

# EMPOWERING WOMEN THROUGH THE SHARIA SAVINGS AND LOAN PROGRAM IN SURVIVING THE COVID-19 PANDEMIC

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## ABSTRACT

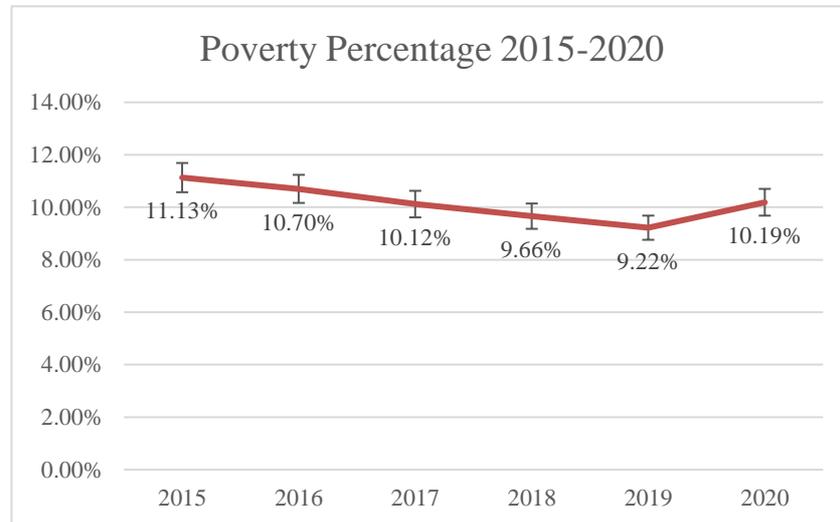
The Covid-19 pandemic has pushed more women out of work during the pandemic. It adversely affects not only women's welfare but also economic progress and women's independence. The Sharia Savings and Loans Program from the Sharia Cooperatives, assisted by Rumah Zakat, is one of the efforts to provide capital to women who have micro-businesses to maintain their business activities during the Covid-19 pandemic. This study aims to determine the impact of empowering women by Rumah Zakat through the sharia savings and loan program during the Covid-19 pandemic. This research is descriptive and uses a qualitative approach. The data collection method used in-depth interviews with 12 members of MSMEs, Village Government, Relawan Inspirasi (RI), and the management of Mitra Insan Mandiri Cooperative in Gilingan Village and Berkah Bersama Cikeusik Cooperative in Pandeglang Regency. The study results show that women who are members of savings and loan groups can take advantage of interest-free financing to maintain their economic business and not go out of business during the Covid-19 pandemic. Savings and loan activities can also educate members to set aside income as member savings in cooperatives to become future savings. Through regular coaching for members, there is a change in the mindset of members to no longer access loans to moneylenders who pay high interest.

**Keywords:** COVID-19 pandemic, women empowerment, sharia savings, loan cooperatives

## INTRODUCTION

In early 2020, the world was shaken by a virus that first appeared in Wuhan in December 2019, eventually known as Severe Acute Respiratory Syndrome Coronavirus 2 (SARS-CoV 2) and caused Coronavirus Disease (Covid-19). WHO finally declared Covid-19 to be a pandemic that occurred in almost all parts of the world. Indonesia announced its first positive case on March 2, 2020. Since then, various anticipatory steps have been taken to minimize the spread of Covid-19, including physical distancing, working from home, closing shopping centers and tourist attractions, and reducing worker density in the industrial sector. However, the

spread of Covid-19 is continuing. Few business actors have closed temporarily or permanently due to physical distancing policies that have affected the general economy. The continuous decline in the economy involves increasing the number of poverty in Indonesia.



**Graph 1.** Indonesian Poverty Percentage Year 2015-2020  
Source: BPS (2021)

The graph shows an increase in the poor population in 2020. The Indonesian government successfully reduced Indonesia's poverty to only single digits in 2018, but the percentage increased in 2020. The head of BPS, Suhariyanto, said that the PSBB policy caused an increase in poverty. To prevent the spread of Covid-19, PSBB has an impact on the economic downturn. It is supported by the results of the BPS demographic survey, which shows that 70% of low-income people experience a decrease in income (Fauzia, 2020).

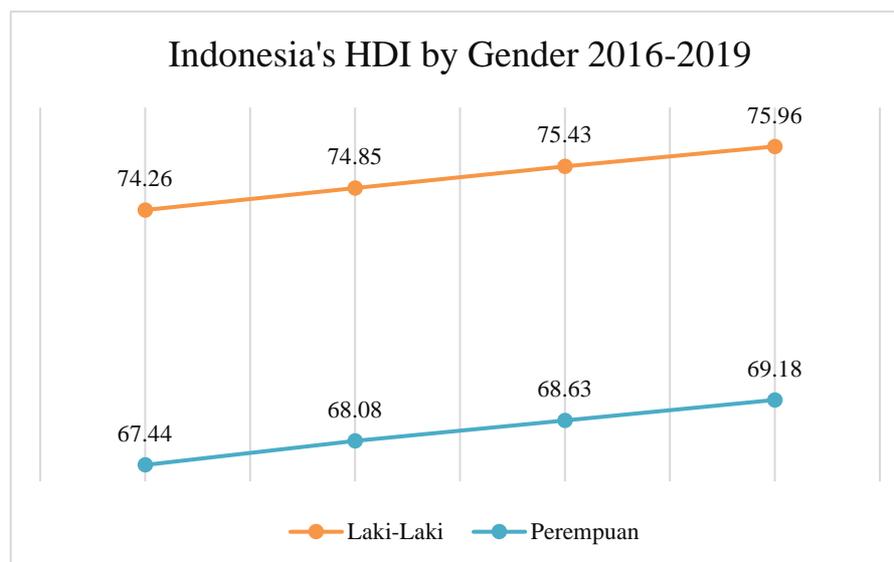
A survey from the Economic Research Center of Lembaga Ilmu Pengetahuan Indonesia (LIPI) in 2020 stated that the COVID-19 pandemic had a significant impact on the sustainability of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. The economic crisis experienced by MSMEs has also become a substantial threat to the national economy, considering that MSMEs are the driving force of the domestic economy and the largest absorber of labor in recent decades. MSMEs, the pillars of national production, is facing shocks from the supply and demand sides; this can have implications for the decline in people's welfare.

Poverty is a phenomenon that is easily found in remote parts of Indonesia. Women are the most heavily involved in bearing the impact of poverty (Todaro, 2003). The study of the LIPI Population Research Center in 2020 explained that related to the effects of the pandemic on employment, people belonging to the young age (15-24 years) and female workers had the highest level of vulnerability to losing their jobs and being unemployed. On the other hand, young and female workers are the primary

targets for optimizing the achievement of the demographic bonus that Indonesia is currently facing.

The Global Gender Gap Index 2020 report from the World Economic Forum (WEF) is a report that discusses measuring the progress of relative gaps between women and men in the fields of health, education, economy, and politics. In this report, Indonesia is ranked 85th out of 153 countries with a score of 0.70. Unfortunately, this figure has not changed from 2018. The ranking is still far behind neighboring countries, such as the Philippines, Laos, Singapore, and Thailand.

In the past 12 years, Indonesia has narrowed the gender gap by approximately eight percent, especially in education and health. However, the gaps that are still large are in participation, economic opportunities, and political empowerment, which are also the main factors hindering Indonesia's progress in achieving gender equality. The indexes used to measure gender equality include the Human Development Index (HDI), the Gender Development Index (GDI), and the Gender Empowerment Index (GEI) (Kementerian PPPA, 2020).



**Graph 2.** Indonesia's HDI by Gender 2016-2019  
*Source: BPS (2021)*

The Human Development Index (HDI) above shows that women's HDI tends to increase yearly. However, the increase in HDI for women is still lower than for men. McKinsey and Company 2005 explained that if women and men had an equal role in the labor market, the Annual Global GDP in 2025 would increase by 26%, an increase of \$28 trillion (Kementerian PPPA, 2020).

The Ministry of Women's Empowerment and Child Protection (PPPA), in a press release in October 2020, stated that women have the potential and play a huge role in national development, especially in the economic field. It can be achieved if this potential can be utilized to the fullest. It is reinforced by the government's

commitment to integrating efforts to strengthen women's potential into the RPJMN in 2020-2024, namely strengthening economic resilience for quality growth. It manifests the state's commitment to empowering and protecting women and children.

Statistically, women are still far behind in various fields of achievement compared to men. The involvement of women has a critical role, not only as beneficiaries but also as actors in nation-building. Women have resilience and fighting power for themselves and ensure the safety and well-being of those around them.

In all strata, it is indicated that the role and status of women in managing the household continuity are higher than that of men (heads of families). The dominance shows the high potential of women to control and direct their households, for the better or, the worse. It was identified that women have a dual role in the household. The dual role of women is implicated in: (1) the role of working as housewives (reflecting the feminine role), although it does not directly generate income, effectively works to support men (heads of household) to earn income (money); and (2) Acting as breadwinner (additional or main) (Elizabeth, 2007).

One of the challenges in empowering women is the limited access to finance and capital for women. The anti-poverty approach involving women in the development states that women are the poorest, including households headed by women. Therefore, some argue that microcredit is better for women (Ardiyati, 2018).

Women's potential to increase income must be encouraged by facilitating access to capital. Mayoux (2005) argues that the key to microcredit for women has an essential effect on empowering women. The indicators for the success of women's empowerment proposed by Sedarmayanti in Ardiyati (2018) are:

1. Increasing the ability of women to involve themselves in development programs as active participants (subjects) so that they are not just objects of development.
2. Increasing women to involve themselves in leadership to improve their bargaining position and involvement in every development program, both planning, implementing, as well as monitoring, and evaluating activities,
3. Improving the ability of women in managing household-scale businesses and small and large industries to support household needs, as well as to open up productive and independent work opportunities
4. Increase the role and function of women's organizations at the local level as a forum for empowering women to be actively involved in development programs in their area.

Basis Data Terpadu (BDT) shows that 40% of low-income people have limited or no access to all financial services (Saragih & Adi, 2020). Therefore, the government enforces an inclusive financial policy to make it easier to access financial services. Rumah Zakat is a World Digital Charity Organization that manages zakat, infaq, alms, and other social funds through community empowerment programs, presenting the Desa Berdaya as a process of empowering the target area based on mapping local

potential through community development in the fields of economy, education, health, and the environment.

Desa Berdaya of Rumah Zakat has various programs. One of its flagship programs is Microfinance Berdaya, intending to initiate the birth of a cooperative institution based on Islamic economic principles. Through this program, women micro-business actors assisted by Rumah Zakat are gathered in a cooperative forum. Aside from being a place for saving, they can also get credit for productive business financing, so that it is an alternative source of financing so that people don't lend to moneylenders with very high-interest rates.

In 2017, Rumah Zakat initiated the presence of fostered cooperatives in 2 Desa Berdaya, namely the Mitra Insan Mandiri Cooperative in Gilingan Village, Surakarta City, Central Java Province and the Berkah Bersama Cooperative in Cikeusik Village, Pandeglang Regency, Banten Province. During the COVID-19 pandemic, these two cooperatives were still able to survive amid economic uncertainty. These two cooperatives can still provide business financing facilities for members and can maintain liquidity in the absence of non-performing loans (NPLs). Through routine assistance by Rumah Zakat, members are encouraged to work together to help members whose household economies are affected by the COVID-19 pandemic, and members who borrow cooperative funds are assisted to remain responsible and trustworthy to repay loans until they are paid off even during a pandemic.

Based on the explanation above, the objectives of this research are: (1) Describe the implementation of the sharia savings and loan program implemented at Desa Berdaya Cikeusik, Pandeglang Regency, and Desa Berdaya Gilingan, Surakarta City; (2) Analyzing the impact of the implementation of the sharia savings and loan program on female beneficiaries at Desa Berdaya Cikeusik, Pandeglang Regency and Desa Berdaya Gilingan, Surakarta.

## **LITERATURE REVIEW**

Koperasi is a business entity consisting of individuals or cooperative legal entities based on cooperative principles and a people's economic movement based on the principle of kinship as referred to in the laws and regulations on cooperatives that can carry out business activities based on sharia principles. According to Government Regulation (PP) Number 7 of 2021, sharia cooperatives are established, managed, and run business activities based on Sharia principles following sharia fatwas issued by the Majelis Ulama Indonesia (MUI). Sharia cooperatives carry out sharia business activities based on business similarities, potential, and the needs of members and the community in industry, trade, services, and other business fields. Sharia cooperative business is carried out by borrowing, sharing, renting, buying and selling, and other forms following Sharia principles.

Koperasi is an association of people who have a common goal to work together to improve and increase their ability in the economic and economic fields. The essential elements of the sentence are the existence of people who gather in an association and have the same goal of working together in economic welfare. From the beginning, a cooperative, including a sharia cooperative, has run a business together, whereas the management and members consciously and are obliged to take advantage of the services or goods they produce as the primary way to raise capital.

Sharia cooperatives, in their operations, are slightly different from cooperatives in general; sharia cooperatives in savings and loan products (financing) use sharia principles. Sharia cooperatives have the following characteristics:

1. Recognizing members' ownership rights to business capital
2. Do not make transactions by setting interest (usury)
3. The functioning of the ziswaf institution
4. Recognizing existing market mechanisms
5. Recognizing profit motives
6. Recognizing the freedom of business
7. Recognizing the existence of joint rights

The difference between Sharia Cooperatives and Conventional Cooperatives can be seen in various aspects, including the following:

### **1. Financing**

Conventional cooperatives pay interest to each customer as cooperative profits. Meanwhile, in sharia cooperatives, profit sharing is the method taken to serve its customers

### **2. Supervision Aspects**

The aspect of supervision applied to conventional cooperatives is performance monitoring, which means that cooperatives are only supervised by the performance of the administrators in managing cooperatives. In contrast to sharia cooperatives, apart from being supervised on monitoring their performance, they are also supervised by sharia. Sharia principles are highly respected; therefore, the honesty of the internal cooperatives is essential in this supervision, not only in the management but also in the flow of funds and the distribution of profits.

### **3. Product distribution**

Conventional cooperatives apply a credit system for goods or money in the distribution of their products, meaning that traditional cooperatives do not know whether the money (goods) used by customers to conduct business is experiencing a loss or not; customers must continue to return the money borrowed plus the interest that has been set on Rapat Anggota Tahunan (RAT). This activity is different in sharia cooperatives; they do not credit the goods but sell them in cash.

The sale and purchase transaction, or what is known as *murabahah*, occurs in sharia cooperatives. Money/goods lent to customers are not subject to interest, but profit-sharing, meaning if the customer suffers a loss, the Cooperative also gets a reduced refund, and vice versa. It is one of the profit-sharing applied to sharia cooperatives.

#### **4. Function as a zakat institution**

Conventional cooperatives do not make their business as recipients and distributors of zakat, while sharia cooperatives and zakat are recommended for their customers because they also function as Ziswaf institutions.

### **METHODOLOGY**

This research is a descriptive study using qualitative methods. The research locations were in Desa Berdaya that assisted by Rumah Zakat, namely Koperasi Mitra Insan Mandiri Cooperative in Gilingan Village, Surakarta City, Central Java and the Berkah Bersama Cooperative in Cikeusik Village, Pandenglang Regency, Banten. Data was collected through in-depth interviews with several related parties and documentation studies.

The sample selection technique used purposive sampling, where the researcher chose several sources who were considered to understand women's empowerment through the sharia savings and loan program at the Mitra Insan Mandiri Cooperative and the Berkah Bersama Cooperative. The selected resource persons for the interview are:

1. Gilingan Cooperative : 1 Relawan Inspirasi (RI), 1 village head, 1 leader, 1 administrator, 3 members
2. Cikeusik Cooperative: 1 Relawan Inspirasi (RI), 1 village head, 1 leader, 1 administrator, 3 members

### **RESULT AND DISCUSSION**

As Mustahik's difficulty accessing business capital loans to banks and the spread of moneylenders in rural areas, Rumah Zakat initiated a savings and loan pre-cooperative group based on the *qardhul hasan* agreement Cikeusik Village, Pandenglang Regency, Banten Province, and Gilingan Village, Surakarta City, Central Java Province. The ease of becoming a member and interest-free loan facilities are the main reasons for joining the community in the group. Until now, the Mitra Insan Mandiri Cooperative group members located in Gilingan Village are 76 people, all of whom are women. Meanwhile, the Berkah Bersama Cooperative in Cikeusik Village consists of fifty-eight women and three men. The majority of members are housewives who have micro-businesses.

The conditions that must be met to access a loan are pretty straightforward, namely by first joining as a cooperative member, paying the principal and mandatory savings, and attaching a photocopy of the ID card of the prospective customer (beneficiary). Then members fill out a loan form and wait for approval from the management and supervisors. The loan amount given starts from IDR 500,000 to IDR 3,000,000. The loan repayment period is from 5 months to 10 months. Members voluntarily provide infaq, reused for group operations without being charged interest on the loan.

On average, beneficiaries borrow from cooperatives for business capital and daily needs, such as education and household needs. The six respondents we interviewed used loan funds from cooperatives as business capital. There was an increase in the respondent's income after receiving a business capital loan from the Cooperative. Mrs. Ratih, for example, is a 26-year-old housewife in Cikeusik Village. Her husband is only an honorary administrative employee at a school with a salary of Rp. 500,000. Ibu Ratih helps her family's economy by selling clothes with an average monthly income of IDR 1,000,000.

After receiving a business capital loan from the cooperative to increase her merchandise, Mrs. Ratih's income rose to an average of IDR 1,300,000-IDR 1,500,000 per month. The same thing was also stated by a respondent named Mak Een, a 50-year-old widow. After receiving a business capital loan from the Berkah Bersama Cooperative, his income from selling *nasi uduk* has increased to Rp300,000/month. However, something different happened to our respondents at the Mitra Insan Mandiri Cooperative. During the covid-19 pandemic, income tends to fluctuate, apart from declining economic activity, due to government restrictions on community activities.

Beneficiaries also revealed that lending to cooperatives fostered by Rumah Zakat is very helpful for beneficiaries because it implements a sharia cooperative system that makes it easier for beneficiaries to return their loan funds. Beneficiaries and members of cooperatives have also experienced problems when making payments, especially during this pandemic. However, this can be overcome by the leniency provided by the cooperative to members who borrow with a note that it does not exceed the maturity date.

Meanwhile, from the interviews with cooperative administrators, the outline of the two cooperative administrators is not much different in the pattern of strategies carried out by each cooperative, starting from the presence of a cooperative fostered by Rumah Zakat, namely Mitra Insan Mandiri Cooperative and Berkah Bersama Cooperative. According to the management, the presence of these two cooperatives has been going well for several years. It has helped mothers in the area continue developing their business with the help of business capital loans with sharia-compliant contracts without being burdensome. Then the ease of accessing loans, even the requirements needed, is not complicated and burdensome.

The requirements to apply for a loan in these two cooperatives are almost the same where the conditions that must be met are that the prospective customer or borrower is a member of the cooperative and has filled out the loan application form and collected other administrative files such as a photocopy of ID card. The management interviews the prospective borrower here is the beneficiary interview, which is generally carried out to explore the use of the borrowed funds after waiting for some time for the loan disbursement to be made. In addition to the borrowing process, which is relatively easy with a mutually agreed time tenor without burdening the borrower, the Cooperative also often asks for or gets input from members; of course, the input is welcomed by the management where the most frequently submitted input is to increase the loans that the borrower can access. However, the board responded by providing feedback if the loan had to follow the members' ability to pay and adjust to the Cooperative's financial condition.

In addition, the Cooperative received complaints from members, usually due to the one week of disbursement made by the Cooperative. It is also tried to overcome by asking the beneficiaries who will make the loan to speed up collecting the requirements. In addition to matters related to lending, the management also explained the pattern of financial management carried out in the two cooperatives, which turned out to have their respective strategies. The strategy implemented by the Mandiri Insan Mitra Cooperative is to create a budget ceiling for each cost component. Then the expenditure of cooperative funds is adjusted to the funds that go into the Cooperative so that it does not exceed the predetermined budget ceiling. As for the Berkah Bersama cooperative, the strategy is to adjust employee income. The employee salaries are adjusted to monthly income/turnover so as not to reduce costs. It was done because, so far, not all members have been shopping at the Cooperative.

In addition to the financial arrangements, the pattern of regulating cash and the amount of procurement of goods carried out by these two cooperatives also has their strategy or pattern. Mitra Insan Mandiri Cooperative procures goods weekly by looking at the goods' records. If the goods run out and a little stock is then procured, the profits are taken first to be stored as emergency funds. Meanwhile, Berkah Bersama Cooperative and its strategy are to adjust employee salaries and fill in empty stock of goods. Apart from the financial management strategy carried out, the presence of the Relawan Inspirasi Rumah Zakat and Volunteers in these two cooperatives also affects the cooperative management wherefrom the Relawan Inspirasi and Volunteers, the administrators often get input, enthusiasm, knowledge, and guidance for the benefit of the progress of the two cooperatives.

Another challenge this Cooperative face is several members who have problems returning loans, such as late payments. To overcome the situation, these two cooperatives have a strategy that can be similar or the same, namely by approaching constrained members, visiting residents, and discussing the causes of late payments,

which will later find the best solution together. According to the administrators, the presence of this Cooperative has made many women, especially housewives, open businesses with loan capital from the Cooperative, so it is hoped that this can be an opportunity to earn additional income to increase their economic standard.

In terms of Relawan Inspirasi, based on the results of interviews conducted with Relawan Inspirasi in Cikeusik village, said that although the distance between the village and banks is quite close, the community members have difficulty in accessing capital from banks. They commonly borrow from moneylenders with tremendous interest, around 40%. Likewise, in the milled village area, the community members are more accustomed to borrowing from moneylenders to make ends meet. Meanwhile, in terms of community characteristics, most community members, especially women, do not have savings. The features of community members in the Penggilingann Village are almost the same; they are more accustomed to borrowing from neighbors or relatives to cover the shortfall.

The initial approach taken by the two Relawan Inspirasi can be almost the same, namely by conducting socialization related to cooperatives to community members through the taklim assembly for mothers, even attracting public interest by giving door prizes in the form of groceries to the community. At the beginning of the pioneering, Relawan Inspirasi also experienced obstacles such as rejection from the community, members who could not pay off their installments, and the inhibition of cooperative group activities due to the emergence of the covid-19 pandemic. Relawan Inspirasi hopes that the cooperatives in these two empowered villages will continue to develop and have legality so that more community members, especially women, can create with the help of the Cooperative.

Apart from the Inspirational Volunteers and Administrators, positive and good comments came from village leaders and local village heads. Mr. Pendi from the Desa Berdaya Cikeusik said he was very aware of the cooperative Rumah Zakat fostered; this activity helped its citizens access business capital loans. He hopes that the members can continue to maintain the mandate given so that the Cooperative continues to grow. Mr. Nur, the village head of Cikeusik Village, said that with the Berkah Bersama Cooperative, the community's dependence on moneylenders disappeared by itself.

Meanwhile, the figures interviewed in the Gilingan village area were Mr. Surono as the head of RW 20 and Mr. Joko Kartono, the village head of Gilingan. According to Mr. Surono, the existence of the Cooperative, which Rumah Zakat fostered, is very beneficial. The ease of loan access shows it, so residents can easily borrow business capital without paying high interest. Mr. Joko Kartono, as the Village Head of Gilingan, knows the existence of a Cooperative in his area, which is fostered by Rumah Zakat, because Relawan Inspirasi always communicates with all activities related to cooperatives; it is an extraordinary approach. In addition, the benefits

provided by the presence of this Cooperative are felt by its citizens, and it is hoped that in the future, the cooperative will grow, and there will be other useful and positive innovations.

## CONCLUSION

Sharia savings and loan activities allow women to access interest-free business capital loans. Women members of savings and loan groups can take advantage of financing to maintain their economic businesses, so they don't go out of business during the Covid-19 pandemic. Even for savings and loan members in rural areas, they can maintain their business and are also proven to increase their business profits. It makes women play a role in helping the family's economy.

Savings and loan activities can also educate members to set aside income as member savings in cooperatives to become future savings. Through regular member coaching, there is a change in the mindset of members to no longer access loans from moneylenders. The management of the sharia savings and loan group, which women fill, can provide more significant opportunities for women to be involved in activities in the community.

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