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The Role of Women's Organizations in Sharia Economics

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Abstrak

Penelitian ini berupaya memahami mengapa partisipasi perempuan dalam ekonomi kreatif masih belum optimal dalam mewujudkan SDGs. Untuk itu, penting untuk menumbuhkan dan meningkatkan kesadaran akan pentingnya kualitas gender, serta mengupayakan program pemberdayaan ekonomi perempuan muslim. Penelitian ini bermaksud untuk mendeskripsikan peran organisasi perempuan muslim dan kontribusinya dalam mendukung pengembangan ekonomi Islam. Penting untuk dilakukan pemberian informasi dan gambaran yang bermanfaat bagi perempuan muslim dan organisasi perempuan muslim terkait peran dan kontribusi perempuan muslim dalam peningkatan ekonomi Islam. Untuk menjawab hal tersebut, penelitian ini dilakukan dengan pendekatan deskriptif kualitatif, yaitu melakukan wawancara langsung kepada informan yang menjadi subjek penelitian yaitu. anggota organisasi wanita muslim. Peran organisasi perempuan muslim di Indonesia, sebagai (1) media silaturahmi dan membangun jaringan, (2) ajang bertukar pikiran (3) wadah peningkatan kapasitas perempuan (4) wadah mendorong kewirausahaan. Di sisi lain, kontribusi Organisasi Perempuan dalam Ekonomi Islam adalah (1) membina dan membantu usaha mikro dan kecil (2) mendirikan serikat pekerja (3) mendirikan Baitul Maal (4) menyelenggarakan lokakarya dan seminar (5) Membangun Halal Center.

Kata Kunci: *Peran Perempuan, Organisasi Perempuan, Ekonomi Syariah*

Abstract

This research seeks to understand why women's participation in the creative economy is still not optimal in realizing SDGs. For this reason, it is important to foster and increase awareness of gender quality importance, as well as striving for a Muslim women's economic empowerment program. This research intends to describe the role of Muslim women's organizations and their contribution to support the development of Islamic economics. Important to conduct providing information and useful images for Muslim women and Muslim women's organizations related to the role and contribution of Muslim women in escalating Islamic economic. To answer that, this study conducted with descriptive-qualitative approach, doing direct interview to informant which is the subject of research, viz. member of Muslim women's organizations. Roles of Muslim women's organizations in Indonesia, as (1) media of Silaturahmi and network building, (2) event to exchange ideas (3) platform to increase women's capacity (4) platform to encourage entrepreneurship. On the other hand, contribution of Women's Organization in Islamic Economic are (1) fostering and assisting micro and small businesses (2) establishing union (3) establishing Baitul Maal (4) conducting workshops and seminars (5) Build Halal Center.

Keywords: *Women's Role, Women's Organizations, Sharia Economics*

INTRODUCTION

Economic growth is an indicator in improving welfare of the people's lives. In increasing economic growth, there are several programs that must be carried out by the government and the community, which is one concept of sharia economy. Sharia economy is an effort to apply the concept of Islam in carrying out economic activities to improve society welfare based on Islamic values.

Potential of Islamic economics in Indonesia now is very diverse; the real sector such as halal food and beverages, pharmaceutical industries, Muslim fashion, and Islamic financial sector. Based on data from Indonesia Halal Market Report 2021-2022, shows the market size of the Indonesian halal food and beverage industry of 135 billion US dollars or in range Rp1,958 trillion in 2021-2022 and it will be increase until 2030. Likewise Indonesia pharmaceutical industry is among the top 5 global consumption markets for halal drugs, with a consumption rate of USD5.13 billion and halal cosmetics with a consumption rate of USD4.19 billion. Furthermore, in Muslim fashion sector, Indonesia ranked 5th in the world with a consumption rate of USD15.60 billion, also strengthened by the performance of national textile and textile products which grew by 13.44% in the third quarter - 2022. In terms of Islamic finance, based on OJK data at the end of 2022, total Islamic financial assets (without Islamic shares) reached Rp2,375 trillion or up to 15.87% (yoy).

Women's movements in present context have their own value and potential. This matter includes many factors in community and one of them is the strength and efforts of women in improving the standard of living, especially the actualization of empowerment is a form of establishment and economic development. So that women's participation has an important role for the sustainability of development. Through participation, women will be able to help realize gender equality while encouraging economic growth. Therefore, women's participation is used as one of the targets to be achieved by Sustainable Development Goals (SDGs) No.5 states that "Ensure women's full and effective participation and equal opportunity for leadership at all levels of decision-making in politics, economic and public life "(United Nations, 2021). It appears that target 5.5 shows that women's participation is not only pursued in the political and public fields, but also in the economic field. In its implementation, the Sustainable Development Report states that women's participation will be able to realize SDGs No.5 related to gender equality if the level of participation between women and men reaches 100.

Although it has succeeded in increasing women's participation, in fact Indonesia's journey is still quite long. Indonesian government is still unable to maximize women's participation in economic field. This is because women are faced with a patriarchal culture that causes women to be vulnerable to subordination, stereotypes, violence, and double burden (Susanto, 2016). As a result, Indonesia ranks 92th out of 146 countries with a Global Gender Gap Index (GGGI) score of 0.697 or 69.7% of gender equality achieved in Indonesia for the participation and economic opportunities in the GGGI report in 2022 (World Economic Forum, 2022). Those number portrays that gender gaps in the economic field in Indonesia are still relatively high.

This can be seen through the level of labor force participation which shows the participation gap in 2021 women have achievement rate of 56.43% and men have achievement rate of 83.83% (Sakernas BPS, 2022). Indicators of Gender Empowerment Index also showed achievements that were still below the 50% number so the government still had to work hard and make further efforts to maximize Indonesian women's participation, both in the economic and political fields (Kemenppa, 2022).

According to United Nations Women, women's participation in creative economy can be increased to the maximum point, so participation must also be accompanied by empowering women in accordance with the Women's Empowerment Principles (WEPS). Empowerment of women is very important because women will be able to live in the best version of themselves and also with maximum self-potential through empowerment. There

are several studies on women's and economic empowerment. First, research (Endah Widiyanti, Pudjihardjo Pudjihardjo, and Putu Mahardika Adi Saputra, 2018) discusses the eradication of poverty through women's empowerment. The results showed that the empowerment of women had a negative and significant influence on poverty.

Second, research (Sylvia Chant and Caroline Sweetman, 2012) discusses the empowerment of women's economy through entrepreneurship is increasingly recognized as important in achieving sustainable development goals. The results showed that at the individual level, household and community, these findings show variations in the results of empowerment, as a result of the diversity of women's motivation to be involved in entrepreneurship. Although entrepreneurship activities are able to increase the confidence and aspirations of women's life, their potential is limited in lifting women out of poverty and allows them to significantly challenge gender gaps in society. Empowerment of women at the household and community levels, especially in younger women and higher education.

Third, research (Leyla Sarfaraz, Nezameddin Faghieh, and Armaghan Asadi Majd, 2014) discusses the relationship between gender equality and women's entrepreneurship to achieve economic development. The results showed that women's entrepreneurship activities were not significantly correlated with gender equality.

Fourth, research (Meenakshi Lohani and Loai Aburaida, 2017) discusses the empowerment of women as a key for sustainable development in the economic, social and environmental aspects. The results showed that women have an important role in the management and development of the economic, social and environmental aspects. Therefore, their full participation is very important to achieve sustainable development. There are three reasons to encourage women's participation, namely (1) equality between women and men in terms of equality of rights, opportunities and responsibilities is a matter of human rights and social justice. (2) Equality between women and men is also a prerequisite and indicator of effective development. (3) Perceptions, interests, needs and priorities of women and men are considered not only as a matter of social justice but also because these things are needed for the development process.

Fifth, Research (alaysia, 2016) discusses the identification of various challenges faced by government agencies and NGOs to empower women in Malaysia, especially in an organization. The results showed that women were discriminated against through various ways at work. One of the main discrimination where female employees tend to face greater discrimination, especially in the aspect of promotion and task allocation. The second finding there is a job stereotype in which female graduates are deleted when applying for a job.

The third finding that women also face discrimination in the aspects of salary, awards and compensation scale.

Considering previous studies, this research seeks to further understand why women's participation in the creative economy is still not optimal in realizing goals of sustainable development. For this reason, it is important to foster and increase awareness of gender equality importance, as well as striving for a Muslim women's economic empowerment program. In the Qur'an, An Nahl 97, states that "Whoever does good, whether male or female, and is a believer, We will surely bless them with a good life, and We will certainly reward them according to the best of their deeds" The verse that conveys the equality of humanity is the principle that as humans, both men and women, must have the same access to be able to do *makruf nahi mungkar*. (Basri, 2019).

Also emphasized in Qur'an Surah Al-Hujurat 13, which states that "Indeed, We created you from a male and a female, and made you into peoples and tribes so that you may 'get to' know one another. Surely the most noble of you in the sight of Allah is the most righteous among you" This verse gives the view that there is a similarity between men and women in terms of worship and social activities. The thing that makes it different is the quality of self and piety to Allah SWT.

Women's organization is a solution to women's problems and efforts to realize gender equality. Women's organizations provide great attention to the people in education, health, social, economy, *da'wah*, and law, such as Muslimat Nahdlatul Ulama (NU), Fatayat, Aisyiyah, Nasyiatul Aisyiyah, Indonesia Muslimah Entrepreneur Association, Salimah, and others. As a leading women's organization in Indonesia, this organization has the same goal, which is equally prosperous of family by placing women in family accordance Islam and gathering Muslim women as raising potential and ability in realizing national development goals, by achieving prosperous society physically and mentally under blessing of Allah SWT. There are pros & cons when gender inequality occurs, but on the other hand this is also a movement specifically from women and for women.

This research intends to describe the role of Muslim women's organizations and their contribution to support the development of Islamic economics. Furthermore, the novelty between this research and previous research is that in this study the researcher limits the problem to the role of Muslim women's organizations in the field of sharia economics and the contribution of Muslim women in developing Islamic economics.

The importance of this research to be carried out is to be able to provide information and useful images for Muslim women and Muslim women's organizations related to the

role and contribution of Muslim women in building Islamic economic, and can provide views and discourse for government in formulating policies to support and synergize activities to build Islamic economics by involving the role of Muslim women's organizations movement in fighting for justice, independence, and welfare of Muslim women, so that gender equality is realized in the economic sector.

RESEARCH METHOD

This study conducted with descriptive-qualitative approach. The type of descriptive research is able to understand characteristics of a context. A deep understanding of the characteristics of a context. Therefore, method used in this research is direct interview to informant which is the subject of research, namely member of Muslim women's organizations. Data generated from data collection techniques and tools by interviewing guidelines. Interview transcript used as source of primary/main data. Analysis steps include data reduction, display data, and drawing conclusion. Interviews that have been conducted on Muslim women in an organization, not only to women's organizations that focus on economic activities but also organizations that are focused on da'wah, social, and others but there is the Department of Economics in that organizations.

RESULT AND DISCUSSION

Results

Role of Women's Organization in Islamic Economic

Based on the results of the interview, the author can conclude the roles of Muslim women's organizations in Indonesia, as following:

1. Media of Silaturahmi and Network Building

Network building is connecting people to exchange information. This relationship is formed in informal environments. For entrepreneurs, network building is an effective strategy for marketing because the communication process with several parties makes it easy for business development. In addition, in building networking there is a 'giving and sharing' attitude that can strengthen and increase the credibility and relations with others.

Muslim women's organizations have built networks internally (fellow members) and externally (outsiders). Communication is easier to do with people who have the same vision in one movement (organization). In addition to internal networks, women's organizations also work closely with outside parties in their programs, namely the government and private sector. In order to increase business competitiveness, it is necessary to build a business

networking in dealing with the globalization economy through increasing cooperation and realizing creative economy between entrepreneurs, large companies, and alliances to strengthen network

2. Event to Exchanging Ideas

One of community benefit is the ease of members to exchange information/thoughts or sharing about entrepreneurship. People will find knowledge that is sometimes not present in theory. There are women's organizations which are entrepreneurs engaged in different fields. They exchange ideas about business and provide input for business development. In certain activities, there is a moment of giving compensation to orphans and dhuafa.

A community is right place to find ideas to plan and develop a business. Being together with people who like and undergo entrepreneurship will have a positive impact to find a new idea. Members can exchange ideas and get new ideas from fellow community members, and can find prospective business partners who are right to support future businesses through the business community.

3. Platform to Increase Women's Capacity

Increasing the capacity of individuals is more inclined to efforts improving ability, they are able to take advantage of all the potentials and abilities that exist in themselves to be utilized for the progress of surrounding community. Efforts to increase individual capacity include learning realm of knowledge, attitudes or critical awareness, and skills. In addition to build capacity in knowledge, it can be the form of increased access to get fund. In fact, not a few financial institutions establish cooperation with the community to accelerate financial inclusion in the scope of micro businesses. That way, MSME actors have funding opportunity to develop business. In fact, if the business is growing after being injected with capital, financial institutions can also participate in promotion activities.

4. Platform to Encourage Entrepreneurship

For those members who do not have a business, meeting and sharing with successful person with his business will further foster a desire to immediately have a business. Entrepreneurial motivation is a strong encouragement to start actualizing self -potential in creative and innovative thinking to create products with value added. In addition, entrepreneurs have the intention to empower others, creating new creative and innovative opportunities. This will contribute to an effort to prevent social illness, which has an impact on the economic strength of the family and the improvement of generations.

5. Contribution of Women's Organization in Islamic Economic

From those existence of women's organizations, it is expected that community empowerment, especially women through a process of social change, from less prosperous to more prosperous and independent. Some of the real contributions of programs implemented by women's organizations that support Islamic economic growth include:

- a. Fostering and assisting micro and small businesses as an effort to increase competitiveness
- b. Establishing union (koperasi) as an effort to increase business turnover
- c. Establishing Baitul Maal in the field of savings and loans
- d. Implementing workshops and seminars in efforts to increase capacity, skills, and motivation of entrepreneurship
- e. Build Halal Center as an Effort to Improve Halal Ecosystems

Discussion

Role of Women's Organization in Islamic Economic

Some previous studies found that with the involvement of women in the economic field can help increase better economic opportunities (Aliya Bushra and Nasra Wajiha, 2015). Women entrepreneurs around the world have a significant impact on the development economy, because they are able to make a significant contribution to innovation, create new employment opportunities, and economic welfare (Gary Akehurst, Enrique Simarro, and Alicia Mas-Tur, 2012). Because of that more and more women are entrepreneurs and contribute to the economy in recent years (Fauzia Jabeen, Mohd. Nishat Faisal, and Marios I. Katsioloudes, 2019).

The role of women in economic independence is very vital. According to data from the Ministry of Cooperatives and SMEs, the total MSMEs in Indonesia is 60% are managed by women. This is in line with research which states that most women are entrepreneurs in micro and small businesses. Other research states that women entrepreneurs have a very important role in the family economy specifically, and the national economy in general. Women contribute to fulfill household economy. Further explain in Women's Journal that the role of women in the economy is an important factor that motivates women to start establishing their own business.

The business managed by women is the fastest growth business in the world and has made a significant contribution in the form of innovation, employment, and welfare. However, it is estimated that the total contribution in economic development is still low at 40%, because its contribution is in the smallest business group. This is in line with research

which states that most women are entrepreneurs in micro and small businesses. And the contribution of all female entrepreneurs in the world economy is also still lacking in study, only 10% of the study of entrepreneurship research is about women's entrepreneurship. Of course this is very necessary to increase contribution of women's entrepreneurship in economy sector, given that it has a positive impact on economic development.

Concern at the capacity of women's entrepreneurship can be increased through training activities. At least with training can increase understanding, knowledge and skills of entrepreneurship which can increase added value (capacity building) for muslim women (Lilis Karwati, 2013).

Contribution of Women's Organization in Islamic Economic

Increasing the participation of women's organizations in the fields of entrepreneurship and employment, financial institutions, and food beverages, in order to help overcome the problem of poverty; improve the standard of living and welfare. The contribution of Muslim women's organizations (Aisyiyah) in the field of Islamic economics is realized with, first establishing 567 unions for women aims to be able to access assistance as well as capital so that later it can improve the welfare of the members (Indah Saud, Widya Mohi, and Nurul Pakaya, 2020). Second, empowering the family economy by forming BUEKA as an effort to open women's economic access and develop an inclusive economy as a goal to help members in developing interests and also the talents of members, with members have their own business in order to help the family economy (Dyah Pikanthi Diwanti, Erna Andriyani, and Rahmadhani Santi Herawati, 2019). Third, establishing Baitul Maal Wa Tamwil in the empowerment of women in the field of savings and loans has the potential to overcome the poverty faced by women and their families in order to increase women's income by empowering the economic field. Such as: business capital assistance, savings and loan assistance (D. Dewanti, 2003). Fourth, guidance, training and home industry assistance for women, namely monitoring every business carried out by its members, namely by assisting in the process of branding, packaging, and marketing.

CONCLUSION

Roles of Muslim women's organizations in Indonesia, as (1) media of silaturahmi and network building, (2) event to exchange ideas (3) platform to increase women's capacity (4) platform to encourage entrepreneurship. On the other hand, contribution of Women's Organization in Islamic Economic are (1) fostering and assisting micro and small businesses (2) establishing union (3) establishing Baitul Maal (4) conducting workshops

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