

Political movement and women's collective agency based on Islamic economy

^{1,a} Amaliatulwalidain, ^{2,b} Arif Rahman

¹ amaliatulwalidain@uigm.ac.id, ² arif.rahman@pai.uad.ac.id

^a Universitas Indo Global Mandiri, Indonesia

^b Universitas Ahmad Dahlan, Indonesia

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ABSTRACT

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This research discusses the political empowerment movement of women in Mulia Sari Village, Banyuasin, South Sumatra through collective action to improve welfare which refers to the principles of Islamic economics through the establishment of Syariah Mulia Sari, all-round savings and loan cooperatives. The methodology in this study is guided by the principles of qualitative-descriptive research using two theoretical approaches, namely the women's movement and collective action as well as the empowerment and agency theory approach. The results of this study concluded that sharia savings and loan cooperatives in Mulia Sari not only function as an implementation of the empowerment movement for rural women, but also the presence of sharia business savings and loans cooperatives is also able to change village economic development that is more woman-friendly and gender-equitable

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Introduction

This paper takes the theme of the political movement for empowering women in Mulia Sari village, Tanjung Lago District, Banyuasin Regency, South Sumatra in improving women's welfare through the Sharia Savings and Loans Cooperative. Mulia Sari Village Sharia Business Savings and Loans Cooperative, is the only Sharia Cooperative that was initiated and initiated by village women in 2009, as a manifestation of a collective struggle motivated by the history of underdevelopment in development and the confinement of the massive economic practices of moneylenders they experience. The underdevelopment of the development of Mulia Sari village is not without reason, Mulia Sari Village, as one of the transmigration villages in Banyuasin Regency, precisely located in Tanjung Lago District which was opened as a village for transmigrants from Java and Bali, underwent a development process in 1980 a village that is relatively slow, the existence of Desa Mulia Sari as a migratory village has received less attention from the local government regarding

the policy of developing the transmigration area, particularly on access to village infrastructure, hampering the village economy, due to reluctance from formal microfinance institutions. Reluctance from formal microfinance institutions, related to capital loan programs, is usually cooled that there is no definite guarantee for borrowers to return money, because they do not have a formal job and business that can support income consistently plus, they have to use building (Sigiro 2019), in provide economic business capital to the people of Mulia Sari Village. This condition is exacerbated by the economic practices of moneylenders which further perpetuate the economic dependence of the majority of the village community, by borrowing money directly from moneylenders and having to return it with large interest.

Such conditions and conditions in the village have long raised concerns for the majority of the community, and the ones who feel the most are village women, it can be said that the position and status of village women is very close and vulnerable to poverty, this is not without reason, underdevelopment of development. the presence of moneylenders and difficult access to natural resources, creates social relations of gender inequality, and sometimes leaves village women with no choice. Underdevelopment in Mulia Sari village, as a transmigration destination for migrants from Java and Bali, it has been going on for a long time, from 1980 to 2007 development in Mulia Sari Village still seems slow compared to the surrounding areas. Based on interview data, the main cause is the lack of serious attention from the government to initiatives and support for advancing development in transmigration areas. The serious attention of the government began to be shown at the end of 2009, with the development of the Sharia Savings and Loans Cooperative which was initiated by several women of Mulia Sari village. (Interview with Roma Ulia Bacin, 2019).

Village women's activities are closely related to the patriarchal function, especially as household managers and domestic affairs mainly concern meeting family food needs (Ahmad Badawi 2012) and subsistence economic responsibilities have difficulty accessing available resources, coupled with a lack of facilities and infrastructure. in supporting welfare efforts, so that rural women often experience poverty vulnerability, which is also supported by patriarchal social structures with weak representation of women in the political system, and weak policies that protect women's rights that will marginalize them from the decision-making process in public and limiting their access to basic needs (Triwibowo 2012). In turn, this will affect the resource allocation process at the household level, in particular on control of productive access, such as land and food, income and decision-making on and participation in activities within the household, often not only because of the difficulty of women in accessing resources, where resources are not sufficient to meet basic needs (Kabeer 1991), but also because resources are distributed in society through complex systems shaped by social relationships and practices that are not neutral in the arrangement of social ownership and distribution in society (Sen 2000). And often in these social relations and

practices, rural women are always marginalized.

The deterioration of this condition and high commitment in making efforts to improve welfare for the family, then spurred the ethical desire of several women of Mulia Sari village who are members of the Trans Mulia Sari Village Taklim Council (BMT) to carry out a political empowerment movement. Several village women, consisting of 30 recitation mothers, then initiated the idea to establish a Sharia Savings and Loans cooperative in 2007. The initial fund of the cooperative uses cash for recitation and is added with collective donations from village women to each head of the family (KK) who make a contribution of Rp. 1000, - until finally it collected an amount of Rp. 2,700,000, - (interview with Roma Ulia Bacin, 2019) Community Empowerment through Sharia Multipurpose Cooperatives (KSU) in Mulia Sari Village, Tanjung Lago District, Banyuasin Regency" (Indo Global Mandiri University, 2019). This initial fund was then used as loan capital for anyone. only the citizens of the village community, especially village women who are prioritized as the main beneficiaries. The existence of the Sharia Savings and Loan Cooperative makes it easy for women to access business capital credit through a joint responsibility system, which is a manifestation of a sense of group solidarity that is built on several indicators, namely: Togetherness (family), Openness, Responsibility, Deliberation and discipline. Udin Saripudin 2013)

The success of the Sharia Savings and Loan Cooperative as a means of empowerment for village women has significantly changed the face of the village of Mulia Sari's economy, because most of the village women later joined the cooperative membership. This received appreciation from the Banyuasin district transmigration office, by providing an incentive for financial assistance of IDR 50,000,000 to the Mulia Sari Syariah Business Savings and Loan Cooperative, to be used as an addition in providing entrepreneurial capital loans to the people of Mulia Sari village (interview Roma Ulina Bacin, 2019). The existence of sharia savings and loan cooperatives, not only has succeeded in empowering village women, but also proves that village women also have an important role in economic progress and village development which is driven by collective understanding and encouragement to improve family welfare. Then the next discussion in this article will specifically focus on the initiation of a political empowerment movement that focuses on the strategies of village women who are members of the BMT-Trans taklim assembly as an agency for change.

Method

The research methodology in this research is descriptive qualitative based on the characteristics of phenomenal research through primary data collection obtained from observations and interviews as well as secondary data from information management and literacy from various literature sources. The theoretical approach in this research uses the theoretical

approach of the women's movement and collective action from Maxine Molyneux (Molyneux 1998) and the women's empowerment theory approach as the agency of Naela Kabeer (Kabeer 1999). The theoretical approach of the women's movement and collective action, is a theory that explains that the collective movement carried out by women is an effort at political engagement which highlights the role of women as the main actors in making change through struggles, practices, strategies in achieving their goals (Molyneux 1998). In her study, this theoretical approach was actually used by Molyneux to examine women's movements in the 1970s to 1980s, especially in Latin America, India, Africa and Asia due to political repression and economic repression experienced by women. The injustice experienced by these women collects the activities and identities of women's collective action in fighting for gender-specific interests and citizenship rights. Furthermore, Molyneux also provides a historical record of the women's movement that first appeared in Europe in the 18th, 19th and early 20th centuries, that women had started to form movements to fight inequality based on sex and demanded reform laws aimed at eliminating rights patriarchy in the family and society in general

Meanwhile, Naela Kabeer's theoretical approach provides an explanation that the empowerment carried out by women is an important idea that includes changes in the overall effort of women's life choices to get out of the helplessness they experience. The helplessness of women always refers to the behavior of women which shows that they themselves internalize their social status as people of inferior value. This kind of behavior has negative implications for their own welfare and also for the welfare of family members. The condition of helplessness refers to a series of processes in which women in general are often rejected because they are considered unable to, and cannot gain the ability to make strategic life choices as an important choice to live the life they want. To get out of this situation, it is necessary to increase the social resources that are formed in the awareness efforts of women as "agencies" who tend to continue to be self-motivated which functions to increase the ability to make choices so that capability will be created (Kabeer 1999).

Discussion

Political Movement for Empowerment: Women's Collectivity in Mulia Sari Village as Agency for Village Economic Reform

What is interesting about this research is the ability of rural women as collective agents of change in carrying out economic transformation in rural areas. Of course, the ability of village women as collective agents to carry out economic transformation has rarely been highlighted. agency because rural women are usually attached to poverty, underdevelopment and only as the target of development policies (Sigiro,2019). Women are often seen as helpless, permissive, passive and always dependent on men, so that women tend to always accept conditions as passive

recipients of assistance. As a result, women's lives always do not achieve welfare, because the benchmarks of welfare are not determined by women themselves.

In the life of the community in the village, the logic to create women's welfare is sometimes always contradicting the social structure of village community life which tends to be patriarchal (Triwibowo,2012). Through the terminology of women as free agents, the stigma and condition of women are trying to be changed, one of which is the empowerment-empowerment model that involves women directly, both individually and in groups. Empowerment carried out by women. With empowerment, the role played by women as agents of change is not only contributive in improving the welfare of their lives as individuals, but also can massively provide opportunities for other women to contribute to improving welfare.

Women are considered to have more potential for empowerment, because, according to A. Nunuk Murniati, quoted by Titik Hartini (Titik Hartini, 2012) the success of women in empowering themselves and taking collective action to embrace other women, is because naturally women do have several advantages. The strengths that women have are strengths that come from within themselves, including: 1). Ability to listen and inform, so that they can act as a good communicator. 2). Ability to pay attention and learn the results of actions. 3). Ability to adapt actions to situations that embody wisdom. 4). The ability to reconcile conflicting ideas, so as to be able to find ways to solve problems.

Amartya Sen in his book, *Development of Freedom*, (Sen,2000) states that the success of development is very much supported by human freedom to be free from the shackles of life and poverty that shackles it. In general, freedom belongs to all men and women. everyone has the potential to be free, especially in determining the quality of life. Freedom, can only be exercised by individuals, both women and men, who are actively involved in the agency of change. Of course, changes can occur if the condition of the change agent is in a condition as "free agent". The term that is meant, states that women are free agents, is a form of manifestation of women's active freedom as agents in making changes and social transformation in their environment, especially in increasing welfare related to all aspects of life, including economic welfare (Sen,2000). Furthermore, changes made by women as agents of change will significantly refer to collective action, in the form of mobilizing solidarity on a commitment to pursue common interests and goals. Independently, the collectivity of the movement was further characterized by organizational forms and struggles with group activity.

The manifestation of collective action, which is carried out by several women in Mulia Sari Village as an agency for change, is empowering by establishing a sharia business savings and loan cooperative, based on the goal of improving the fate of the people, village women who are left behind economically and the majority work in the informal sector. domestic industry. The failure

of village women to apply for loans for capital. The lack of formal microeconomic institutions, such as banks or UPTs that reach remote villages, is a crucial inhibiting factor in developing human resource potential, as well as the habit of people who often borrow money from moneylenders (middlemen), causing the majority of people in Mulia Sari Village not to become the target target of the Bank in providing credit. This effect clearly has an impact on hampering economic development in Mulia Sari village (interview, Siti Rohaya, 42 years: April 24, 2019)

When it was established, the sharia business savings and loan cooperative was deliberately intended for rural women, the majority of whom work as housewives. Not only women in Mulia Sari Village, members of the Mulia Sari sharia business savings and loan cooperative, also reach out to other female members who come from several neighboring villages. In mobilizing cooperative membership in order to enjoy access to cooperative services, especially in applying for credit, the cooperative has a mandatory policy, namely that every member of the cooperative who wants to join, must first take shelter in a joint business group or called "KUBE" which is a joint business group consisting of Several members who focus on productive economic efforts through developing the skills of group members, are then provided with assistance from the cooperatives at each KUBE that has been formed to make it easier for KUBE members to access information, besides that they will also be given a guidebook in understanding how the mandatory sharia system works. studied by each KUBE member (interview, Wiji Nurrohim, 23 years: 24 April 2019).

KUBE, not only as a collective forum for organizing its members in all kinds of creative economic activities, but also KUBE plays an important role as a community forum to develop their potential in mutual cooperation, as well as a forum for expanding networks, because usually in one KUBE, the number of members can come from different villages (across villages). In early 2009, only 3 KUBE were formed, then in 2016, there were 105 KUBE members with a total membership of 1,202 people (interview, with Sulastri, 40 years: April 24, 2019) and it was confirmed that the number of KUBE grew every year. Increasingly, this has become an important benchmark, that the village development process has gradually led to economic growth that directly involves community participation, especially women.

Economic Development in Village Faces with Women: Islamic Economics as a Strategy

In several studies conducted (Julia Cleves Mosses, 1996, Vandana Shiva, 1997, Susan Okin, 2003, ; Irene Tingker, 2004) related to development relations and women carried out by especially in villages, it was agreed that village women were always the object and the estuary of implementation. development policies, their interests and needs are always neglected and marginalized. For example, what happened in Columbia, that development policies wrapped in the term "modernization" have caused the conversion of cocoa and coffee land to sugar cane fields and

railways, thus causing women to lose their main job, because previously women had access to cocoa farming, and coffee (See Rubbo, 1974, quoted by Kartini Syahrir, 2004). Of all these cases, women are the gender most vulnerable to poverty, economic dependence and violence (Susan Okin, 1989). This includes Indonesia, in Java for example, where women have a strategic role in agriculture, especially in planting, maintaining and harvesting. Post development policies through an agenda called the "Green Revolution", the neglect of the role of women in rural areas has increased. As a result of the green revolution, agricultural efficiency was determined not only by improvements in seeds and fertilizers, but also by using new tools that replaced women as traditional harvesters.

Reflecting on several development failures on the fate of women, Amartya Sen proposes a thesis that the success of development in a country cannot be separated from "human freedom". Human freedom is the main determinant for determining the success of a nation's development. Each individual citizen must be given political freedom, given that political freedom has a significant influence in shaping social forces that give rise to equal and balanced opportunities and opportunities (Sen, 2000) so that gender equality will be achieved in equitable development. Furthermore, Amartya Sen said that in order to realize this equitable development, it is very important to continue to emphasize and provide understanding for all parties, especially for women as parties who are often discriminated against in development to play an active role in positioning themselves as free agencies. Free agency implies that women personally should not consider themselves passive, by only being recipients of assistance, but must be able to become an active agency and have the potential to bring about change (Arivia, 2012) So far, the injustice that often afflicts women has always been seen from the perspective of conflict and culture, but has been neglected from an economic perspective, so that often the policy designs taken are not really fair for the development of women's economic efficiency.

Along with the increasingly intense criticism of the failure of the western model of development in some, especially in developing countries, it has attracted interest from Muslim scholars, especially those who are interested in the field of Islamic economic development. In the early 1970s, to influence the direction of attention to economic and development problems, especially those related to several economic and development problems that were caused by the failure of capitalism (Dawam Raharjo, 1993). Economic and development ideas were then reinterpreted using Islamic methods and concepts. At its peak in the Second International Conference on Islamic Economics (1983) at the University of Islamabab, attended by one hundred and sixty participants, including Indonesia in particular, several issues were formulated that were highlighted by these Muslim economists, among the issues discussed revolving around the use of capital in the system. monetary without usury, distribution of wealth and zakat, management of natural resources, especially regarding the system of land ownership and management and the system of cooperation

in production and trade, especially regarding the surplus (Dawam Raharjo, 1993). From these ideas, a new concept of Islamic economic development was born, which was adopted by most Muslim countries in the early 1980s. In another article, John Esposito (L. Esposito, John, 2001) highlighted this phenomenon as reformation and the awakening of a sense of pride in the identity of a Muslim, especially in the implementation of the integral values of Islam which are contained in the Al-Qur'an as a basic foundation of comprehensive law.

Indonesia is one of the countries that quickly responds to the dynamics of these changes. In 1990, the Islamic economy was then adopted as an alternative economic system for the "ummah" which was considered ideal in correcting economic inequality and forming an alternative civilization (Dawam Raharjo, 1993). The values that are the principles of Islamic Economics are considered to be in line with Pancasila or populist economic democracy, where both put forward the in "joint effort" or "congregational effort" which essentially means the economic form of association and togetherness as a form of arrangement based on deliberation and consensus with the aim of creating humanism regardless of gender (Swasono, 2013).

The embodiment of the principles of Islamic economics as the estuary of a populist economy, then underlies the initial strategy of the establishment of the Mulia Sari Syariah Business Savings and Loan Cooperative, because Islamic economic values are considered relevant as solutions and solutions to problems experienced by women. The awareness that is awakened begins with the insight into Islamic knowledge obtained through recitation, that Islam does not only refer to religious practices, but also becomes a way. As for the principles of Islamic Economics, which form the basis of the Sharia business savings and loan cooperative strategy, guided by (Udin Saripudin, 2013). 1). The fulfillment of basic human needs includes food, clothing, shelter, health, and education for every level of society; 2). Ensuring equal opportunity for everyone; 3). Prevent the concentration of wealth and minimize inequality in the distribution of income and wealth in society; 4) Ensuring everyone the freedom to comply with moral values; 5). Ensuring economic stability and growth.

The principles of Islamic economics were then implemented into a collective idea in the form of the Mulia Sari sharia business savings and loans cooperative, which was initially driven by several recitation mothers who were members of the village BMT-Trans, with limited initial funds, now it has become a well-established institution that is not only successful move the economy of Mulia Sari village, but also have an impact on the development of the village's potential. Until now, the capital turnover owned by the syariah business savings and loan cooperative in Mulia Sari village has reached a large number with the development of several other business units managed by the cooperative. These units are strategically intended to maximize the potential of Mulia Sari village, such as: 1) Unit UKM-Mart which is intended to facilitate the marketing of products of KUBE

members and facilitate the marketing of the basic needs of the village community. 2). The Rice Milling Plant Unit is a unit engaged in providing rice milling services to farmers in the area around the village, the presence of the Rice Milling Plant unit is a response to the level of needs of the village community, most of whom work as farmers, because so far they have difficulty processing crops because of limited technology, so the previous process still used manual methods and would certainly hinder the production, distribution and sales processes. 3). Duck Farming Unit is a unit that is intended to respond to the opportunity needs of increased consumption of duck meat. Besides, the price of duck is much more expensive than chicken. 4). Sewing Unit, is a unit devoted to increasing the potential of the women of Mulia Sari village, especially in their sewing skills and abilities. Specifically, the management of each unit, from the Savings and Loans unit, to the UKM unit. Nearly 100 percent of the units, the duck farming and sewing unit, are managed and controlled by women, except for the Rice Milling Plant unit, which is managed and controlled by men, because it requires an understanding of machine operations.

Conclusion

The existence of a sharia business savings and loan cooperative, initiated by the women of Mulia Sari village, has provided evidence that village women can empower themselves and groups (communities) beyond what they imagine. The empowerment movement carried out collectively by using an Islamic economic strategy as an entry point for awareness to liberate women in conditions of poverty and inequality, is the main capital of the struggle. The efforts that were carried out were not in vain, there was a transformation of the village economy which prioritized egalitarian and women-friendly principles, seen from the increase in women's welfare with the formation of KUBE, as a joint business group dominated by women in accessing business credit capital with a joint responsibility system. and the management of business units formed by cooperatives, managed by women.

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