



WOMEN'S PARTICIPATION IN PRODUCTIVE BUSINESS DEVELOPMENT THROUGH THE MODELING OF BAITUL MĀL WA AT-TAMWĪL IN PALEMBANG

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Abstract: This study is motivated by the fact that women's efforts to participate in developing productive businesses do not yet have the right model so that their activities appear to be just a side job. Meanwhile, women's productivity in the micro economy in the new normal era will have a positive impact on strengthening the home economy, as well as restoring the activities of micro businesses that have gone bankrupt as a result of the pandemic. The presence of Baitul Māl Wa At-Tamwīl with the financing assistance model and financial management literacy of Baitul Māl Wa At-Tamwīl makes the administration process easier and more synergistic. The data used for this article comes from qualitative research, using interviews and relevant literature. The respondents of this research are Palembang gender activist academics, BMT administrators, business actors in areas with a majority of women who carry out productive business development in Palembang and interviews using the snowball sampling method. The research results showed that women's participation in productive business development after a long period in the domestic sphere due to the COVID-19 pandemic has become more varied and provides additional benefits for the family economy. The presence of BMT helps women's productive businesses, providing administrative convenience for obtaining financing and changing the home

management model to family management established by BMT. This research then found that after a long period of time women were in the domestic sphere due to the regulations during the Covid-19 Pandemic, their product activity patterns changed to profitable home businesses. Furthermore, the management model used by BMT is more accepted and supported by Palembang women who are developing their businesses.

Keywords: *Baitul Māl wa At-Tamwīl*, Productive Business, Women's Participation

INTRODUCTION

Non-constructive judgments arise in the women's productive microbusiness movement with the Sharia microbusiness institution. This is because of their inability to develop home management into a simple management that can be evaluated, as well as the weak knowledge of women in managing businesses (Ridwan et al., 2020), as well as the attitude of women who build businesses as "side jobs" (Andriado et al., 2021); (Indahsari et al., 2018). The study begins with 1) analyzing and finding out about efforts to promote gender equality and empower women as one of the millennium development goals outlined in the United Nations Millennium Declaration (Syamsudin & Maulana, 2014); and 2) the effectiveness of Sharia microfinance institutions, known as *Baitul Māl wa at-Tamwīl*. The results of this study are an important part of the findings to make the new estuary of microfinance institutions synergize with women's empowerment in productive businesses in the new normal era and also provide a strong argument to challenge traditional social perceptions regarding the role of women and Sharia microfinance institutions. (Budiarto & Maftukhatusolikah, 2019); (Rahayu & Kusumaningrum, 2015).

The "New Normal" era has altered the economic landscape. According to the results of a survey performed by the Katadata Insight Center (KIC) on 206 MSMEs in Greater Jakarta, 82.9% of MSMEs felt the negative effects of the pandemic, while just 5.9% experienced growth. This pandemic ailment has even caused 63.9% of impacted MSMEs to endure a more than 30% reduction in revenue. Only 3.8% of MSMEs witnessed a rise in revenue. In addition, the KIC survey reveals that MSMEs have made a lot of steps to preserve their business circumstances. They reduce production of goods and services, working hours, the number of personnel, and sales and marketing channels, among other efficiency techniques. However, there are also MSMEs that take the reverse approach, namely incorporating marketing channels into their survival strategy.

The survey's findings are consistent with the research on the role of gender in enhancing the family economy. It is not an issue. The first issue is ensuring that the family's economic basis is "healthy." Also, despite the fact that stratification in the household appears to "raise" one of the sexes in the end, there is still fire in the husks, which became rebels because to the culture of power relations in the household (Arsyad, 2019; Istiana et al., 2008; Mustofa et al., 2019). So far, studies on women's empowerment in increasing productive businesses tend to implement training and constraints in receiving wages (Dalimunthe & Lubis, 2020; Fitri, 2020; Istiana et al., 2008; Lestari et al., 2019; Purnama, 2018), whereas in terms of financing assistance and managerial constraints, there are few examples of women's business success with financing assistance from banking institutions and financial institutions. Promoting empowerment through

sustained, productive efforts to enhance the family's economic well-being. This paper is based on an argument that women's participation in the development of productive enterprises is in line with the spirit of BMT for communal welfare (taawun) which is grown to strengthen empowerment, not to be only concerned with profit.

LITERATURE REVIEW

Women's Participation

There are many different interpretations of participation, but generally speaking, it refers to the involvement of every citizen who has the power to decide, either directly or through the mediation of institutions that represent their interests. It also refers to the operation of a government system where no decisions are made without the people's consent (Campion, 2020; Mirehie & Gibson, 2020; Zust, 2006). Women as a sociological perspective whose identity is created and established through the definition of groups or kinds that set them apart from other types. Women are viewed from a variety of perspectives, such as physical strength and spirituality, but these do not translate into disparities in their talents or in physical, biological, or physiological elements. In terms of philosophy, the value of women's participation in this conception of life is the belief that all people have inherent rights to respect and treatment that is consistent with their dignity and worth. The right to life, the right to self-determination, the right to property ownership, and the right to an education are all fundamental components of human rights.

These three rights are part of human nature. No one should interfere, and must be protected. In Islamic teachings, all human beings

are God creatures, have the same degree regardless of cultural background, and therefore have the same appreciation from God that must be respected and glorified. Thus, discrimination based on differences in gender, skin colour, caste, race, territory, ethnicity, religion, and so on has no basis at all in the teachings of Tawhid. Only the level of piety toward Allah will be a measure of the difference later on, on the day of judgement. (Arifin et al., 2018; Safitri, 2020; Esariti et al., 2020; Ghara, 2016)

Economic Role of Women

The role of women in the family economy is a broad phenomenon that affects society's entire socioeconomic system (Tuwu, 2018). During times of crisis, the role of women is considered capable of saving the household economy (Hukom, 2011). This is in line with the statement about women, which states that in today's pandemic situation, women are at a high level of awareness in an effort to save their families and nation (Afrizal et al., 2020). But on the other hand, the changes brought about by the COVID-19 outbreak have added to a long list of women's vulnerabilities (Werdiningsih & Senowarsito, 2021; Clavijo, 2020). This vulnerability is related to the implementation of policies for female workers in both the public and domestic sectors (Dewi, 2021), which require women to balance the work and family environments (Reiss et al., 2021). In the Indonesian context, women work in the informal sector with limited protection mechanisms (Afni, 2021). One of the outcomes is the vulnerability of wage cuts for women's performance, as seen in India (Chakraborty, 2020).

In relation to the economic role of women, neoliberalism has brought up two important consequences (Bahramitash & Esfahani, 2016). First, economic policies related to gender focus on increasing employment for women, which contributes to economic empowerment, and secondly, attention is focused on increasing the role of women as entrepreneurs, especially in small and medium enterprises (Bahramitash & Esfahani, 2016). This shows how the economic role of women is closely related to empowerment (Prantiasih, 2014). Women's empowerment and economic development will bring about changes in decision-making that have a direct impact on achieving equality between men and women (Duflo, 2012). Gender equality is closely related to access (Agarwal, 2018), where increasing women's access to resources will have positive implications for women's economies (Fletschner & Kenney, 2014). This is in line with the policy of the Prime Minister of Japan, which views women's empowerment through increased employment as being able to provide more opportunities for women and revitalize economic growth (Song, 2015). This is because increasing the involvement of women in the world of work will build diversity, which is considered to have a positive impact on competitiveness and economic benefits (Song, 2015).

A New Normal Era

The coronavirus (SARS-CoV-2) was first identified in the Wuhan area of China in December 2019 (Moulaoum et al., 2021). Corona virus or COVID-19 is a virus that causes acute respiratory syndrome, fever, pneumonia, headaches, coughing, loss of sense of taste or smell which often leads to death (Siegler et al., 2020). COVID-19 is transmitted through close personal contact through droplets or

aerosols from infected people, which may be produced when sneezing, coughing, or inhaling (Nabi et al., 2020). The rapid and dramatic increase has caused COVID-19 to become a global pandemic that has spread throughout the world (Baig, 2020; Wong et al., 2020; Ghosh et al., 2021; Lillard, 2020). The global pandemic has prompted many countries to ask their people to make various behavioural changes known as the "new normal" era (Cahapay, 2020). The term "new normal" is explained in the urban dictionary as a situation that occurs after intense change (Abdalla et al., 2021). The global pandemic has not only caused a global public health emergency but has also changed the pattern of communication and interaction among collective societies to overcome the challenges and risks of exposure to the COVID-19 virus (Fetansa et al., 2021; Wong et al., 2020).

The "new normal" era refers to the many ways that people must adapt to protect themselves from the worst effects of the pandemic (Blumler & Coleman, 2021). In the new normal era, various lifestyle changes were adopted to control transmission, including measures to avoid crowds and area closures (Uchiyama & Kohsaka, 2020; Cahapay, 2020; Lake, 2020). Social distancing has become a fundamental part of the new normal era (Coelho, 2020). In addition, lifestyle changes such as behaving in a healthy manner are an important part of the new normal era. Changes to a healthy lifestyle are part of the policies carried out by the government, along with various preventive measures to avoid and minimize the spread of the increasingly massive virus (Nanda et al., 2021; Hyder et al., 2021; Souliotis et al., 2021). The COVID-19 pandemic has caused people to change their behavior by taking preventive measures such as washing

hands frequently, spending less time outdoors, wearing protective masks, maintaining social distancing, testing, isolating confirmed cases, and even quarantining themselves in their homes to avoid contact with other people (Zhou et al., 2020; Gunawan et al., 2020)

Based on the literature review, it shows that women's participation in economic activities confirms that there are no gender differences because the values of equal human dignity are the same regardless of gender, except for ability, willingness and competence to try. This makes the role of women in the family economy in the productive realm capable of saving the home economy. increasing women's access to resources will have positive implications for women's economy, therefore increasing women's involvement in the world of work will build diversity which is considered to have a positive impact on competitiveness and economic profits. The changing era from the COVID-19 Pandemic to the New Normal makes women's participation even more necessary. These changes also occurred in micro business groups run by Palembang women. They started by trying to adapt to the new atmosphere (new normal). The results of interviews with respondents revealed several steps taken by Palembang women's businesses, namely 1) the community closed its business and innovated online. one of them is the business of selling empek- empek by making frozen food so that they can sell empek- empek outside the city through online sales and promoting it on social media; 2) communities that use their homes as business centers, such as vegetable cart sellers who have been traveling around changing to opening stalls at home; 3) A community of women who are returning to carrying out the same activities before the outbreak of the COVID-

19 pandemic. Selling in markets, or in business groups located in strategic areas of the city of Palembang.

Their various steps experience the same problem with capital. The results of interviews with the community of mothers as respondents came to the same conclusion, where efforts to obtain additional capital through bank financing experienced difficulties because they did not have the necessary conditions. Besides that, they are not ready to make simple financial reports. This means they don't have a model that is effective, efficient and easy to implement.

METHODS

The data used for this article comes from qualitative research. Research data sources consist of 1) Primary Data and 2) Secondary Data. Primary data was taken based on findings in the field through analysis of interviews with selected respondents related to the research subject. Secondary data is several authoritative literature that discusses women's participation in productive businesses and BMT microfinance institutions in Palembang. The boundaries of the sample area (sampling area) are only focused on places identified as areas where the majority of women carry out productive business development in Palembang. Taking research respondents using purposive random sampling was based on specified criteria. The respondent criteria are as follows: 1) Academic Gender Economic Activist in Palembang; 2) BMT administrators in Palembang City and female business actors. Data tracking through interviews using the snowball sampling method and relevant documentation. Data analysis through an interactive model, namely 1) data collection, 2) data reduction; 3) presenting data, and 4)

drawing conclusions are part of finding answers to the problem formulation.

RESULT AND DISCUSSION

The collected data will be examined using descriptive and qualitative this perspective does not explain gender discrimination, but rather emphasizes collaborative efforts to increase women's output, particularly in microeconomics.

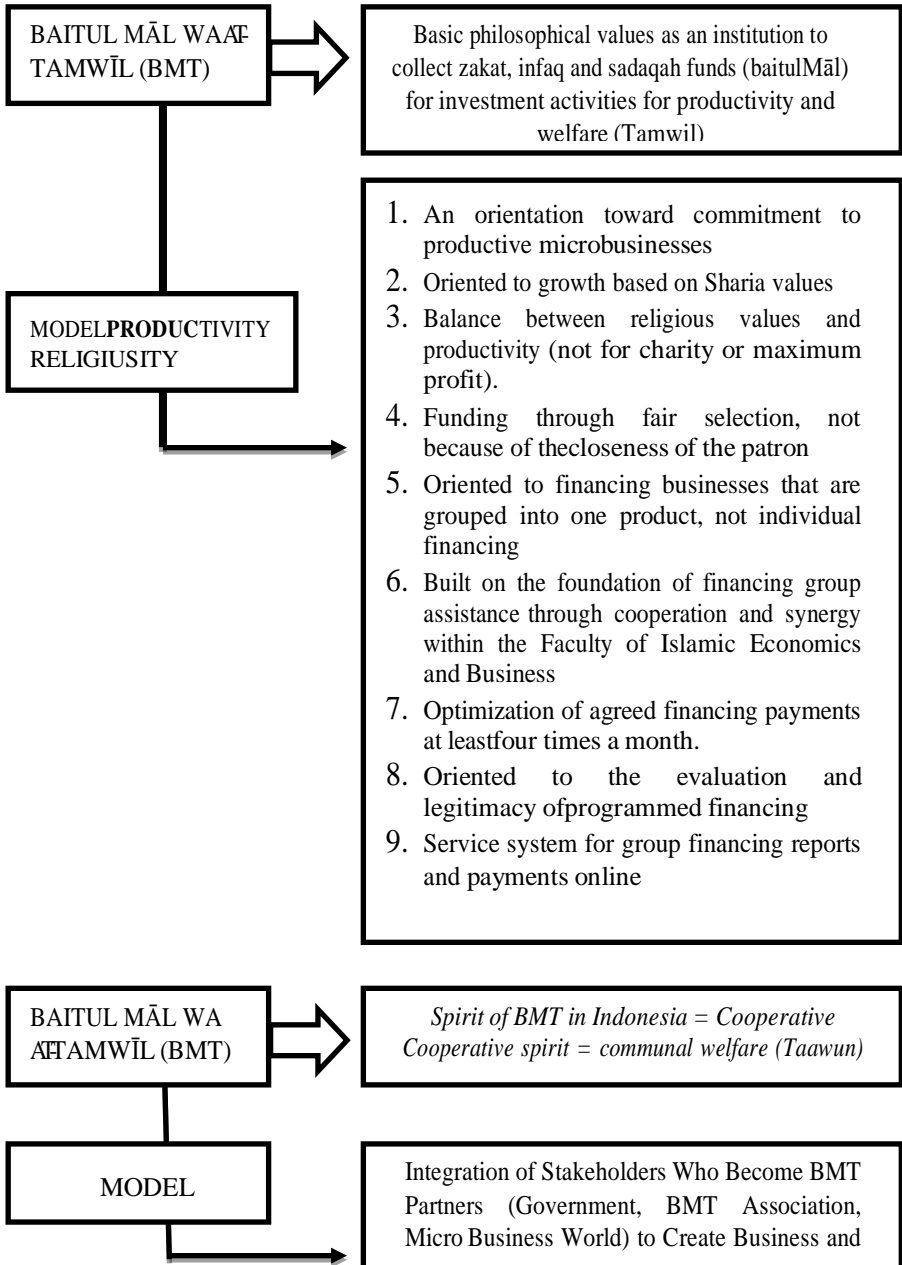
Productive business growth is a constant human endeavour to attain particular goals in improving technical, theoretical, conceptual, and moral capacities in accordance with the requirement to produce maximum profits and with the guiding principle that yesterday and tomorrow must be superior to today. *Baitul Māl wa At-Tamwīl* is aligned with cooperative values in which the growth is not the *Baitul Māl*, but the *at-Tamwīl*'s increased use and distribution of funds. Women's Participation in the Development of Productive Enterprises in the New Normal Era has shifted from autonomy to the domestic-creative sphere in the city of Palembang. This indicates that women are returning to the domestic sphere, yet have the creative experience to transform outside-the-home business patterns into lucrative home-based business patterns which is not only profit orientation.

The research results showed that women's participation in productive business development after a long period in the domestic sphere due to the COVID-19 pandemic has become more varied and provides additional benefits for the family economy. The presence of BMT helps women's productive businesses, providing administrative

convenience for obtaining financing and changing the home management model to family management established by BMT.

Discussion

This research then found that after a long period of time women were in the domestic sphere due to the regulations during the Covid-19 Pandemic, their product activity patterns changed to profitable home businesses. Furthermore, the management model used by BMT is more accepted and supported by Palembang women who are developing their businesses. This also confirms the need for two models as an offer, namely: First, the Sinergistas model of religiosity as a way of balancing profit values with social values and sharia values. The pandemic era of COVID 19 (New Normal era) means that the dominance of taawun is being developed more not on profit orientation, but also on "improving" togetherness with women's businesses in the city of Palembang; Second, the Stakeholder Synergy Model which is an important part of BMT's partners (Government, BMT Association, Women's Micro Enterprises), without this synergy there is an imbalance due to "solitude" which makes BMT experience under liquidity (lack of funds) in the pandemic era which affects BMT's business performance



CONCLUSION

As it turns out, gender mainstreaming, which introduces women into the public sphere and enhances women's autonomy, does not persist forever, contrary to what was previously believed. The COVID-19 pandemic has reintroduced women to home roles. In other words, the COVID-19 pandemic, which is perceived as a force that restores family institutions, has transformed into a force that restores women to their traditional roles as mothers and wives.

This study refutes the notion that the women's productive microbusiness movement is unable to develop and cooperate with Shariah microbusiness institutions due to their inability to develop simple management that can be evaluated, their lack of business management knowledge, and the community's attitude towards women's activities. Who creates a business as a "side job" demonstrates entrepreneurial initiative.

Women's Participation in the Development of Productive Businesses in the New Normal Life Era in the city of Palembang is viewed from a variety of perspectives, including the notion that women possess certain qualities in an effort to increase their participation, despite the fact that a number of issues, particularly the COVID-19 pandemic era, known as the New Normal Life, affect women. Movements from all sectors demonstrate the quality and maximum efforts of women in restoring domestic life, but women's innovative efforts to strengthen the family economy by shifting patterns toward home-based businesses or businesses that do not violate health protocol regulations are also evident.

As a micro-Syari'ah economic entity, the synergy with BMT cannot be disregarded. Strengthening paradigms such as productive religiosity and stakeholder orientation is essential to "enhancing" togetherness among women's entrepreneurial companies, particularly in Palembang.

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