Empowerment of Household Women through Sharia-Based Entrepreneurship Training in Banjar City, Indonesia

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This study aimed to empower housewives through Sharia-based entrepreneurship training programs. This study used a participatory action research (PAR) method, which was conducted in Banjar City, Indonesia. The objects of this research were women whose work was limited at home. Through Sharia-based entrepreneurship training programs, these women were empowered to have Sharia-based entrepreneurial knowledge and skills. This knowledge and skills included the details of Sharia's financial products, the skills to market goods and services in Sharia, and Sharia-based business and business management. This program succeeded in increasing women's knowledge, understanding, insight and skills on the workings of the Sharia economy so that they had an awareness of Sharia entrepreneurship.

Keywords: *Empowerment, Sharia Entrepreneurship, Participatory Action Research.*

Introduction

Community empowerment is basically community development, which in general is defined as a process in which community members unite to take collective action and produce solutions to common problems. Community empowerment is a broad term given to every activity of academics, social leaders, activists, citizens, or professionals to increase community capacity, usually aiming to build stronger and more resilient local communities. Professionally, community development is also understood as an exercise-based or practice-based activity and academic discipline that promotes participatory activities, sustainable development, rights awareness, development of economic opportunities, equality and social justice, which are

carried out by organising, educating, training, and empowering the members of the communities, both in urban and rural areas.

Community development seeks to empower individuals and communities with the skills they need to produce changes in their communities. These skills are often developed through the formation of social groups that work for a shared agenda. Community developers and workers must understand how to work together with individuals and how to influence the position of society in the context of larger social institutions.

An important principle in community development or empowerment is the involvement of the community in the implemented programs. Community involvement starts from the process of planning, organising, implementing, evaluating and following up. Community development or empowerment has three main characteristics, namely community-based, local resource-based, and sustainability. Community development or empowerment relies on community participation and strength. Therefore, in the process of community development or empowerment, the developers need to identify the potential strength of local community resources because it can be a concrete form of community participation and contribution. This participation will guarantee that the program can be sustained even when it has been terminated.

In the context of higher education in Indonesia, community development is part of the implementation of the *tri dharma* of higher education, where every academic community, especially lecturers and students, has an obligation to implement scientific activities in the community to jointly develop and empower the community.

During this time, housewives, both in rural and urban areas, have not received much attention from researchers. Researchers do not pay enough attention to researching and empowering them. In fact, there is a huge potential for housewives to be empowered. Therefore, this study seeks to empower housewives through Sharia-based entrepreneurship skills training programs.

Theoretical Review

Housewives empowerment programs can be based on a number of theories of community empowerment. Women's empowerment in various sectors of life is generally determined and influenced by the background of differences and similarities between men and women (Klugman, 2000). These differences can be explained through structural-functional theory, power and status theory, non-verbal communication theory, rape-prone and rape-free theory, and work division theory. Through these theories, the supporting and inhibiting factors of women's empowerment in a society will be known (Yuliantia & Usman, 2019).

Structural-functional theory. This theory is rooted in the view that society consists of a number of mutually influencing parts. This theory looks for the most basic elements that influence a community, classifies the functions of each part, and explains how the functions of these parts work in society. This theory adheres to a number of principles, one of which is that society is a unity of various parts. The social system is always maintained because it has devices and control mechanisms. Changes occur gradually, and community integration is achieved through the agreement of most members of the community to a set of values. The harmony and stability of a society, according to this theory, is largely determined by the effectiveness of the consensus of values (Batliwala, 1994).

The value system always works and serves to build equilibrium in the community. Although conflicts and problems can arise at any time, they will always be in a reasonable area and are not a threat to the social order and system. The relationship between men and women is more as a relationship of preservation of harmony rather than a form of competition (Parsons, 1955). In terms of gender roles and participation, followers of this theory show the pre-industrial community as an example, how the community is an integral part of a social system. Men function as hunters and women act as gatherers. As hunters, men spend more time outside the house and are responsible for bringing food to the family. The role of women is more limited to home affairs, which are related to offspring and reproduction, such as pregnancy, childbirth, nurturing, and breastfeeding children. The division of roles and functions like this has gone well and has succeeded in building a sustainable community. In the context of such a society, social stratification is largely determined by gender.

Adherents of this theory argue that structural-functional theory can still be implemented in modern society. Sociologists Talcott Parson and Bales consider that the gender-based distribution of roles is natural (Parsons, 1955). The husband or father plays an instrumental role, which is to help maintain the togetherness of the community and the integrity of the family by providing a source of food, shelter and a liaison between the family and the outside world. Meanwhile, the wife takes an expressive role, which is to help strengthen relationships, provide emotional support and develop quality that sustains family integrity. She is responsible for the smooth running of family and household affairs. If there is a deviation or overlapping of functions between the two, then the family integrity system will experience an imbalance. This functionalism theory seeks to explain how the system always functions to create a balance in a society. That balance can be realised if the tradition of gender roles and functions always refers to the original position. In other words, the confusion of gender roles becomes an important element in a divorce (Aldrich, H. E., & Cliff, 2003).

One criticism levelled at this theory is that it is too attached to the reality of preindustrial societies. In fact, the structure and function in contemporary society have changed a lot. Families and household units have experienced many changes and adjustments. In the past the

community system was more collective, and families were still extended families. The family's duties and responsibilities were shared by the family. Children were not only taken care of by the mother, but by all family members who were living in the house. This is in contrast to the current state of society, where nuclear families are increasingly common in society and have become one of the characteristics of modern society.

In connection with the development and change in the structure of the family, it is interesting to examine Nye research which groups public opinion on the functions and roles of husband and wife into five parts, namely; (1) everything depends on the husband; (2) the husband exceeds the role of the wife; (3) husband and wife have the same roles; (4) the role of the wife goes beyond the husband's, (5) everything depends on the wife (Nye, 1976). What Nye said, in addition to showing the magnitude of the changes that occur in society, also gives an idea of how big the challenges of this theory in the future. The division of functions and roles between husband and wife is considered difficult to maintain in the context of modern society. In the age of globalisation, which is full of struggles and competition, the role of a man refers to many values and habits that have more emphasis on gender but are determined by competence, competitiveness and skills. Men and women have the opportunity to get a chance in competition.

The next theory is the theory of power and status. A number of theorists give opinions and comments relating to differences in men and women that illustrate that men have more power and status and are superior to women. The relationship of power and status is used as a fundamental in determining gender relations. It is not strange that the domination of men and the subordination of women are considered normal in society (Duflo, 2012). Women are seen to behave gently, while men are seen as masculine and therefore have more power and status (Tavris, 1992). This power and status theory has universal influence in society. A number of policies and regulations are born of this perception and it is not surprising that in society a gender ideology has emerged which seeks to fundamentally review policies and regulations which are considered not to be gender-oriented.

The third theory is the theory of non-verbal communication. According to this theory, communication between men and women in society takes place in an atmosphere where women are less able and men are more able. Men have more of a chance to say hello to women. Because women are deemed to have inadequate power, men tend to look down on them. In an always-controlled atmosphere, women with their subordination show themselves with caution, while men with their power and dominance show themselves openly (Lindsey, 1990). Men have more of a chance to react earlier to women and not vice versa (Moghadam & Senftova, 2005).

Such a situation is very influential in the context of gender relations, because it shows that men's scores are superior in determining norms in society. Norms that are used as a measure

in determining whether something is normal or not are determined by men. This is because men are considered normal humans, while women are considered abnormal humans. As a result, not only do women accept subordinated status but feminisation of poverty and masculinisation of wealth also occur (Scanzoni, 2001).

Fourth, in the theory of rape-prone and rape free women are placed as being prone to being raped (rape-prone), while men are not prone to being raped (rape free). Various sexual crimes can be committed by men, but not vice versa. It is not possible for a woman to rape a man, meaning that she cannot force herself to have sexual relations with a man who is not erect. A man is capable of erections only when he is in prime condition. In a depressed psychological situation, especially under threat, a man is not likely to get an erection. This is in contrast to the female sexual organs, which under any circumstances, allow for coitus, although with the risk of bleeding or other negative effects (Tavris, 1992).

From this point of view, whether we realise it or not, men benefit from the pattern of gender relations, even though the situation is highly dependent on the particular condition of society (Scanzoni, 2001). For people who maintain religious norms, the influence and intensity of these elements is not too dominant. But in a society that tends to be free of value, this element will have a big influence.

The next theory is the theory of work division. According to this theory, the different power and status relations between men and women also form the basis of the division of employment. In traditional communities, work allocation is based on gender; men as hunters and women as caregivers. It is still often found in the culture of modern society. For example, in the business world, women are directed to be secretaries and men to be leaders. In the world of science, women are laboratory operators, whereas men are scientists. Productive matters seem to be men's, and reproductive and domestic matters are women's duties (Stromquist, 2002). It has always been a long debate why the work division still cannot eliminate the influence of biological differences.

This theory of work division is also seen in the role and position of women in various organisations. Inequality of gender roles in various organisations is due to women having limitations, not only because men naturally according to structural-functional theory are perceived as superior, or other various gender stereotypes, but also because women are often less skilled than men (Stromquist, 2002).

In organisational control, the position of women is more worrying than men, so in the pattern of gender relations there are still often inequalities (Tavris, 1992). Some of the theories put forward above have come under fire from feminist activists because they are seen as justifying practices that always connect social roles with gender. Men are conceived to have the duty to

take care of external affairs (external world), while women have the duty to take care of the internal affairs or the needs of family members. Men are more involved in production matters, while women are encouraged to be more involved in reproductive matters (Frable, 1997). Although the weaknesses of some of those opinions have been explained above, they are still difficult to eradicate in social life, not only in traditional society but also in modern society. The division of functions that refer to differences in biological anatomy is still difficult to abandon.

In reality, industrial society and liberal society tend to maintain this opinion, because it is in accordance with the principles of industrial economics which emphasise the aspect of productivity. Of course this opinion has been criticised by feminists because it is no longer in accordance with universal humanitarian principles, such as the neglect of ethical values and decency. Therefore, the handling of this issue needs an appropriate strategy and vehicle, so that it can provide alternative solutions to various problems experienced by women. The existence of women's empowerment activities would be able to help efforts to release women from confinement, coercion, and backwardness that could put them in a marginal position. This activity will later provide services to women in the form of advocacy, facilitation and socialisation of gender in community life (Husni, Setiawan, Azis, Tantowie, & Rizal, 2020).

Methods

This study used a participatory action research (PAR) method, which is generally divided into two types, namely explanative and thematic. Explanative PAR facilitates the community to play a role and participate in analysing problems, needs and solutions before taking transformative action. The thematic PAR develops a transformative action program that is already running as an evaluation and observation instrument (monitoring). PAR is equipped with many methods and work tools.

To collect, process, and analyse data in the field, PAR uses methods of sharing, in-depth interviews and focus group discussions (FGDs). In the FGDs, participants not only discuss in a sitting position, but they can do it in accordance with certain dynamics using certain work instruments, such as mind mapping, problem trees, trend lines, ranking matrix, priority scale, etc. In fact, gathering information from participants can be done through role-playing.

In such dynamics, participants have greater opportunities to express their experiences, problems, ideas and reflections more transparently because they are helped by working tools that facilitate visual observation and dynamic, flexible activities that are not rigid. Such a dynamic pattern will help the facilitator optimally encourage participants or informants to play a role and participate more actively because they can use activities and work tools that can be chosen according to their educational, cultural, and occupational backgrounds.

This research is considered successful if the indicators below are achieved. Those indicators are: (1) housewives have Sharia economic insight and knowledge; (2) housewives become more empowered with new insights and competencies; (3) housewives have the ability to access Sharia economic resources; (4) housewives have competence in Sharia-based entrepreneurship; (5) housewives have the ability to market their Sharia products; and (6) housewives have the ability to build networks.

Results and Discussion

This research was conducted in the Balokang Village of Banjar City in West Java Province, Indonesia. Balokang Village is one of the villages in Banjar City. The name Balokang was briefly motivated by the era of Sukapura Tasikmalaya Kingdom in 1840, when the Regent was Rd. Tumenggung Sunardja and Balokang Village Head was Rd. Wirasantana, or better known as "Kuwu Bintang" or an award star thanks to his success in building and leading communities.

At that time, most of the people of Balokang Village worked as farmers or coconut planters with coconuts as their main products. The name Balokang itself is derived from the name of the part of the coconut tree which is a midrib or *balukang* (Sundanese *Barangbang*), which at that time was very much scattered in the village. Because of the large number of midrib/*balukang* scattered in the village, the people often called their area Balokang Village, a term that was finally agreed upon as the official name of the village.

The total population of Balokang Village is 8,629, consisting of 4,311 men and 4,318 women that make up for 2,558 households. The population considered poor is 2,605. Based on livelihood aspects, the population consists of 204 farmers, 708 farm labourers, 252 government employees, 75 home industry artisans, 36 ranchers, 225 peddlers, 7 mechanics, 5 private midwives, 26 domestic helpers, 6 soldiers, 6 police officers, 102 retirees, 307 small and medium entrepreneurs, 5 people trained village shamans, 10 artists, 163 honorary workers, 90 state or regional company workers, 2,070 unemployed residents, 1,165 students, 3030 housewives, 71 transportation workers, 19 tailors and 16 technicians.

From a religious aspect, the population consists of 8,613 Muslims and 16 Christians. As for ethnic aspects, the population consists of 8,472 Sundanese, 129 Javanese, 16 Batak people, 2 Madurese, 8 Padang people, and 2 Lombok people. From this data it appears that Balokang Village still needs serious efforts to develop the existing potential to improve the welfare of its population. With a population of 2,605 poor people, Balokang Village needs to be empowered by exploring the potential that exists in the village and surrounding villages.

Pre-Empowerment Activities

This study certainly would not make all of 2,605 poor people the objects of this research and empowerment. The objects of this participatory research were housewives who were members of *Majelis Ta'lim* in Balokang Village. The problems that were identified in this participatory research location are as follows: the high poverty rate of the population, the potential of Balokang Village that has not been explored and developed optimally for the welfare of the community, low community entrepreneurship insight, lack of knowledge and understanding in the Sharia-based entrepreneurship, the high unemployment rate at productive age, and religious institutions (*da'wah* and education) that have not yet been integrated with efforts to develop the people's economy.

The problem-solving framework in participatory research activities is carried out through several stages of activity: raising awareness, showing problems, helping to solve problems, showing the importance of change, conducting tests, carrying out empowerment, and evaluating. Raising awareness are activities carried out to provide awareness in the community about its existence, both personally and as a member of the community, as well as in relation to the physical, socio-cultural, economic and political environmental conditions. Next is showing that there are problems, namely conditions that are not in accordance with the ideals and desires related to the state of natural resources, human resources, infrastructure, institutions, culture and accessibility, as well as the physical, socio-cultural and political environment.

The next step is to help solve the problem. This step is done through the analysis of the root of the problem and the analysis of alternative problem solving, as well as the choice of the best alternative solutions that can be done according to internal conditions (strengths, weaknesses) and external conditions (opportunities, threats) encountered. It shows the importance of change, which will happen and is happening in the environment, both the organisational and community environment and on a national, regional and global scope.

The next step is testing and demonstration. This step is part and implementation of the planned changes that were successfully formulated, which is producing and publishing information, both coming from "outside" (research, policy, producers/businesspeople) and originating from within (experience, indigenous technology, as well as traditional wisdom and other customary values).

The next step is to carry out empowerment or capacity building, which is giving opportunities to housewives to speak out and determine their own voice and choice in relation to accessibility of information, involvement in meeting needs, participation in the overall development process, public accountability and strengthening local capacity.

The final step is evaluation. At this stage, all the empowerment steps in this participatory research were discussed, reflected, and evaluated, so that the level of success was known, as well as the factors supporting and inhibiting the empowerment program.

Implementation of Empowerment Activities

Empowerment activities were carried out by conducting discussions and awareness about the importance of Sharia entrepreneurship development and awareness of the housewives in Balokang Village of Banjar City. This discussion and awareness activity was carried out in November 2019. This activity was directed at building Sharia entrepreneurial awareness and empowering the women through the Sharia Economy.

In accordance with the characteristics of housewives in this village, most of them were middle to lower class citizens, most of whom still had businesses in the real sector on a small scale and needed capital assistance from third parties to develop their business activities. Unfortunately, access to funding and capital was very limited.

Often, these conditions became easy targets for "Mobile Banks" or moneylenders to seek multiple profits. As a result, many people had to experience prolonged negative impacts due to being trapped by the "Mobile Bank" or moneylenders. This discussion and awareness activity sought to offer the application of Sharia economics in the region as well as to find solutions in overcoming this capital problem by establishing Sharia microfinance institutions, such as *Baitul Mal Wattamwil (BMT)* or Sharia cooperatives.

The formation of the Sharia cooperative was directed to be carried out independently and without having to be a major Sharia financial/banking institution. The establishment of the Sharia cooperative was expected to be able to provide capital financing recipient services for the real sector with a *syirkah* (cooperation) system and use the principles of "coming from the people, implemented by the people, and utilised for the people." In this discussion and awareness activity, preparations for the formation of a Sharia cooperative were carried out through the following stages: first, the determination of management cadres. The cadres of the management of the Sharia cooperative must come from the housewives themselves. The main thing that must be possessed by prospective cadres who managed the Sharia cooperative was the commitment to carry out the mandate because the formation of the Sharia cooperative was not oriented in seeking profit but to improve the welfare of the community through capital assistance for their business. In addition, the candidates for the management cadres must have more competence than others.

Secondly, the preparation of a system or operational technique of a Sharia cooperative. After the management cadres were available and deemed ready to hold the mandate, all cadres

conducted meetings to determine ways and mechanisms or technical work, starting from how to collect funds and channel them to the community. In addition, in these meetings and work meetings, all management cadres must first determine the area boundaries that would be the target of cooperative operations.

Thirdly, the socialisation of the work program of Sharia cooperatives. Before the Sharia cooperative work program was implemented, all cadres must conduct socialisation and discussion with the community. The aim was for the community to know that a special Sharia cooperative was being formed for the community there. In addition, this socialisation activity was also aimed at making the community aware of the benefits of having a Sharia cooperative and the technical work of the cooperative in the community later. Usually this stage requires quite a long time, depending on the manner of socialisation carried out and because not all people easily agreed and were willing to participate in the forming of this Sharia cooperative. Work socialisation by cooperative cadres was carried out using group discussion techniques (FGD), including in the recitation activities of the *Majelis Ta'lim*, major religious events, or by other persuasive means.

Fourth, raising funds from the community. The collection of these funds, of course, was not only in the form of donations but also in the form of public deposits. Sharia cooperative cadres used a variety of ways to raise funds from the community, for example through the *jimpitan* or *perelek* system. The *jimpitan* or *perelek* system is a fundraising system that uses plastic mineral water glass that has been affixed with the label of the Sharia cooperative name and is installed on the front wall or inner wall of each resident's home. The labelled plastic cups will be filled by residents with nominal funds according to the abilities and wishes of the residents. Furthermore, the funds that have been put into used plastic cups are taken and collected routinely by cooperative cadres within a specified time period. Cooperative cadres also have provided a simple bookkeeping system to write down the amount of funds taken from each resident's home and each resident also has their own mini notebook. The collection of funds is carried out continuously so that villagers get used to saving.

Fifth, distribution of funds to the public. After the fundraising activity had been running for some time and as considered sufficient to be used as capital for Sharia cooperatives for the community, all cadres announced in the same manner as at the stage of socialisation, so that people who needed capital could start to borrow from them. The distribution of capital could not be done arbitrarily, but it had to be in accordance with the Sharia rules, namely through a contract and rules of cooperation (syirkah) and profit-sharing agreed upon. Acceptance of capital financing could be done through *murabaha, mudaraba, musharaka,* and *istisna*.

At this stage, the Sharia cooperative already had an adequate bookkeeping system so that there was no error in capital distribution. Often in addition to capital (the syirkah system), people

also needed funds for emergency needs such as paying hospital fees, etc. The Sharia Cooperative could also lend funds in the *Qardul Hasan* pattern, namely by not determining the profit sharing or interest but still using the same payment methods as for the recipients of capital financing.

Sixth, business supervision and repayment of borrowed funds. Business supervision was carried out transparently by both parties. The recipient of the financing must be honest in reporting the business development and the cooperative must maintain good bookkeeping related to business development. As for the repayment of the borrowed capital along with the agreed profit sharing, the payment must be in accordance with the manner and time period agreed at the beginning of the agreement. If there was an obstacle in the payment, the cooperative might not burden the recipient of the financing.

Usually, the cooperative would determine the fines or donations if the recipient of the financing could not pay on time, while the next repayment continued to use the method and with the same time period. The existence of this Sharia cooperative could certainly be used as a solution to economic problems in the community and its implementation could be carried out independently by the community itself. The formation of Sharia cooperatives could be done by people from various circles who wanted to independently form Sharia cooperatives for their needs.

With the existence of Sharia cooperatives, the members of the community could be more independent, sustainably increase the spirit of their cooperation and work hand in hand and help each other. Sharia Cooperatives that are able to develop and require large capital in channelling financing to the public (customers), can look for and follow the rules of Islamic Banking Institutions as the parent to get additional capital. Thus, the Sharia economic system can continue to be applied, with the hope that in the long run this system will be able to increase various businesses in the real sector at various levels of society for mutual benefit.

Conclusions

Participatory research activities to empower housewives were carried out through Sharia-based entrepreneurship training programs. This participatory research had succeeded in increasing the knowledge, understanding, insight and awareness of housewives so that they had the awareness to engage in Sharia practices. Because awareness had arisen among housewives, efforts to establish a micro-Sharia financial institution became easier to implement. By using the participatory action research (PAR) method, this participatory research activity succeeded in pioneering the establishment of a Sharia microfinance institution in Balokang Village of Banjar City in Indonesia.

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