factors.[36] Although many mention this in the health sector, researchers think these factors can be adopted to investigate the extent to which empowerment is carried out by implementing a conducive environment according to these factors.

Empowering or empowering is a way to provide support so that other people are able to do or achieve something. Giving empowerment to others is necessary to grow their self-confidence. Being the best student or employee is a great thing, but don't take success for yourself. On the other hand, there are friends and co-workers who we can empower. Regardless of our position as superiors or not, in the concept of empowering, one must help one another and not be apathetic about the obstacles faced by others.[37]

Empowering other people does not necessarily mean that they become consultants or the most expert, support as simple as listening to the obstacles they face can be a way. Empowering can also provide the benefits of solidifying the team, colleagues will not feel lonely, and can feel comfortable working. The implication, the performance of colleagues will be better.[38]

According to Gunawan, there are three concepts in empowering, namely giving appreciation, copying support for the goals to be achieved, and helping each other. The explanation is as follows:[37]

- a. Give appreciation. Giving appreciation will make poor women feel that their efforts are recognized, so they can be enthusiastic about showing their best performance.
- b. Ask colleagues about the goals you want to achieve. Asking a colleague's goals can be a form of support. Pre-Prosperous Women will feel that we are interested in what they want to achieve and feel that we will be there to support them. When asked, they will think about the answer, we indirectly encourage them to think about the expected goals.
- c. Help each other. Helping these pre-prosperous women to find their strengths or abilities. Give trust to colleagues to complete a job, so we can assess their strengths or what potential abilities they have.

Protection in the empowerment of this research means that people or communities who have power protect others who do not have power. This protection includes legal protection, protection of rights and obligations, social protection, and various other types of protection. The main thing is legal protection, because with legal protection in accordance with the law, it already covers all aspects of protection.

Moving on from this simple definition, in the context of legal protection as coercive regulations that determine human behavior in society. These regulations are made by regulatory bodies and violation of these regulations will result in action being taken.[39]

On the other hand, protection for every citizen is an obligation that must be fulfilled by a state.[40] Likewise, the Indonesian state is obliged to protect every citizen wherever they are. This is in accordance with the Preamble to the 1945 Constitution of the Republic of Indonesia (1945 Constitution of the Republic of Indonesia) Paragraph 4 (four).

Furthermore, the protection of the state for its citizens applies wherever they are in all corners of the world because the protection provided is one of the rights of citizens embodied in the Body of the 1945 Constitution of the Republic of Indonesia Article 28D paragraph (1) which states that "Every person has the right to recognition, guarantee, protection, and fair legal certainty and equal treatment before the law.

This is as explained in Article 1365 of the Civil Code which states that a person who violates the law and causes losses is obliged to compensate for the losses incurred because of it. Furthermore, there are many laws that regulate protection, there are the Consumer Protection UUD, the Witness and Victim Protection UUD, ASN Legal Protection PUUD, Child Protection UUD, and so on.

The definition of poor women, referring to Bradshaw, says that prosperous women are women who have not been able to meet minimal basic needs, such as the need for food, clothing, shelter, health and education. Meanwhile, what is meant by a prosperous woman is a woman who lives in a family who has been able to fulfill her basic needs at a minimum, but has not been able to fulfill all of them (her social and psychological needs).[41]

According to Chamsyah, pre-prosperous or poverty is a multidimensional problem in development.[42] Poverty is marked by underdevelopment and unemployment which in turn increases to trigger income inequality and gaps between population groups. [43] It is impossible to continue to ignore the gap and widening of the rich-poor gap because it will cause various problems, both social and political, in the future.

On the other hand, according to the Oxford dictionary, the word religiosity has two definitions. First, "belief in and worship of God or gods," which is a belief in and worship of gods. Second, "Particular system of faith and worship based on such belief," which is part of a system of

beliefs and beliefs based on belief. The word religious in the Oxford dictionary is "adjective of religion, (religious) of a person believing in and practicing religion." That is the religious nature of a person or the diversity of a person in believing and practicing religion.[44]

Bill Hammel explained that religiosity is cultural. Religiosity is metaphorical, literary, and historical. In essence, Bill thinks that religiosity starts from something conservative. Unlike Bill Hammel, Bellah defines religiosity as a set of symbolic forms and symbolic actions that link humans to the most sacred conditions in their existence.[45]

In line with that, David Fontana thinks that religiosity can be defined in three forms. First, as a belief and spiritual dimension. Second, adherence to the rules of ritual and spiritual practice. Third, loyalty to the doctrine obtained from religious teaching. On the other hand, according to The World Book Dictionary, the word religiosity means religious feeling or sentiment or religious feeling.[46] John K. Cochran revealed that religiosity is a concept that describes the extent to which religion, piety and obedience are expressed sincerely and truly for their lives, everyday society and the country.[47]

Ronald Abeles and his colleagues say religiosity is quite complex to define. According to him, religiosity cannot be seen from just one dimension, but must combine several dimensions. Meanwhile, according to Ronald Abeles, the conceptual definition of religiosity is: "Religiousness has specific behavioral, social, doctrinal, and denominational characteristics because it involves a system of worship and doctrine that is shared within a group." [48]

This opinion means that religiosity has special behavioral, social, doctrinal characteristics. This happens, because it is closely related to the worship and doctrinal systems that are taught in science assemblies. So religiosity can be called religious behavior caused by doctrine.

## **4 Results and Discussion**

The PT PNM program has been running well and is on target by involving the participation and participation of existing poor women to be given assistance and guidance related to existing programs. Participation is a willingness to help the success of each program according to everyone's abilities without sacrificing one's own interests.

In every implementation of the PT PNM program, it always begins with a preparatory stage as the first step in introducing the program to poor women in Bandar Jaya. This was conveyed by respondents Sri Rezeki and Heni. Thus, it is necessary to have good cooperation between PT PNM and poor women in carrying out the preparatory stage before stepping on the program implementation stage.

The preparatory mechanism carried out by PT PNM started with the data submitted, then further verification was carried out to determine the pre-prosperous families and the poor who would be given assistance. After determining the data on beneficiaries, it is then recommended for the community to make plans, as well as to socialize the receipt of aid funds to support micro-small economic activities. Program implementation is a process for operating the programs that have been prepared to become a reality in accordance with the expected goals. From the results of research conducted at PT PNM Bandar Jaya, the program implementation process starts from the training and counseling, development and dissemination as well as program evaluation stages.



With the socialization of entrepreneurship and procedures for receiving assistance, it can provide additional knowledge for poor women and poor people who receive assistance so that they can motivate them to develop their abilities and improve the quality and standard of living of their families. Meanwhile, in the process of implementing the evaluation carried out by PT PNM, it was able to run well, because the intensity of visits made was not regular.

Overall, the assistance program that has been provided by PT PNM is expected to change the economy of poor women. Where the self-reliance of pre-prosperous women's economic businesses that have been built are increasingly developing well. This can already be seen in contrast from before and after the poor women joined PT PNM. This was conveyed by all 10 respondents. This success can be seen from the delivery of empowerment in the form of enabling, empowering, and protecting PT PNM to poor women.

Regarding enabling factors, PT PNM creates interaction situations, starting from the pattern of interaction between PT PNM and poor women, or fellow poor women, which is proportional between the two when the activity takes place. Researchers observe, PT PNM creates a conducive atmosphere by being friendly to each other, getting used to always smiling, communicating politely and properly and fairly. Then PT PNM also made a atmosphere that strengthens and educates. PT PNM Educating is not only related to cognitive aspects, but also to multiple intelligences. Not losing

The important thing is that PT PNM also creates an atmosphere that can convey enthusiasm to poor women so that they become adaptive in everyday life. This is the main purpose of fundamental skills life (life skills).

Furthermore, the empowering carried out by PT PNM does not only include strengthening individual poor women, but also its institutions. Instilling modern cultural values, such as hard work, thrift, openness, and responsibility are key parts of empowerment efforts. The empowerment carried out by PT PNM is at the level of increasing awareness of the strengths and weaknesses of poor women and also their environment, so that poor women can actively participate in activities that are beneficial to society and the wider environment. PT PNM emphasizes the subject's recognition of the "ability" or "power" (power) possessed by pre-prosperous women. This process sees the importance of the flow of power from PT PNM to poor women.

Then, PT PNM also protects the rights of poor women so that poor women feel protected when carrying out economic activities. The protections carried out by PT PNM include protection of freedom of religion which it believes in, as well as carrying out its religious obligations, protection of obtaining and using health facilities, such as BPJS Health, protection of expressing opinions according to applicable regulations, and so on. This protection is carried out by PT PNM based on internal regulations and applicable laws.

Furthermore, PT PNM also creates a religious atmosphere that is both vertical and horizontal. The vertical situation is in the form of a human or pre-prosperous woman's relationship with Allah SWT. The creation of a vertical religious atmosphere is manifested by PT PNM in ritual activities, such as congregational prayers, praying together when you are about to and have achieved certain success, upholding commitment and loyalty to moral force. The horizontal atmosphere is in the form of a relationship between human beings and the natural surroundings. The creation of a religious atmosphere that is horizontal in nature places PPT PNM more as a social institution, which, when viewed from the structure of human relations, can be classified into three

relationships, namely: the relationship between superiors and subordinates, professional relationships; and equal or voluntary relations. To create each relationship in order to create harmonious and balanced cooperation, it is necessary to have mutual understanding and respect. At the level of superior-subordinate relations, it is necessary to have obedience and loyalty from poor women and PT PNM to their superiors, for example managers.

As expressed by poor women receiving assistance, where with the help of PT PNM makes their work easier because they have been given guidance, where they can minimize their time at work. In this case, business productivity is greatly influenced by the supporting equipment used and good human resources. Therefore, in order to support the continuity of good productivity socialization is held or training and counseling prior to implementing the program, so that the resulting target group's human resources or poor women are better.

So that the existence of this assistance program from PT PNM has been proven to increase the productivity of poor women so that their income will automatically increase and they will become prosperous women. However, the program that has been implemented by PNM Bandar Jaya is inseparable from the presence of supporting and inhibiting factors in empowering the poor in the Economic Business Sector. The most dominant supporting factor here can be seen from the participation or participation of several business actors or pre-prosperous women concerned. While the inhibiting factors for the implementation of the program that have been given here also come from the people themselves who are still narrow-minded, as well as physical conditions which sometimes experience a decline at any time and unstable consumer purchasing power, as well as surrounding environmental factors as felt by mushroom farmers who experiencing crop failure due to erratic air temperature

## **5 Conclusion**

The results show that the existence of this program from PT PNM has been proven to increase the productivity of poor women so that their income automatically increases and they turn into prosperous women. PT PNM conducts empowerment in the form of enabling, empowering and protecting. PT PNM also applies the theory of religiosity in the form of religious belief and religious practice. The enabling factor, PT PNM creates interaction situations, starting from the pattern of interaction between PT PNM and poor women, or fellow poor women, which is proportional between the two when the activity takes place. Researchers observe, PT PNM creates a conducive atmosphere by being friendly to each other, getting used to always smiling, communicating politely and properly and fairly. The empowering factor, PT PNM emphasizes the subject's recognition of the "ability" or "power" (power) possessed by poor women. This process sees the importance of the flow of power from PT PNM to poor women. Then, PT PNM also protects the rights of poor women so that poor women feel protected when carrying out economic activities. The protections carried out by PT PNM include protection of freedom of religion which it believes in, as well as carrying out its religious obligations, protection of obtaining and using health facilities, such as BPJS Health, protection of expressing opinions according to applicable regulations, and so on. Furthermore, PT PNM also creates a religious atmosphere that is both vertical and horizontal. The vertical situation is in the form of a human or poor woman's

relationship with Allah SWT. The creation of a vertical religious atmosphere is manifested by PT PNM in ritual activities, such as congregational prayers, collective prayers. religious atmosphere which is horizontal in nature places PT PNM as a social institution, which, when viewed from the structure of human relations, can be classified into three relationships, namely: the relationship between superiors and subordinates, professional relationships; and equal or voluntary relations.

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