

CHARITY-WORSHIP OF WOMEN IN MICRO- ENTERPRISE DEVELOPMENT: THE FACTOR THAT SHOULD BE COMPLEMENTED INTO THE WOMAN'S EMPOWERMENT APPROACH

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**CHARITY-WORSHIP OF WOMEN IN MICRO-ENTERPRISE
DEVELOPMENT: THE FACTOR THAT SHOULD BE COMPLEMENTED
INTO THE WOMAN'S EMPOWERMENT APPROACH**

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Abstract

The micro business is the popular work done by women. More than eighty percent of micro-enterprises are developed and controlled by women. Through this role, women accounted for no less than forty percent of total family income. But, in fact, this effort marginalized, exploited, and these woman entrepreneurs faced the double burden. Marginalization of business related to the process of the removal of women's micro-enterprise of productive enterprises, centralization of women to the periphery of the labor market, the feminization of the productive sector and widening economic inequality between women and men. The woman micro enterprises suffer exploitation from the production process to the trading. Women's double burden can be recognized from domestic duties and tasks of social relations, remained in women even though women become entrepreneurs. Based on these bad facts, advocacy needs to be done. The popular approach is empowering women, which carried forward the improvement of welfare, access, critical awareness, participation, and increased public control. However, this approach can not be assured in the fact why micro businesses still cultivated by women. This study found a factor of motivation and confidence of women entrepreneurs, which is related to the belief that the business as a charity-worship that will be rewarded by Allah, in the world and in the hereafter. This factor becomes reinforcement in the development of women's micro-enterprises, and even, in a variety of pressures. So appropriate, women's empowerment approach complemented with this factor.

Keywords: *woman micro business, women's empowerment, charity-worship*

INTRODUCTION

Micro-enterprises up to now is still the backbone of the national economy. Very little effort in terms of capital (under fifty million according to criteria of the Ministry of Cooperatives and SMEs) has, up to now is still a public sector that can provide jobs directly or indirectly to the grassroots. Including micro-enterprises managed by women entrepreneurs have contributed to the availability of new jobs for women earning either directly or indirectly. Employment in this sector is always open and available to be entered by any type of labor; Education workforce with high qualifications to low educational qualifications. But so far more micro enterprises carried out by low-educated women do not even school. Women with the characteristics of illiterate will be able to perform micro-enterprises.

Bending 'requirements' on micro business well suited to the characteristics of women who are generally also not educated or uneducated middle. Most women in rural areas and among poor women in urban areas, lack of education, or only primary school and junior high school categories. The formal education does not seem to directly underlie the willingness and ability of women in micro-scale entrepreneurship. This statement is supported one side or maybe not, because, the fact it does not seem to underlie the analysis in determining an effort to increase the capacity of women microentrepreneurs. Because, all efforts made in the empowerment program, will be successful if formal education is relatively good. As for instance, according to the concept of empowerment program by Longwe (1993), which is based on improving the business skills, up, efforts to improve critical thinking about gender relations, and on improving the policy control capabilities, will be a success if participants empowerment program has a high literacy rate. Then, what if in general the micro business does not have a sufficient level of education, will micro-enterprises be able to advance and succeed through the empowerment model? Specifically, this article aims to discuss it.

Furthermore, this study seeks to explore and analyze other factors that allow it to be elaborated as critical success factors of women micro-entrepreneurs. The unit of analysis is the study of women micro-entrepreneurs. The research data is secondary data from several studies, magazines and newspapers that wrote about the fact that micro-enterprises managed by women. The subject matter of research is the ability of business development: skills market access, capital access skills, ability to think critically about gender, ability to perform control policies that have an impact on businesses. On the other hand this research effort focused on the motivation of female entrepreneurs.

Women Micro Bussiness: Exist Amid Exploitation and Marginalization

Studies on micro enterprises that have been cultivated women show interesting facts (Dewayanti and Chotim, 2004). It was mainly related to the length of the existence of women's micro-enterprises, has reached two-three generations. This micro enterprises survive for generations. The characteristics of the rural economic system, with a model of a relationship that is very color of patron-client relations existing businesses. Business

transactions are made directly (face to face), based on trust, personal references, based on social rules that apply in the community. This is a feature of the rural economy that is almost uniformly the case in most of rural Indonesia and even Asia (Hayami and Kikuchi, 1987). Kinship is important in rural economy because they live with a single location. They are conditioned to work together in various ways to the security and survival of them all. Other characteristics, is the process of sharing the risk, because the business relationship is drawn into a complicated personal relationships. This is very different from the impersonal market economy.

In the case of micro-enterprises in Central Java is not a mere business exchange and sharing of benefits, but also led to the recognition of those who have power and more wealth. In addition to the recognition of the power and wealth of other parties in a business relationship, an attempt to seek refuge also expected from small businesses to large businesses. The patron-client relationship is part of efforts to protect at this difficult time from the rich to the poor. Micro-enterprises in the context of economic relations turn into personal relationships are so complex and difficult to be separated for a long time and often potentially exploitative. Study Dewayanti (2004) have tried to see the dots activity micro enterprises undertaken by the labor of men and women to describe the exploitation of women in micro scale (internal micro-enterprises), in addition to the analysis of 'macro' in relation of micro-enterprises with Another micro enterprises or micro enterprises with great effort in the capacity of patron-client relationship. So it can be understood in two levels of women experiencing marginalization and exploitation.

A study in Pekalongan on some micro-businesses show their need for the use of technology and information (the practical needs of business). The need for increased knowledge and skills to support the success of that effort include the need for increased knowledge and skills that are very useful in business development, both improving the quality and quantity due to the use of technology, the job will run automatically so that will certainly save time, and even fee can be suppressed. The results were also demonstrated on the use of information technology that has been run by SMEs in Pekalongan seen 32.58% utilizing the tools of information technology for both tool administration, 15.91% have made use of information technology for the purpose of data processing, 21:21% utilize information technology for marketing purposes, 9.85% utilize information technology for other purposes and 20:45% has not been put on information technology at all or manual. The above data generally shows that the ability of women micro-entrepreneurs in using technology and information is still low in their business development efforts.

While other business constraints women in the field of marketing and capital. Indonesian women often were marginalized in terms of credit granting (Kompas, 10/10/03). According to data from the Central Statistics Agency (BPS), from about 2 million units of micro and small businesses 194 546 units in the processing sector, the number of male entrepreneurs 1.3 million people (59.21 percent), while the number of female entrepreneurs around 896 047 (40.79 percent). In the process of providing small loans no classification in women small entrepreneurs. In certain cases, the classification is made

to see the picture of the difference the barriers faced by women as small entrepreneurs. The classification is based on the ownership of the business unit and the role of women in business management. Women who have their own business unit, regardless of the business unit owned by a husband or other family members. In this case the woman becomes the owner and manager of the business. Differences of ownership in the business and the position of women in business management is impacting on women's ability to take decisions in the start, run, and grow their business.

More rational arguments about why microcredit is better directed at women, can be extracted from the survival strategies of women, in the informal sector, the which is also related to the general characteristics of the women who had been known. The characteristics of women are more able to survive against poverty they suffer than men. This is because women have a much more creative way to meet their needs. Various experiences show that a similar microcredit program, women have a tendency to be better than men in terms of repayment of the loan, as well as in terms of long-term impact of the program on development of human resources. Mayoux (1999) Also found access to micro-credit for women to have an important effect on the process of women's empowerment. According to microcredit implies three things items, namely an independent financial sustainability, Poverty Alleviation and empowerment.

Mayoux stressed that the micro-credit program for women leads to economic empowerment of women which affect further the empowerment of social, political and legal, and ultimately, contribute to the formation of social capital (development of networks between micro enterprises) (Mahmud, 2003). Government's efforts in formulating and implementing several mechanisms or microcredit programs specifically targeted to women are: Credit Program Family Welfare (KUKESRA), Women's Empowerment Program in Local Economic Development (P3EL), Program Microcredit for Strengthening Women Entrepreneurs Small and Micro Enterprises coordinated by the Association of Small Business Woman Companion (ASSPUK) and the Women's Economic Development Small Business (PPEUK). Households who obtained loans from micro-credit, relatively better in terms of welfare than households that did not receive micro-credit loans. In addition to increased family income, microcredit also inspire / help recipients to create a productive business both for themselves and their family members (Smeru dan Kementrian Pemberdayaan Perempuan Jakarta, 2003)

Meanwhile, many arguments which states that the increased access of women to earn income will also increase their ability to participate in decision-making in the family. With loans from micro-credit, women have the opportunity to get together with their husbands make decisions for things that are important in the family such as the allocation of household finances, the education of their children, family planning (FP), as well as their participation in social activities. To promote the success of this program has lowered the bank loan interest rates and increase the percentage of lending to the SME sector. This declaration shows the concern of the government on the role of SMEs, whose number has reached 42 million, or 99.85% of the total businesses in Indonesia. Expected rates of poverty and unemployment could be reduced from 9-10% of the total

population of Indonesia to be down 5-6%. As well as the purpose of reducing poverty to the figure of 36.1 million people, or 16.6% of the total population of Indonesia.

Unfortunately, the banking products to serve SMEs impressed 'gender-neutral'. This fact has implications for programming strategy and microfinance institutions. This can be observed in the program of the Minister of State for Cooperatives and Small and Medium Enterprises in nonfinancial and financial aspects which did not mention the issue of gender. Viewpoint-neutral or gender-blind refers to the fact that the situation of women micro-entrepreneurs and the man seen without seeing the crucial issues unique to each. In fact, women micro-entrepreneurs also have a different problem from that experienced by men microentrepreneurs. In fact, women who work in the micro business sector to face the problems more than the men, where they face two things at once, that the technical problems of business and structural problems. In the technical problems of women entrepreneurs of micro enterprises encounter the same obstacles as to which micro businesses generally, such as the lack of capital, limited mastery of appropriate technology, lack of market linkages, lack of management skills and mastery of technical skills of production (Dewayanti, Ratih, Chotim, Erna Ermawati, 2004; Smeru dan Kementrian Pemberdayaan Perempuan Jakarta, 2003).

Meanwhile, the structural problems, women affected by two things at once. First, various government policies such as regulation of unfair and eligibility certification of products both at central and local levels, and regulation of banking institutions which provide services such as credit, as well as relations of inequality in the chain of production and trade. Second, structural constraints associated with women's bodies, that women have difficulties in business development due to inequality of the relationship between women with a family and a husband in the domestic sphere and in the community. With the above differences, help women micro entrepreneurs require a different approach to male entrepreneurs. Government intervention in the form of programs or funding through micro-finance institutions that are sensitive to women's issues and needs absolute become mainstream. Because, in the micro-credit itself is actually stored functions for the empowerment of disadvantaged groups, women micro-entrepreneurs who have been marginalized in many facets deserves a major portion of the program that is sensitive to women's needs.

Many financial institutions (banks) do not have a micro-credit scheme specifically allocated for men or for women. So they just allocate credit in accordance with the letter of credit application with no regard to whether the asking male or female. To overcome this, the government's efforts is to formulate and implement some mechanism or a microcredit program specifically for targeted to women are: Credit Program Family Welfare (Kukesra), Women's Empowerment Program in Local Economic Development (P3EL), Program Microcredit for Strengthening Women and Small and Micro coordinated by the Association of Small Business Woman Companion and the Women's Economic Development Small Business and many more. With formulated and implementation of micro-credit program-targeted female several problems faced by women, particularly the perpetrators of microcredit can be resolved, but so, programs like this are not uncommon, a new problem that is increasingly weighing on the women

who had been experiencing tripple burden of women, in where women perform reproductive functions, production and social functions in the community (Dewayanti, Ratih, Chotim, Erna Ermawati, 2004).

The impact of micro-credit for women recipients will improve their status in the household and the community, and therefore lead to the empowerment of women. However, there kenyataaan that besides empowering the target group of women, micro-credit program can also weigh on women as outlined in the explanation below. Empowering views of women's access to resources including personal income and employ⁶ment can relate to the impact of micro credit on the income and welfare of the family, decision-making in the family, and the division of labor in the household. Does micro-credit impact on income and family welfare? Households who obtained loans from micro-credit, relatively better in terms of welfare than households that did not receive micro-credit loans. In addition to increased family income, microcredit also inspires, helps the recipient to create a productive business both for themselves and their family members.

In addition, the credit allows the recipient to have a higher consumption standards. Meanwhile, many arguments show that incre⁶asing women's access to obtain revenue will also increase their ability to participate in decision-making early in the family. With the micro-credit, women have the opportunity to get together with their husbands make decisions for things that are important in the family such as the allocation of household finances, the education of their children, family planning (FP), and further participation in social activities. In terms of education, there is a tendency that the daughter of families who obtain loans from micro-credit, possessed a greater opportunity to attend school than daughter of families who did not receive microcredit.

This is because the additional income that they can use to educate their daughters. However, it should be considered also the possibility of girls who have to leave school to help his mother growing job after receiving the credit. This possibility could happen, double burden that must be carried women to the domestic domain and productive domain. Does micro-credit impact on the division of work? In society, there is a tendency division of work in the household who continue to perpetuate domestication of jobs for women. Namely, the division of work in the family based on gender, in-which the man doing work related to productive activities (work related to the acquisition of family income), while the women do domestic work (such as caring for children, cleaning the house, cooking and housework others apart of sustainability of the division of work mentioned above, women who are actively developing productive businesses that generate income for the family, the more likely their husbands to be more willing to cooperate in the tasks of the household. Therefore they have more time to do work-related with revenue.

From this description, an important poin⁶s microcredit affect the division of labor, but this effect is less significant without the understanding of gender and gender equality in the household. Empowerme⁸nt of women's access to public resources may be associated with micro-credit impact on decision making and management of loans. The

contribution of microcredit to women's empowerment can be identified from the decision-making related to the use of credit, such as who controls the use of credit, who manages the business supported by credit, who controls the marketing of products, and who controls the income derived from the business supported microcredit. In accordance opinions Ackerly (1995) in Dewayanti, Ratih, Chotim, Erna Ermawati, 2004, women (the informant) controls to all of that, so the woman are said they been powerfull. Control of women to credit and micro-enterprises that they have is affected by many factors such as the level of education of women and her husband, as well as socio-economic and cultural structures that exist in society. For example, in many of the social structure prevailing patriarchal system in which the authority inherent in the father or male family members other in families. These norms require women to ask permission from a husband or male family members older to do many things, including active participation in micro-credit, including to receive a loan. It, this then affects the control of the credits earned. Not infrequently husband would only allow her to be active in microcredit programs if their wives promised to give most of the credit they receive to their husbands. Because it is not surprising that sometimes microcredit should-targeted or were administered to women who received a fact when melting is their husband. When asked why not his wife who disburse the husband casually replied that his wife was in the house to keep the child and perform other household tasks.

Regardless of the importance of cooperation between husband and wife, it should be emphasized that micro-credit for women intended for women, who have tended to be passive and marginalized, become more empowered. Therefore remains a priority and efforts should be directed to the end result that women are more empowered and not only dependent on husbands or brothers, but they were able to determine what is best for himself. It can also be seen from the empowerment of women to control their bodies dealing with violence against women. There is a correlation between micro-credit program by reducing the persistence of an offense against women, it is because the wife contributes economically to improve the economic welfare of the family of credit they receive. But the reality also found where the delay or failure of a wife to obtain credit resulted in frustration husband and then lead to increased violence to the wife.

In cases like this, this paper found that the micro-credit program that distributes money to the group's base, have contributed to decreasing violence against women. Micro-credit program is the empowerment of or imposition? Is micro credit lead to the empowerment of women and thus help them escape from poverty or otherwise microcredit would make any gender discrimination and thus increasingly becoming a burden on the women. Loans to women through micro-credit programs can empower the women recipients, especially in terms of increasing their access to the labor market-oriented.

And, indeed the micro-credit program that one of its goals is to promote the labor participation of women, without being accompanied by access to markets among women would result in fatigue and excessive burden for women. The point is women who have more time to be active in productive activities (activities related to family income), it can be interpreted that these women have access to the market. Impact through micro-credit loans to women's empowerment can be seen also on the level of household consumption

6
better. Higher consumption levels indicate the role of women in decision-making that leads to empowerment. However, household consumption is higher and the role of women in decision-making with regard to the level of family consumption can be interpreted opposite that leads to the presumption that micro-credit programs increasingly burdening women.

This fact shows that the micro-credit for women increasingly legitimize the double burden women where in addition be responsible for domestic work, women have a burden to be able to provide for the family that should be the responsibility of the head of the family (their husbands). Therefore, this burden will further strengthen tripple burden of women, where women had to perform the function of reproduction, production and social community. While it is a project that aims to roll out a loan and later income such as micro-credit is focused on only one aspect, namely the problem of women's access to financial and family income, but programs like this forget to consider how the time the women had been so limited to domestic activities , As the opinion of Pearson (1992) (Dewayanti, Ratih, Chotim, Erna Ermawati, 2004), that in the same household, the workload of poor women in third world countries exceeds the workload of the men. Therefore, to overcome this socialization of gender equality became an important key to the success of efforts to empower women through micro-credit programs. With gender socialization like this then all the work / activism cavity households related to the activity of both domestic and productive activities is not dichotomized extreme (women associated with domestic activities, while men are associated with productive activities) but performed jointly by a husband and wife, even if there should be a division, the division agreed upon by husband and wife and a possible cooperation.

Meanwhile, the husband's dominance or control in loans from microcredit showed that the benefits of small micro-credit for women due to gender relations in families where women lose control over a loan he got from microcredit. This has made women rarely get caught up in bad loans as a consequence of gender relations. In other words, microcredit can make women prone in financial terms (for example, if the business went bankrupt), which can make them trapped in bad credit making it difficult for them to escape from poverty. This vulnerability will increasingly become a reality, especially if they utilize the credit for productive activities should be things that are consumptive. Not surprisingly, there is a presumption that micro-credit is not seldom the first ladder to debt and bankruptcy of enterprises. For this you need to do of course is the follow-up activities or further than just distributing loans through microcredit.

This follow-up activities can include education and skills such as management training and mastery of technical skills and technical production efforts, efforts to improve the mastery of appropriate technologies and expand market networks and the like. All this will provide a stock of knowledge (in addition to the financial support that has been received through microcredit) for women micro entrepreneurs to further developed the business. From all the above, it is important to answer the problem in this paper is to adopt a sense of empowerment empowerment) as an expansion of the range of options available to women (expansion in the range of potential choices available to women)

(Kaber, 2001). By adopting this definition, the answer to the question of whether microcredit empowers women encumber or otherwise it will depend entirely on the choice of women as individuals.

Empowerment Model for Micro Entrepreneur's Woman

Analysis techniques Moser Framework developed by Caroline Moser (1993 in Faraz, Jaidi, Nahiyah, 2012), researchers in gender planning. This framework is based on the approach of the Development and Gender (Gender and Development / GAD) which is built on the approach of Women in Development (Women in Development / WID). This framework is sometimes referred to as the "Model Three Roles" (Triple Roles Models). The purpose of gender planning framework of Moser are: (1) Affecting the ability of women to participate in interventions that have been planned, (2) Helping to understand what planning needs of women are often different from the needs of men, (3) Achieving gender equality and empowerment through giving attention to the practical needs of women and the needs of strategic gender, (4) Checking the dynamics of access to and control of the use of source-resources between women and men in different economic context and culture Different, (5) Integrating gender to all planning and procedures, and (6) Assist clarifying the boundaries of politics and techniques in the implementation of planning practice.

There are six tools used this framework in planning for all levels, from the project level to the level of regional planning, namely: Tool 1: Identification of Gender Roles ("Three-Role", which includes the role of productive, reproductive and community / social work) which includes the preparation of the gender division of labor / mapping activities of men and women (including girls and boys) in the household over a period of 24 hours. Tool 2: Gender Needs Assessment. Moser developed this tool is based on a concept developed by Maxine Molyneux (1984). Gender needs assessment is based on the needs of women are different from men because and consider the subordinate position of women to men in society. Differentiated needs: Needs Practical Gender related to the needs of everyday life. Gender Strategic needs associated with being required to change the subordinate position of women. Tool 3: Separation of data / information by sex on control over resources and decision-making in the household (intra-household allocation of resources and power in decision-making in the household). This tool is used to find out who controls the resources in the household, who took the decision to use resources and how the decision was made. Tool 4: Balancing the gender roles of men and women in managing tasks productive, reproductive and their community. There should also be identified if a planned intervention would increase the workload of women or add to the suffering of women. Tool 5: Policy Matrix WID (Women in Development) and GAD (Gender And Development) that will provide inputs for gender mainstreaming. Tool 6: Involving stakeholders include women's organizations and other institutions in the Gender Awareness on Development Planning. The purpose of this tool is to ensure that the needs of women included in the planning process of government in achieving gender equality in the family and community level.

Likewise, the concept of women empowerment model Sarah Longwe seen widely adopted by non-government institutions in implementing community development. Empowerment of women micro-entrepreneurs models depicted in Figure 1, is generally done a lot of co-including committed by members of NGOs. Escort agencies small women entrepreneurs is an association companion looked at the issue of women in Indonesia, is strongly influenced by the discourse of women and development (Gender and Development). Although the companion is derived from a variety of backgrounds non-governmental organizations (NGOs), but they are trying to align motion practical assistance. Cultural issues and structural problems in the form of policy is most widely regarded as the root of the problems that hinder women to indulge in all aspects of life. The cultural approach to see that the issue of subordination of women is rooted in the socio-cultural construction or formation that put women under men. Women become second-class citizens, both within the family, community and when dealing with the state. Cultural construction was conceived as something that has been passed down from generation to generation in the form of values prevailing in society. Critical education and organizing women into the main strategies derived from this approach.

On the other hand, structural problems in the form of a policy regarded as obstacles both considered to discriminate, impede and restrict the activities of women. It is considered that the policy was designed without concern over the poor, and especially women. The existence of poverty is disebabkan because of policy mistakes. Poor not only in the context of low welfare, but also the weakness of strength when dealing with other parties. In the structure of society, poor women occupy the lowest position and vulnerable. The implication of this approach is that the efforts made to strengthen policy advocacy strategies that are echoed in the local and national levels.

Practically the empowerment of women and organizing carried out by non-government groups, on micro-entrepreneurs at the grassroots level was much influenced by the growing discourse that directly or indirectly from various circles of women's organizations in the country and abroad. So the strategy of women's empowerment to be more parallel. While the strategy is done at the local level, combined with a strategy many non-government organizations (NGOs) who become companion local micro entrepreneurs. In view of empowerment ASPUKK (NGOs) interpreted as something that allows women took the same place with men or an equivalent position, and engage as much in the development process to achieve control over the factors of production over the same basis as men. In this context, the development is tantamount to tackle the inequality of women and men in every field. There are five targets in an effort to empower conducted a large part of the companion organization of small entrepreneurs in Indonesia. Five targets it refers to the gender analysis framework developed by Sarah Longwe (Gender consultant in Zambia), there are welfare, access, critical awareness, participation and control.

More about the technique of the empowerment of women is that the Engineering analysis Longwe (Sara Hlupekile Longwe) or commonly called the Criterion Empowerment of Women (Women's Empowerment Criteria or the Women's Development Criteria) is an analytical technique that was developed as a method of

empowering women with five criteria analysis covering : welfare, access, awareness, participation and control. Five dimensions of empowerment are dynamic analytical categories, related to each other in a synergistic, mutually reinforcing and complementary, and have a hierarchical relationship. In addition, the fifth dimension is also a level that moves around like a spiral, the higher the level of automatic equivalence higher the level of empowerment.

Development can not be defined only in terms of improved access to resources and improvement of welfare. Development also involves the process of how the benefits were obtained. This process involves the target group, both as recipients / beneficiaries of development programs as well as active agents are able to recognize and deal with their own problems. Female development is an attempt to overcome obstacles in order to achieve equity / equality for men and women at every level of the development process. To accomplish this can be done through an increase in women's empowerment. Levels of the construction process is hierarchical starting with (1) the level of welfare, (2) the level of access (to resources and benefits), (3) the level of awareness, (4) the level of active participation (in decision making), and (5) the level of mastery (control). "Longwe Analysis Techniques" is often used as a concept for the empowerment of women in development. More clearly seen in Figure 1.

Model Empowerment of Woman Micro Entrepreneurs Compare with Charity-Worship Factor

Charity-worship means obey and grovel and humility. In the dictionary Al Mu'jam Al Wasit worship means "submission to God who created". Imam Al Qurthuby said: "The origin of worship is to bow and grovel. Worship also means obedience to God by carrying out the things he was told and stay away from things that are forbidden (Ibn Kathir). Worship also means something that covers all cases that loved and blessed by God in the form of words or actions that appear or not appear (Ibn Taymiyyah). Worship has a primary requirement to be accepted if it fulfills two main requirements are sincere. *Ikhlās* (charity) is one meaning of the creed, which means that there is no God worthy of worship but Allah is our effort to make worship is purely directed to God alone.

"Though they are not ordered except to worship Allah with obedience to Him purifies the (running) religion". (al-Bayyinah, 98:5)

"So Worship Allah by purifying obedience (you) to Him." (al-Zumar, 39:2)

4
"Allah does not accept deeds except a pure and just hope and the blessings of God". (HR. Abu Dawud and Nasa'i)

Opponents rather than sincerity is *Shirk* (Allah as a rival / ally in worship, or worship to God but also to other than Him). For example, *riya'* (showing practice in others), *sum'ah* (play a practice in others), or *ujub* (pride with deeds). All of that is *shirk* that should be

shunned by a servant that worship was accepted by God. As the Prophet sallallaahu alaihi wasallam:

4
"Surely something I feared most⁴ appened to you is a small syrik", the companions asked: "Rasulullah, what is minor shirk? He replied: Riya'. (HR. Ahmad)

Thus it is clear that worship in this case can be interpreted in a broad sense, and not only activity of the Pillars of Islam (prayer / *sholat*, the shahadat, alms/*zakat*, fasting, pilgrimage to Mecca/ *haji*), but more than that the matters relating to the implications follow from the activity of the Pillars of Islam, including the work activities. Islam loves a Muslim hard-working, self-sufficient, especially, to people who like to give something to another. On the contrary, Islam hates humans are lazy, like stand by and be a burden to others. Allah Subhanahu wa ta'ala says:

"So look luck with Allah ..." (al-Ankabut, 29:17).

Working in the view of Islam is so high degree of her. Until Allah in the Qur'an compare with *jihad* fighting the infidels (Depag RI, 1989):

"And the people who walk on the earth may seek the gift of God; and those another fight in the way of Allah."(al- Muzzammil, 73:20).

If the guidance of the Qur'an and Hadist⁷ve signaled clearly, then how that works can be worth worship? It was explained that Islam encourages Muslims to work, to live in dignity and not be a burden to others. Islam also gives the freedom to choose a job based on inclination and ability of each person. Islam, however, set limits, putting the principles and⁷et the values to be maintained by a Muslim, so that then the activity of the operation actually seen by God as religious activities that provide multiple benefits in the world and in the hereafter. Here are these restrictions: First, the work undertaken must be lawful and good. Allah says, (Depag RI, 1989):

"Who believe, eat of the sustenance of the good that We (Allah) have given you and be grateful to Allah, if it is really to Him you worship." (al-Baqarah, 2:172)

Every Muslim is ordered to eat only kosher and only gave the results of his efforts were lawful, in order to bring the benefit of the job and not actually cause damage. It all can not be realized unless the work does include job categories permitted by Islam. Then it is not permissible for a Muslim to work in areas that are considered by Islam as disobedience and will cause damage. Among the forms of work that are forbidden by Islam is to make sculpture, producing khamr / liquor and the type of goods other intoxicating, gamble or work in jobs that contain elements of gambling, usury, bribery, witchcraft, pigs, steal, rob, cheat and manipulate and so does the entire job including assisting unlawful acts such as selling wine to the wine producer, sells weapons to those

who fight the Muslims, working in places of vice that neglect human and moral damage and so forth.

Secondly, working with a professional and responsible manner. Islam does not command his people to just work, but encouraged the people to always work properly and responsibly. The Prophet sallallaahu 'alaihi wa sallam said,

"Verily Allah loves one of you that if it works, it works well." (Bayhaqi, judged authentic by Al-Albani in "Lineage As Shahihah"). He also said, "Verily Allah obliges charity deeds over everything." (HR. Muslim).

What is meant by the professional work is, feel a responsibility for the work, paying attention to both his business and to be careful to not make mistakes.

Third, sincere in the work, which is fulfill the operation of the activity is to seek the blessing of God and worship Him. The Prophet sallallaahu 'alaihi wa sallam said,

"Verily deeds it depends intention deeds. And every person will get the reward according to what is intended." (Bukhari Muslim).

Intention is very important in the work. If we want our work assessed worship, it is the intention of worship that should be present in our hearts. All tired and every droplet of sweat because the work will be seen by God as submission and righteous deeds caused by intention. For this reason, let us not forget that intention when we work, so we lost a very large reward worship of the work in which we live it. Fourth, do not neglect obligations to God. Work will also be worth worship if any job that we live not to neglect and forget us of the obligations to God. Busy work should not be to make us leave liability. Prayers for example. He is an obligation that must be implemented by every Muslim. So, do not let the busyness of work to find the gift of God caused him to leave the prayer even though only one time. As well as other obligations, such as zakat, fasting, pilgrimage, touch and other obligatory acts of worship.

Those are some important principles and ethics that must be maintained by anyone who is working for sufficient themselves and families who are in charge. Work is a noble act. A world of advantages can be achieved with it. But for a Muslim, work should be have a double advantage, the advantage in the world with the coffers of wealth accumulation, and in the next with abundant rewards and pleasures of heaven because they contain the value of worship.

Through an understanding of the concept of work that contains the value of worship that is no element of lawful job / good, professional / responsibility, sincerity, do not neglect obligations to God, then through indicators that a woman's job to manage micro-enterprises will be classified in the valuable work of worship. The argument is that all that is done by women not only has an impact on him, but there are generally affects fulfillment of basic needs of the family. Women wrestle micro enterprises completely departed to concern to the family income. So, according to that situation, that is not excessive if sincerity to help other individuals (families) was evident implied. Size

implied allowing still open to debate. But, one thing has been clearly illustrated in the description of the cause of women cultivate micro-business is for reasons of family income increasing in the poverty situation.

Charity Reduce the Three Burden of Women: Livelihoods, Care of Family, and Social Burden

In terms of social, Saparinah Sadli (in Saptari, Holzner, 1997) look paradigm 'double burden' due to the perception in the community that working women should not forget her duties and responsibilities as a wife and mother. The measure of success of women working is a balance between responsibilities at home and in the office. This adds to the public perception 'list of demands' working wives often make stress, because of his desire to be able to provide more time for their children and get closer to the feeling of her children should collide with the reality of the working world.

Fatigue for a living was not finished, the women struggling again with the household chores and childcare. While the husband with the same living large contribution even sometimes far below the portion of their living wife, did not want to share the responsibility of care and household. Initial stress symptoms that arise are ignoring each other, irritability, difficulty sleeping, not at home in the house, blood pressure rises, and so on. The next phase of what is called Saparinah as "red light" in which couples let himself be defeated stress. Each party is no longer expect more of the institution of marriage. If not addressed will lead to chronic stress which leads to separation.

Indeed, there are no texts (*nash*) which require wives taking care of the household. In the literature of jurisprudence for example, the husband actually asked to provide aide to help the household chores. It is up to the tradition of each. Wife are asked to obey the husband, but by no means should want told anything by the husband. The wife is still human, not a slave. Tariq Ramadan in the book '*Muhammad Rasul Zaman*', according to the recognition of Aisha that the Prophet Muhammad was always present and involved in the life of his family, he is maintaining a feeling, helping housework, sewing clothes, repair his shoes, and only stopped when he heard the call to prayer to go to the mosque.

Household Fatima and Ali ibn Abi Talib was tinged with a beautiful collaboration. At the beginning of marriage, the division of work is done Fatima and Ali referred to the decision that sets the maintenance of the Prophet Muhammad in the home and outside the home to Fatima to Ali ibn Abi Talib. Abu Abdullah Sadiq said, "It is the commander of the believers who are looking for firewood, fetching water, and sweeping. While Fatima grinding, making dough and baking bread." (Ibrahim Amini, Fatima Zahra, Lentera). When referring to the traditions of the above, it is clear that domestic work is not the monopoly and the responsibility of the wife. There is a togetherness that was built in the household of the Prophet and Ali ibn Abi Talib. There are a few lessons from the sweat of the Prophet Muhammad when taking care of the household.

First, the Rasul shows that domestic work is glory. It was wrong of people who despised her husband in charge of the household. Husband and wife should be rewarded with a race to save a lot of acting managing the household. Secondly, the housekeeping inappropriate be imposed to one person, but it is the duty of all persons involved in the household. Prophet Muhammad had a wife, but he still sewing, mending clothes, grind grain, and so forth. Third, domestic affairs should not be viewed as a burden. Regardless, even the small ones, will feel heavy when considered as a burden. Rasul also pitch in to help households Ali and Fatima. When a husband and wife look sweaty grind wheat, He offers help to replace one of them. Ali asked Rasul replace Fatimah that very tired. Be, the two men were tough finish up the kitchen.

Until now, the Prophet Muhammad and Ali remains a respected world leader. Even these figures concern both to the household makes them continue to be the center of admiration. Agreed that the obligation of living burdened men. On this obligation, the husband earned the right enjoyment of his wife's body at any time. Husein Muhammad in "Fiqh of Women" says that a husband complete control of access to the enjoyment of his wife's body, while his wife enjoy the full power over access to a living husband. In the concept of jurisprudence, the wife actually no longer given the double burdens both inside and outside the home. The entire work in the house such as washing, cooking, and cleaning the house should be the responsibility of the husband (Shihab, M. Quraish, 1998)

When a living authority held by the husband, the wife is economically very dependent on her husband. While the enjoyment of the body with the authority in the hands of the wife, the husband is also very dependent sexually to his wife. Citing Ibn Qudamah, if willing wife on the husband begging (do not give a living) then the husband should not be forced to enjoy his wife's body. But what happens in our society is the opposite. The wife is seen must serve the sexual needs of her husband and is responsible for all the work in the house. Even if he was forced to work outside the home, earned income is the property of the husband. This is what must be straightened and communicated by couples. Husband and wife have the same rights and obligations in domestic life. Translating the concept of living in wrongly will limit the movement of the wife as an individual. What wife motion will be very limited if only to serve her husband as compensation for the income it receives. The wife also retains the social roles that are **6**igible to run. In Surah al-Taubat: 71 is clear, that Allah does not distinguish reward for roles performed by men and women.

Regardless of **the** reasons of economic necessity (for a living), women also have the right to play their social roles. There are many examples of Muslim women who work outside the home and success in his career. Raithah is one of the women who work to help the family economy because Ibn Mas'ud, her husband, was not able to fulfill it. Then Zaynab bint Jahsh, the wife of the Prophet, a successful entrepreneur in the field of tanning animal skins. Zainab is a hard worker that most charity among the wives of the Prophet. There is also Safiyya bint Huyayy, a bridal make up famous in his day. Bani also Qilat Umm Ammar famous for selling-purchasing, and al-Shifa in charge of taking care of the market in Medina.

Of course not forgetting the greatness of Mother Khadijah as an import-export businessman. His ability to trade, make it rich. Together with the Prophet, Khadija build a business on the basis of justice and generosity to produce huge profits. In recent years, aggressively shouted about the role of women in the political sphere. Some women activists call the case with self-actualization. Most of them reject women who locked himself and just dwell on the well, a kitchen, bed. Demands also widen the availability of more public space for women. Women should no longer only focus on the domestic sphere, but they also have the same opportunity to develop themselves and potential as men (Umar, Nasaruddin, 2001, 2007).

Then comes some of the consequences of the demands of self-actualization of women in the public sphere. To the extent of what a woman is allowed to touch these areas, as far as what the wife may run social roles. Then, an agreement through consultation between husband and wife became something absolute to be held. For example, rights and obligations to be fulfilled wife before leaving home, the rights and obligations that must be husband to support his wife to run a social role, and so on. Deliberation is done to find a way of various situations and conditions. There should not be one of the parties seeking their own comfort, while others feel depressed and hurt. Selfish attitude of one of the parties is an obstacle to the birth of the messages of civilization and humanity. Couples still have to have the commitment and priority to provide the best for her family before running his social roles.

Sakinah Family, Mawaddah-Warohmah Potential Source For Women's Charity

M.Quraish Shihab (1992) said that marry with someone not necessarily be said 'worship'. Married could be a worship if done with the motivation to get closer to Allah. *Sakinah* (calmness) is not necessarily automatically addressed in a marriage, but needs to be pursued by couples. God equips couples with *mawaddah* (empty soul of the bad intentions of the partner) and *Rohmah* (concern to see the helplessness of the parties to encourage anyone who tried to overcome powerlessness bless it) to achieve the *sakinah*. So that couples will not hurt each other, but each spouse sacrifices in order to please their partner. Compromise choice in addressing the problems of working wives was like to be a potential *mawaddah and rohmah* to bring *sakinah*. Both husband and wife have the same rights and obligations, both inside and outside the home. Even if it does not meet the conditions of a living husband, wife should not 'wash her hands' and just silent. Then all the problems arising from the choice of working outside the home (for a living) is a shared responsibility, so that no one party feels burdened (Shihab, M. Quraish, 1992; Aisyah Dahlan, 1989).

Appropriate any the division of works. If the wife works outside, cut duties in the house. As much as possible ease the task of the husband and wife, for example by providing the means or infrastructure that can help with chores in the house wife. Couples also assist each other in completing household duties, such as husband and wife could help mop the floor or wash the dishes after work. Women still have a primary focus on fostering generations. But when the wife has the knowledge that can be conveyed to others, then as men, women still have a social role that should be encouraged by her husband. As

earlier Muslim women, they were keen to convey their knowledge to the community. Capacity qualified that run through the social role of women is a form of worship their God. Women rightly have the space to provide a good benefit for themselves or others. Women *salehah* is an active, independent, and beneficial to others (Alimuddin, Nurwahida, 2008; Attaji, Imam, 2014)

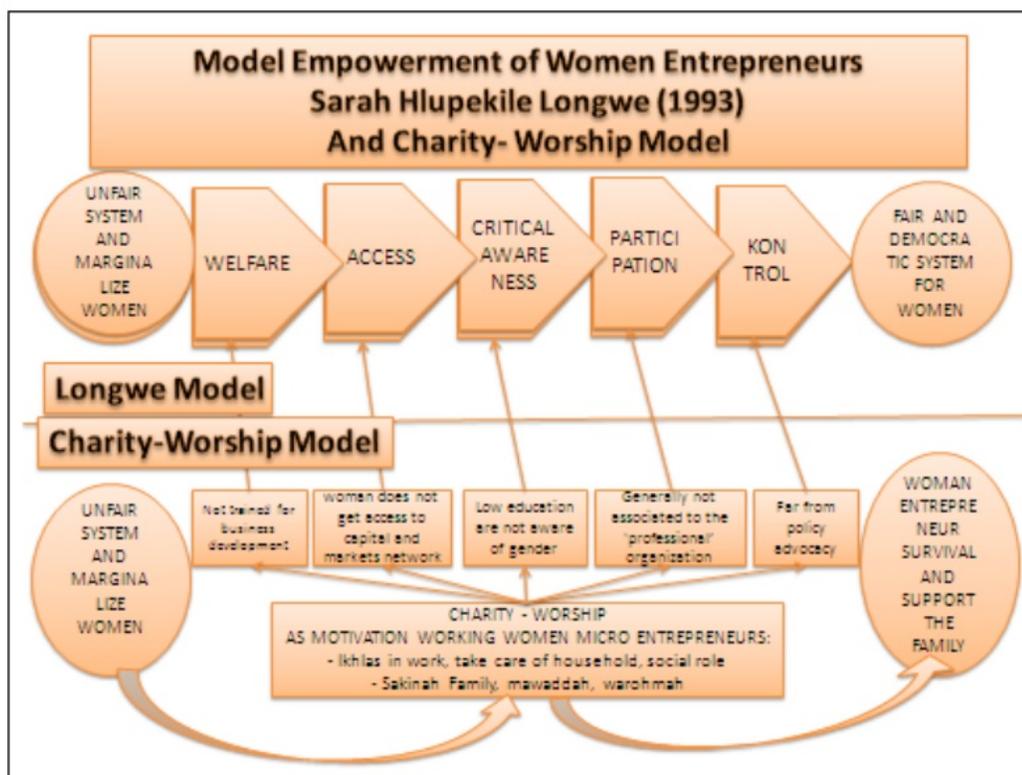


Figure 1: Empowermen Model of Woman Micro Entrepreneurs Complemented with Charity-Worship Factor

CONCLUSION

Micro-enterprises run by women have a long history of existence. History proves that micro-enterprises managed by women has a high resistance to many business problems. The article raised the fact that micro businesses are not free from the problems of exploitation and marginalization. The problems that include lending policy is oriented mainly to the family structure (with the center located at the husband's family, though the husband does not come to run a business). Thus, financing micro-enterprises can not be immediately met. On the other hand, the gender issues that are often referred to as the double burden women (triple burden), which weighed heavily on women. It is a heavy burden for the development of micro, because women micro-entrepreneurs can not release fully the burden of domestic (household) and social burden that must keep

running (social organizations, religious organizations). Based on these facts, efforts to empower women micro-business is done by conducting advocacy and capacity building. Advocacy conducted by some NGOs that care for women, and undertaken by the government. Advocacy is done with the aim of empowering women with the increase in business skills, improved access, increased critical awareness, increase participation and increased policy control capabilities. However, this empowerment model is a model that is not based on the history of the existence of women's micro-enterprises, micro enterprises due to the fact women have a very high strength despite having problems of exploitation and marginalization. It can be concluded that the classical model of empowerment is losing one factor is the existence of micro-enterprises milestone women. Milestone in the existence of women's micro-enterprises it is through charity-worship 'the spirit of women in running small businesses. Manage and run micro-enterprises for women is a goodness that is done with sincerity, to help welfare families. Women always sincere doing business despite the very small micro-business profits because of exploitation and marginalization. Meanwhile sincerity women greater when supported by a *sakinah* (calm and serene) family of mutual respect among family members (husband-wife-children). Quiet family was called *sakinah* (happy) mawaddah, warohmah family,. So factor charity-owned worship women should also be strengthened so that the sustainability of micro-businesses continue to survive. So, this study is to formulate a model of women's empowerment micro enterprises complemented with charity-worship factor in a *sakinah-mawaddah-warohmah* family.

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