

## THE ROLE OF WOMEN IN THE DEVELOPMENT OF THE ISLAMIC ECONOMY

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**Abstract:** *The development of a country cannot be separated from the role of women, even though this role cannot be seen clearly. The Estafetta of the generation of the nation's children who have good behavior and are intelligent is the main responsibility for building a country and a nation which has been carried out by women. The aims of this research include providing a description of the role of women who encourage and grow the community's economy and clearly describe the empowerment of women to fulfill their life interests and the community's economy through Sharia principles. This study uses the literature research method, which is a study in which the source of information is obtained based on literature, written works, books, or other works that are in accordance with the subject matter or problem being studied. In the results of this study, it can be concluded that the presence and role of women in developing the country's economy, especially in Indonesia, greatly impacts the quality and capability of women's position in the social environment which proves that women can and have a role in aspects of MSMEs even with big businesses. activities to empower women which become an awareness procedure and form a capacity for very large participation.*

**Keywords:** *Women's Empowerment, Development, Roles and Duties of Women*

### 1. Introduction

The existence of women not only affects themselves and their families but also greatly affects the nation, society, and country. Even the destruction or progress of a nation will depend on a woman. Women who have a good education will later create the next generation of the nation that can provide prosperity to a country. The role of women in the context of the state and nation can not only be seen in people living in urban areas but also in people living in rural areas, and even rural communities who have a low educational background believe in patriarchal culture. The lack of educational background of the majority of women is due to the patriarchal culture, a factor that provides restrictions on women's movements even though women have opportunities, especially to meet basic or basic needs. Because women actually have the same responsibilities as men to meet their personal needs, whether they have a household or are still living alone. Women have the authority to get an education, the authority to get married, the authority to participate in politics, the same authority in social aspects and the authority to have a job. The authority that women have in the end will give demands to women to be able to have a multitasking attitude to explore the skills they have. So that many women have an attitude of responding to the problems around them, especially problems to fulfill their economy, which in turn makes women become career women.

Women can provide assistance in order to meet their own or family's economy so that it can be concluded that women have a very important role because in this context, men and women have similar authority to meet their economic needs by doing a job. So it is not uncommon for the position of women to become a polemic in social life where women get things that are dilemmatic because women need to keep their kitchens filled or participate in working in the

field (Marthalina, 2018). Based on a Medan business website, it is found that almost 60% of MSMEs in Indonesia are organized by women. This was conveyed by the secretary of the director general of Asia Pacific and Africa at the "APEC High Level Policy Dialogue on Women and the Economy" in 2017, which explained that the Indonesian government implemented a mechanism or program to develop the housing industry with the aim of reducing the poverty rate in Indonesia. The strong competition against the pressures and life of the international economy today makes it necessary for women to work in all aspects. Various kinds of work carried out by women, for example, are traders, housekeepers, laborers, teachers, and others. In addition, the background of women is also very important because if women work because they need work to fulfill their personal needs (Haryani, 2020).

In this era of reform, it is seen that the development of women in Indonesia makes a foundation and hope that it can provide an impetus for the success and pace of development both inwardly and outwardly. During this period of reform and development, it is absolutely necessary to have ideal and capable female personnel, namely women who can carry out their dual or multiple roles. Women's opportunities that are increasingly needed to be useful and their role must be sought to be developed and improved. This is certainly relevant to the 1945 constitution where there is not a single sentence that makes a difference between women and men, which is explained starting from article 26 to article 31 of the 1945 Constitution. efforts to provide an increase in the role and participation of women to develop Indonesia including providing support for the economy of the community and their families aim to provide an increase in their level of life towards a more ideal life so that all their interests, both spiritual and material interests, can be fulfilled properly. In addition, women's opportunities are indeed very high, especially in the economic field, which means that women have an active role in building Indonesia's economy for the better.

The development described in this context is growth and change. It can simply be defined as efforts carried out by the community or the government through the aim of providing improvements to the country's situation for the better. The development of a country cannot be separated from the role of women even though this role cannot be seen clearly. Estafetta generation of the nation's children who have good behavior and intelligence is the main responsibility for building a country and nation that has been carried out by women.

Activities to empower women and equal partnership between women and men in various aspects of life have gained attention from the international sphere among those who pay attention to women and development issues. That the position of women who are discriminated against and subordinated in various groups of society is no exception in the field of banking and it is related to the problems of micro and macro businesses. Given that discrimination against women is very common, people who violate the principle of equal authority between women and men about the feeling of respect for dignity and dignity for a person become an obstacle to the position of women in maximizing and developing the potential that exists in themselves even though between women and men have similar rights in aspects of life not least in social, political, economic and cultural issues.

Based on the background previously described, there are several problems in this study and finally there are several problem formulations including the role of women as drivers of community economic development and the growth and empowerment of women to meet their needs and the community's economy through Sharia principles. As for some of the objectives of this study include providing a description of the role of women who encourage and grow the community's economy and clearly describe the empowerment of women to fulfill their life interests and the community's economy through Sharia principles.

## **2. Research Method**

In this study, the method used is to utilize library research, namely a study whose sources of information are obtained based on literature, papers, books, or other works that are in accordance with the subject matter or problems studied. The references obtained are taken based on various kinds of papers that discuss the issue of the role or existence of women in the economy both in the household economy and society and also the role of women to build the community's economy and other things.

## **3. Results and Discussion**

Generally, the situation of women in Indonesia is indicated to be improving as seen in statistical reporting on the rate of increase in education and the situation of women in the public sphere. But even so, in the midst of the majority of Indonesian culture, which is based on patriarchal values, it is not proportional to the improvement of women's position in society. Women are a fringe group in a decision-making circle. The topic of empowerment is always directed towards the weaker sections of society, those at the lowest levels of society who are victimized by the ever-increasing changes in development. The role of women is made very important in its existence to empower the community because in essence community empowerment is an effort to provide an increase in the dignity and dignity of the community groups that are in a situation that has no power and cannot release itself from the trap of backwardness and poverty.

Women's participation in the realm of society never seems to escape the conversation. This is highly likely due to the problem of women in history, which is a social problem that is not balanced between men and women, but the figure of women or women has a lot of influence in the success of the economy with programs that can be scientifically proven to lead to welfare. In social life, especially in urban areas, the role of women has increased as a reaction to the structural changes in the economy of urban areas that refer to industrialization procedures. Women who work in the formal aspect usually have a high level of skills and education, access to financial institutions, labor productivity and a very high level of wages than women who have jobs in the informal sector.

Islamic banking is a product of the Islamic economy that has a real influence that is very strategic to provide and encourage the development of the Islamic economy so that the role of women in the banking system, especially with Islamic principles, is a strategic role to improve the community's economy. This also applies to women who participate in Islamic banking activities and become smart behavior that can provide a manifestation of a prosperous, just, and blessed society by Allah (Leny, 2016). This is certainly very important for the existence of women in the world of Islamic economics through the proliferation of economic institutions that give their trust to women to carry out various kinds of authority and responsibility in these institutions which results in many social gaps that arise in these cases, especially those related to the problem of the lack of men's role in the economy compared to the role of women so that in this context the socialization of the urgency of the Islamic economy for women is very basic because until now there are many women who do not understand the economic sector, especially with sharia principles.

In the development and development of the Islamic economy with Islamic banks, community empowerment programs must be carried out to meet the quality that has been desired by the community. The entrepreneurship program is a program to provide opportunities and space for women and in order to create an independent female character through independent business ownership because in reality there are many problems of harassment against women,

especially for women who have jobs as domestic assistants, laborers, baby sitters, and other women's employment problems. Skills to carry out their economic activities and always manage their households. So that women will have a very useful and ideal position.

Therefore, Islamic banks need to be more concerned with the context of empowering employment and their female consumers. This can be done through the creation and development of various kinds of products that have segmentation to women. At present, there are also various kinds of Islamic banking that have products with segmentation to women, for example, baby savings, which are savings to invest in their children in the future. In MSMEs, women occupy a role and position that affects the development and growth of the community's economy. Islamic banks should be closer to MSME owners who in addition to having smooth credit with great promise, female customers will also make movements towards the Islamic economic system on a community basis and this certainly needs attention from Islamic banks. So that the division of the role of women with the general needs to be done in order to provide knowledge and understanding of the various kinds of authority and duties of women.

### **3.1. Women's Education Empowerment**

Empowerment is a procedure to improve a person that starts from the personality of every human being who becomes an effort to provide help to someone so that they can fulfill their interests, especially very basic interests and can get a solution to a problem that shackles a person. A person should have the courage to empower themselves through the implementation of revolutionary efforts such as having good time management, adding knowledge to themselves, insights and abilities related to their obligations and rights as a woman and improving their understanding of their mental and physical health.

Most experts agree that the main aspect that supports human empowerment is education or knowledge and needs to start from within. Education is the key to empowerment because women who have a good education will tend to be productive in both domestic and public areas and women who have a good education can usually encourage their children to have a good education too. Nowadays, women who have higher education are not a trend but an interest that needs to be fulfilled. Women who have good knowledge will not only tend to be productive but can also become honorable women and have noble dignity. This can be proven in the historical constellation of human civilization that great humans are humans who are not stupid because they will always sharpen their minds based on the potential they have.

An inspirational woman is a woman who has high honor, has glory and wisdom, as narrated in the Qur'an. The inspirational woman is a woman who provides inspiration to become a female warrior, get a lot of learning, examples and wisdom that can be used as inspiration for other women. There is a rule that explains that one example will tend to be effective compared to a thousand advice and actions that tend to be eloquent compared to speech or words so that wisdom, exemplary, and lessons will tend to be effective (Hasanatul Jannah, 2011).

### **3.2. Women as Economic Drivers**

Women's empowerment in the economic field is an indication to improve the welfare of society. Nowadays, women are educated, have ownership authority and can work freely outside their homes and have their own independent income. These are signs that household welfare is always increasing. All women must have economic independence so that they have power and position in the family, domestic and social correlations. It cannot be overlooked that the role of women to provide development for economic resilience has been felt, especially in the informal economy. Women who have a population almost balanced with men are human resources that have the potential to build the nation.

In accordance with information from BPS in 2010 proves that almost half of Indonesia's population is female. The total population of women in Indonesia reached a value of 118 million people or around 49.7% so that the role of women to build the Indonesian state is very high and becomes a potential national asset and contributes significantly to building the nation's economy both as an agent to change and grow the economy which is very important or in other aspects and all of this is not only intended to degrade the level of poverty in women's groups but also become a strong basis for various other aspects of development.

As explained by Sri Mulyani Indrawati as one of the ministers of Finance in Indonesia explained that women have a very important role to provide impetus for economic growth in a country. So that way the role of women in a profession needs to be increased. Some of them need to be interpreted based on a country that needs to be elevated in the participation of the female workforce both in the economic aspect so that women and their families can be empowered. It cannot be denied that currently there are still many countries that provide restrictions on women to have independent income and work. Therefore, many women do not feel confident and independent. Although many people think that women have many obstacles and have restrictions to work because women need to take care of and carry their babies, it is actually not an obstacle for a woman to work, it just needs policies and encouragement that can provide assistance to women so that they can be better (<http://m.DetikFinance.com>).

### **3.3. The Existence of Women in the Household Economy**

The position of women who are social beings and individuals means that women have the authority and can set their own desires. In this regard, there are changes so that in some aspects women are given the freedom to move in social life. Women tend to understand themselves and understand their role that they can and can do work to provide assistance to the household life they have. The role of women in a family is a very important role, among which they have a job towards responsibilities at home, for example, such as taking care of their children, cooking, providing services to their husbands, and other things. That way a form of activity that can be carried out by women as wives does not provide the impossibility of women needing to stay at home all day, but there are many positive things and more productive things that can be done, for example, maximizing social media technology to socialize with friends of the same age or carry out various kinds of transactions that can indirectly add to their family income.

Women's participation in efforts to provide improvements to the welfare of their families and improve the progress of their regions is the implementation of their roles dynamically based on the status and position of women in a social system in which the woman is positioned. While the differences in the position and role of women are classified into two types, namely the position and role of women in a family who become a domestic worker related to household problems and the position and role of women outside the family which includes efforts to make a living to get their family's income and reach social life for various activities outside their home. This differentiation between positions and roles can be used as an indication of the relationship between the obligations and duties of women in their lives, especially in their household lives (Aswiyati, 2016)

Role can mean a set of levels that a person desires to have who has a position in a group of society. A woman's role means a component of the core responsibilities that a woman needs to perform. There are various roles of women that they have from the time they are born to the following ages and these roles are a component of their lives (Rizal, 2014). The concept of skill development of women's roles used to grow and develop is made into women's empowerment, which means providing an increase in the role and quality of women in all areas of life both



spontaneously and non-spontaneously by creating conducive conditions as an indication to accelerate community development procedures. So that the activity of empowering women becomes a conscious procedure in shaping women's capacity for their participation to build the nation and themselves.

But there are some groups of people who still think that the quality of women to build the nation is minimal which results in the role of women being left behind in all aspects. So that to solve this problem, strategies and efforts are needed to integrate the concept of sex or gender in the development stream through the method of placing women as subjects to build and eliminate aspects of the obstacles experienced by women to carry out evaluation and analysis activities, including:

- a. Efforts needed to provide an increase in the role and quality of women.
- b. How far women are involved in the development system.
- c. How far the quality of women's employment.
- d. The obstacles experienced by women in their activities to develop themselves and the country.
- e. Factors that have a dominant influence on gender correlation.
- f. Ways to solve the problems experienced by women.

One indication that can be interpreted as very large is the contribution of women to build a country that is assessed and predicted to always increase every year. Although the Women in Development Approach (WID) developed by the United States Agency For International Development (USAID) that women are resources that have not been used optimally in contributing to the economy and nation building. this means that women and development is something that is highlighted by the Global world in the plain except non-governmental organizations for research that tends to be comprehensive.

The government has positioned women as sweet partners to build the nation. The issue of empowerment and the women's movement that developed on an idea that women are development resources in another sense gender politics has used a woman in development approach where women will fully integrate in building the nation. So that the concept provides a portion concept for women to exist in order to provide an increased role to build a more prosperous and peaceful nation.

### **3.4. The Role of Women in Building the Community Economy**

The nature of the duties and role of a woman for life is actually very complicated and even has the dual task of being a ruler or leader in a particular study area if allowed. So that basically that the responsibilities of women and men have the same obligations and rights that become human beings to carry out various kinds of activities in this world, including activities to fulfill the interests in their daily lives. However, based on technicalities, women and men have different responsibilities, especially in the status of husband and wife couples so that all members need to have responsibility for their respective authorities and duties both within the scope of their family and in the community.

The role of women in social life should be relevant to the position of a woman in the scope of society, for example, figures in the community who have a very important function and role even though the figure is a woman, especially in participation in all community activities, namely regarding the relationship between deliberations among the community carried out by the head of the RT or RW about the stages of planning an activity, making a decision, implementing and managing various kinds of local community activities. In addition, women also have the potential to develop their creativity in community life with a variety of local

objects in their area so that they can become a capital for local economic activities, namely MSMEs which aim to maximize the potential contained in an area in order to obtain additional income, for example utilizing plastic waste to make kitchen utensil products for housewives. This example is a form of microeconomic activity that, if developed and expanded properly and optimally, can be used as a source of basic income and also become the livelihood of residents in the vicinity (Abdul Rahim, 2015).

Therefore, the role and function of women in various conditions and situations have a very productive and positive effect on economic and social life because not many women have the desire or desire to share their experiences of the efforts they have made so far and develop their potential.

The development of the role of women in Indonesia is very encouraging where the role of women in the economy is increasingly significant. In the MSME sector, 53.76% are owned by women, with 97% of employees being women, and a contribution to the economy of 61%. In the investment sector, women's contribution reached 60%." This illustrates that women's literacy and capacity to think smart, secure funds for the family, and invest in productive fields is very potential and real. So there is no question that women not only have the potential but are actually able to contribute," said Minister of Finance Sri Mulyani Indrawati as the keynote speaker at the National Seminar on Sharia Economics and Finance, (Wednesday 04/21). In designing economic recovery programs, the Government also sees the gender dimension. Family Hope Program assistance, basic food assistance, and Direct Cash Assistance are related to the role of women who manage finances in their households.

At the international level, McKinsey statistics state that if women can contribute to the economy, the global economy will benefit by US\$ 12 trillion by 2025. Meanwhile, specifically for the Asia Pacific region, it can provide added value of up to US \$ 4.5 trillion. As Indonesians, we certainly recognize RA Kartini, a female figure who is instrumental in fighting for the right to education for women in Indonesia. The day of her birth, which falls on April 21, is designated as a big day called Kartini Day and is commemorated annually by people throughout Indonesia as a milestone for the advancement of women. It is also the basis for fighting for equality for women, not only in education but also in health, economy, politics, law, social and culture and other life rights. Women have an important role in the economy, politics and improving the welfare of society in Indonesia. For example, women own 35% of small and medium enterprises, which is the type of business that advances the Indonesian economy.

In addition, data from FAO shows that 42% of Indonesian women are active in upstream to downstream activities in aquaculture and other areas of the economy. In terms of political participation, the proportion of women in the Indonesian parliament stands at 19.8%. The existence of women who currently occupy important positions in government and the business world is an advancement in efforts to empower women in order to achieve gender equality. However, this is considered insufficient because the current condition of women in Indonesia can be said to be still alarming, including because all of their rights have not been fulfilled, there is still discriminatory treatment, lack of access, there are still women who are victims of violence, sexual exploitation and trafficking, the 30% quota for women in the legislature has not been achieved, and women work more in the informal sector.

There are still many challenges faced by the government in its efforts to empower women to achieve gender equality in Indonesia today. The most fundamental is how to change society's permissive attitudes and cultural practices that limit women's progress. One example is the mindset that women do not need to be highly educated because they are only obliged to take care of the household. Data from Susenas KOR 2015 shows that the percentage of women aged 15

years and over who do not have a diploma is 21.51%, greater than that of men who are 15.51%. This shows that in general women have a lower level of education than men, which is caused by parents' preference to send their children to school for boys. There is also an income gap between men and women, where men are given higher salaries because they are considered leaders who are obliged to provide for the family, while women are companions who only support their husband's income.

In fact, 2014 Susenas data from BPS shows that around 14.84% of households are headed by women. The Indonesian government has made various efforts, both in terms of regulations and innovative programs. Government efforts in empowering women include the general coding program or programming language training from the Creative Economy Agency which is expected to provide opportunities for housewives to work part-time as programmers. In addition, there is the He for She Movement from the Ministry of Women's Empowerment and Child Protection which aims to encourage male involvement in efforts to protect women, fulfill their rights and end violence against women and children to realize gender equality. In addition, the Ministry of Women and Child Protection as the main actor in efforts to empower women coordinates and cooperates with various related ministries such as the Ministry of Social Affairs in terms of business funding assistance to improve economic quality.

The Ministry of Research and Technology in terms of revitalizing women's study centers to conduct research related to regional development, as well as the Ministry of Public Works and the Ministry of Health. Furthermore, the role of women in development can be maximized by improving the quality of life, especially access to education, health and legal facilities, expanding opportunities to participate in the political world and to be actively involved in various activities related to national development both within the central and local governments, certain organizations or groups and in the environment where they live. In addition, a comprehensive strategy is needed to empower women in Indonesia. These efforts certainly require support and cooperation from various parties, not only by the central and regional governments but also the private sector, economic actors and the general public including families. In the future, it is hoped that there will be more empowerment programs for the community such as skills training, MSME entrepreneurship and the use of the latest technology that covers all regions and is tailored to the characteristics and needs of each region, not only for men, but also for women so that women can act as equal partners of men in making a positive contribution to realizing national development that is inclusive and gender responsive.

Women are an asset of a nation that has a role from time to time in supporting global changes. The development and changes of this era provide opportunities for more productive creativity in accordance with the profession that is occupied. The abilities of a woman are always honed to acquire abilities that can be used when applied in everyday life.

### **3.5. Women in Developing Their Potential**

Gender equality today has made women have high confidence to develop their creativity and abilities in order to participate in fulfilling their daily needs. Although there are various kinds of internal problems that make these women workers feel hesitant in developing their potential to become a worker, many women are also starting to realize the urgency they have. Some of the internal constraints that women have include:

#### **a. Having Many Considerations**

Women are known for their attitude that always prioritizes their emotions rather than through logic when going to do a responsibility or job. This is certainly an inhibiting factor where women take quite a lot of time when making a decision where this is very much due to their



emotional factors. It is also not uncommon for women to make decisions where the decision is only based on their emotions and does not consider the results or effects at the end that they can get in the future.

**b. Having High Empathy**

The second problem is that women have very high empathy. It is undeniable that women are considered to have very high empathy. Empathy is an excessive feeling of sympathy for a situation around them and as if they feel it too. This situation is not something that is not allowed but if it happens in the business context then this can be a Boomerang for women. In the world of business, feelings of empathy are problems that can provide obstacles to the growth and development of careers and businesses as female workers. This is because it is not uncommon for female workers to prioritize their empathy so that they are not assertive about a rule that they should implement. So that this characteristic is considered not to make female workers become mentally educated in order to enter the real business world.

**c. Fear of Failure**

Although women are known to have high tenacity at work, on the other hand, women are usually afraid of failure so that there are many women who feel like entering the world of work that demands them to keep trying new things. Things that generally arise are that female workers usually tend to choose to have jobs in fields that they feel are their passion. It is also not uncommon for these women to tend to stagnate in their position as employees rather than to move up to higher positions or change professions to new professions.

**d. Lack of Entrepreneurial Insight**

Besides having the responsibility to work, women also have the responsibility to manage their households. So that makes women need to have twice as much time and be busier than men. This is what makes women do not have enough time to learn new things that can actually make women more developed both in terms of skills and knowledge. Although formally at present women cannot be judged and underestimated compared to the position of men.

### **3.6. Women's Potential to Thrive**

Based on the opinion expressed by Muhammad Nabil (2008) in his book, it has been explained that there are many sources of motivation and a person's personal drive to progress including instinctive drives, self-motivation, the drive for excellence, and realizing his identity. An interesting thing in this discussion is in the discussion outlined in self-motivation and the drive for excellence which has various kinds of reviews about the drive and excellence to be able to have higher achievements and among the motives that are very clearly seen to provide development for the success of an individual is the way the individual realizes and expresses his desires and needs in his life.

Based on this, it is not considered excessive if the encouragement for women to reveal and express their true selves boldly and make maximum efforts to encourage the potential they have and explain their existence so that they can be creative, gather, and break down all obstacles in order to create a forum in achieving prosperity in life, namely through the formation of a women's cooperative in achieving its goals together, namely to improve family welfare and provide assistance to the community through an economic system that benefits each other.

Motivation in a person who is very high can form a forum to provide movement for the self-confidence of someone around them to be more advanced. This drive can already lead to a desire to learn new things and always accept advice related to matters around knowledge about economic improvement. Given that it is not uncommon for women to have limited education, they need to continue to learn new things and participate in various kinds of training and

training, both local training and those provided by the government. This effort is certainly a very noble activity which is to improve the standard of living of the community and is also used as an activity to stabilize the welfare of their families.

#### **4. Conclusion**

In accordance with this description, it can be concluded that the existence and role of women to develop the country's economy, especially in Indonesia, has a huge impact on the quality and capability of women's position in the social environment which proves that women can and have a role in the aspects of MSMEs even up to large businesses, for example, as previously explained that the concept of skill development towards the role of women used to develop the country is used as an empowerment for women, which means that it can provide an increase in the quality and role of women in all fields of life both spontaneously and non-spontaneously by creating conditions that are conducive to being used as indications in the procedure for accelerating development activities. So that activities to empower women who become an awareness procedure and form a capacity for participation are very large. so that the existence of women in a community environment is very important because by nature women can provide assistance to provide welfare for community economic programs and the role of women who are driving the sharia economy in Indonesia.

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