

Women and Economic Empowerment: A Study of Muslimat NU Cooperative during the Coronavirus Outbreak in Pati Central Java

1st M. Akhfas Syifa Afandi¹, 2nd A. Muntaha Afandie², 3rd Nur Hidayah³, 4th Imam Subchi⁴,
5th Roikhan Mochamad Aziz⁵
{mas.achfas@gmail.com¹, kelana.dunia@gmail.com², nurhidayah@uinjkt.ac.id³,
imam.subchi@uinjkt.ac.id⁴, roikhan.ma@uinjkt.ac.id⁵}

Syarif Hidayatullah State Islamic University Jakarta, Indonesia^{1,3,4,5}
University of Manouba, Tunisia²

Abstract. Covid-19 pandemic has caused various detrimental problems and complexities for Indonesian women, including termination of employment (PHK), economic pressure, and domestic violence. This study aims to analyze the role of Muslimat NU (one of the most prominent Indonesian women's organizations) in building economic resilience in Pati Regency, Central Java, especially during coronavirus outbreaks. This study uses qualitative-descriptive approach to delve into the role of “Annisa Cooperative” in empowering and developing its members. The result of this study suggested that the strength of the cooperative lies in the management, management services, and encouragement of the members. This research has proven that “Annisa Cooperative” as an organization within the Muslimat NU environment that facilitates capital assistance, increasing production, and encouraging distribution or marketing has played a significant role in building economic resilience. This essay can be an important reference in Islamic studies, economics, and gender equality issues.

Keywords: The Role of Muslimat NU, Economic Empowerment, Covid-19

1 Introduction

The role of women in modern society has recently been lifted to the same level as men's. The understanding which perceives women's duties as limited to domestic space is slowly replaced by new conception that places women no longer as second-class (second sex)[1]. Women have achieved strategic positions in various fields that men typically dominate. This is an indication that women can perform significant tasks in the public sphere[2]. In addition, women play a critical role in the domestic (family) and public (social) spheres, such as managing economic resources through utilizing their capital stock to sustain and develop the family's economy[3].

However, it is believed that women's participation in developing economic resilience has received a little attention. Economy is the most critical factor in daily life[4]. State policy is essential to regulate economic stability, as the growth of a prosperous country can contribute to national development[5], in this instance, women can significantly contribute to national development. When it comes to economic empowerment, innovation is required to maintain a

competitive edge in society and ensure advocacy against stereotypical behaviour and gender-based violence. The state's role in developing women's potential is guaranteed in the 2020-2024 National Medium-Term Development Plan (RPJMN) matrix, emphasizing the importance of enhancing women's potential in fostering economic resilience and achieving quality growth. Regardless of the dynamics, these efforts can only be realized by developing high-quality human resources (HR) to promote productive, self-sufficient, and competitive economic climate.

The current coronavirus outbreak impacts people's lives, both in the fields of health, education, socio-culture, and economy. It complicates women who must bear the burden of being homemakers while remaining active at work. Based on the Women's Labor Force Participation Rate (TPAK) from February 2017 to February 2018, there was an increase of 0.40% from the previous 50.89 percent to 55.04 percent. The Female Labor Force Participation Rate (TPAK) from February 2017 to February 2018 increased by 0.40% from the last 50.89 percent, which rose to 55.04 percent. The increase in female workers is caused by women's motivation due to economic factors and evidence to the community[6]. At the same time, the COVID-19 pandemic has affected the involvement of women in the world of work. Many productive sectors that women manage should bear losses and even go bankrupt.

One of the women's organizations that tries to solve this problem is Muslimat Nahdlatul Ulama (Muslimat NU). As a 30 million-member organization, Muslimat NU is focused on religious issues and developing the people's economy. Most of the organization's members live in rural areas with slow economic growth, so all parties require attention. As a result, when the coronavirus outbreak occurred, the Muslimat NU's elites were faced with a significant responsibility: ensuring their members to survive during periods of difficult economic growth. Muslimat NU has been involved in economic development for an extended period. For instance, it can be seen in Muslimat NU's commitment to women's rights and national ideals, aiming to achieve gender equality and equal access to economic development[7][8]. Muslimat NU is challenged to overcome the coronavirus outbreak problems and provide concrete solutions, such as economic empowerment for women.

Historically, the Muslimat NU movement aimed to advance women within the *nahdliyyin* (as NU members) community under Nahdlatul Ulama Muslimat (NOM) in 1940. Then, at the 16th NU Congress in Purwokerto, Central Java, on 26-29 March 1946, the legality of NOM was legalized as an official organization under NU under the name of Muslimat NU on 26 Rabiul Awal 1365/March 29, 1946[9]. To strengthen the organization's role on a national scale, Muslimat NU also collaborates with many other women's organizations, such as Aisyiyah (Muhamadiyah Women's Organization), Persistri (Persistent Women's Organization), and the Women's Islamic Union Party (PSI Women's Organization). Even in 1960, several members of the Muslimat NU joined the Indonesian Women's Congress (Kowani)[8]. During their time with Kowani, Muslimat NU and several other women's organizations tried to improve the position of women in many areas, such as rights in marriage, education, politics, and the economy[8].

The women's economic empowerment program demonstrates Muslimat NU's commitment to its members' welfare. This program aims to empower NU Muslims to manage their finances independently within their families and organizations[10]. Muslimat NU accomplishes this through effective programs such as economic empowerment and cooperatives that meet members' needs. This cooperative catalyzes economic development among Muslimat NU members, including savings and loan businesses, access to finance, and soft skills training for members[11].

The involvement of Muslimat NU in women's economic empowerment follows the vision and mission of Nahdlatul Ulama (NU). Since its inception, NU has existed with three main principles as a religious organization: Nahdlatul Wathan, Taswirul Afkar, and Nahdlatul Tujjar. The first is about nationalism, the second is about thinking, and the third is about strengthening

the economy. Of these three basic principles, the role of NU as an economic booster (Nahdlatul Tujjar) often has a missing link among its members. So the role of NU in the economy needs attention because this program is one way to strengthen the people's economy, including among Muslimat NU members[12].

During the coronavirus pandemic, the success of Muslimat NU in empowering women can be seen for example in Pati, Central Java. The consistency of Pati district's Muslimat NU branch administrators in economic empowerment, both through business innovations such as collaborating with the private sector and through the An-Nisa cooperative, provides convenience in capital loans and job training. Through this line of business, the Pati district Muslimat NU at least managed to get through the challenges that occurred during the COVID-19 pandemic, even though the income calculation was still at a loss.

Based on this background, the authors intend to explore the role of Muslimat NU in the Pati district in empowering women during the coronavirus pandemic. Aside from that, the main goal of this paper is to show how Muslimat NU, as a women's organization, focuses on more than just socio-religious issues, which is essential because Muslimat NU is involved in achieving economic resilience through women's empowerment. As a result, this article can map the role and contributions of women in Indonesia during the COVID-19 virus outbreak.

2 Methodology

The authors employ a descriptive research method with a qualitative approach[13][14][15]. This method was chosen for two reasons: first, the problem under this study requires actual and contextual field data. Second, this selection is based on the relationship between the problem studied with primary data and related research subjects. Additionally, qualitative methods have high adaptability, so the authors are flexible in determining the research object[16]. While in data collection, researchers conducted interviews, observations, and documentation, which were then analysed to find the authors' conclusions.

3 Result and Discussion

3.1 Islam and Women Empowerment

The most superficial conception of how Islam positions women can be seen from women's rights in Islam itself. Muslim scholars discuss this theme in several sections. Generally, they will map two main areas: women's rights in the public (social) sphere and women's rights in the domestic sphere (private or family). It must be admitted that the discussion of women's rights in Islam is not a new theme. However, this needs to be done considering that the debate on women's rights in the public sphere cannot be separated from the extent to which Islamic views guarantee freedom, both for men and women. In Islamic literature itself, many writers are concerned about this, for example Abd al-Qadir Saibah al-Hamd (Al-Hamd, 2010), Abd al-Rahman ibn Hamad al-Umar (Al-Umar, 2014), Fatimah Umar Nasif (Umar Nasif, 2011), Majid Mahmud Abu Hajir (Abu Hajir, 2013), and Muhammad Rasyid Rida (Rasyid Rida, 2008).

First, both women and men have the right to a proper education. Therefore, in the Qur'an, the command to read can be interpreted as an order to explore knowledge that is not only intended for men but is also given to women. There have been numerous female teachers

throughout Islam's history, including Sayidah Aisyah (the Prophet's wife) and Sayidah Sakinah (the daughter of Husayn ibn Abi Talib) al-Saikhah Syuhrah, also known as Fakhr al-Nisa. Al-Shafi'i, Rabi'ah al-Adawiyyah, and many others[17]. Even the role and contribution of the Prophet's wife, Sayyidah Aisyah r.a., is not only known as an educator but also involved in economic and social development and is interested in political affairs[18].

It is emphasized in the Qur'an that among the duties of the Prophet SAW. It was sent to break the chain of ignorance (*al-ummiyyin*) by teaching the Qur'an (al-Kitab) and hadith (al-hikmah) (Surat al-Baqarah, 02: 129). This verse is the basis that a woman is obliged to continue studying, as is the obligation given to men. The scholars agree that God gives the same rights to men and women, except in certain conditions or situations, such as reproductive rights, purification after menstruation, and caring for children, which in principle are only specifically for women[19].

Second, women's rights in asset management. This shows that Islam has changed religious traditions and doctrines that limit women's freedom, including property management. According to Rasyid Rida, Islam guarantees property ownership and allocation, including purchasing, selling, renting, and granting. As with men, Islam ensures that women manage their property[20].

The third is the right to social interaction. Islam does not limit women's righteousness only in the domestic space but gives them the freedom to interact and participate in the social field. Some of these activities, for example, are the freedom to voice opinions in public spaces. This message is described in Surah al-Shura verse 38, which teaches us to advise and consult one another (Surah Al-Shura, 42:38). This order, by Ibn Katsir, is interpreted as that every problem must be resolved by deliberation and providing input or advice[21]. On that basis, any issue must be resolved via consideration, designed for men and women alike, because the ideas guiding this deliberation aim to promote goodness and avert evil. Additionally, Muslims are defined by their attempts to represent integrity and uphold justice[22].

Meanwhile, the word 'empowerment' has two meanings, namely: (1) to give authority to or to give power, to transfer power or to delegate authority to other parties; (2) to give the ability to or enable, which means an effort to give ability or expertise. Therefore, empowerment can be interpreted as an effort to restore a community's ability for example, a women's organization to exercise its rights as a human community and citizen[23]. Besides, empowerment can be defined as helping disadvantaged groups and individuals compete more effectively with other interests by assisting them in learning and using them in lobbying, using the media, engaging in political action, and understanding how to 'work the system'[24]. This definition explains that empowerment aims to offer each individual the ability to compete and complete their duties as best as possible[25].

Realizing the concept of empowerment in the community or community organization can be seen from three sides. First, it creates an atmosphere or climate that allows the community's potential to develop (enabling). Empowerment is an effort to build power by encouraging, motivating, raising awareness of its potential and developing it. Second, strengthening the potential or capacity of the community (empowering). In this context, more positive steps are needed, apart from just creating a climate and atmosphere. This strengthening includes concrete steps, providing various inputs (inputs), and opening access to various opportunities (opportunities) to empower the community. Empowerment includes not only strengthening individual community members but also their institutions. Third, empowering also means protecting. In empowerment, protection, and siding with the weak are fundamental in the concept of community empowerment. Protecting does not mean isolating or covering up from interaction because it will keep the weak small and fragile[26].

Community empowerment such as the women's community is a concept of economic development that includes social values[27]. The involvement of women in economic empowerment must be involved in every strategic role, both in the domestic sphere (household economy) and the public sphere. Unfortunately, women's roles and contributions are so prominent that they often face gender discrimination, especially in accessing public spaces. The position of women is usually only used as a subordinate, whose activities are limited and powerless in the constraints of patriarchal culture. The involvement of women in economic activities has proven to be successful in making a meaningful contribution, at least in maintaining the economic resilience of the family.

Meanwhile, women's empowerment goes hand in hand with the discourse of gender equality. Based on the Asian Venture Philanthropy Network (AVPN) data, the discourse on gender equality has contributed economically. Some of these things, namely: first, providing access to health services. Increasing women's access to quality health will reduce maternal and infant mortality by up to 70%. Handling violence against women can increase the global Gross Domestic Product (GDP) by 2%, or the equivalent of \$1.5 trillion. Second, providing access to education for women. Every time 10% of women access education in schools, GDP in a country can increase by 30%. Moreover, women with access to education up to the university level will earn twice as much income as those who only finish elementary school.

Third, providing access to labour for women. At least 150 million hungry people will be reduced when women farmers get the same access as male farmers. In addition, pressing gender equality issues will increase annual global GDP by up to \$28 trillion by 2025—the fourth economic differentiation for women. For every dollar of funds generated, female start-up entrepreneurs earn 78 cents while men earn only 31 cents. And last but not least, addressing barriers to gender equality will affect bargaining power[28].

Thus, the discourse on gender equality cannot be separated from providing roles and access for women. Moreover, the rights granted to women receive legitimacy from religion (Islam), which means that Islam offers unlimited access for women and the rights granted to men. In some cases, it is still limited. Therefore, women-friendly policies such as women's economic empowerment seek to place women in a more decent and dignified position. That is why it is not an exaggeration when many women's organizations for example, Muslimat NU take on roles previously monopolized by men.

3.2 The Role of the Muslimat NU Pati Cooperative in Women's Economic Empowerment

The establishment of the Muslimat NU cooperative in the Pati Regency was initiated in 1998, and the number of women's cooperatives in Indonesia increased. The establishment of this cooperative was part of the women's empowerment program carried out by the Central Board (PP) of Muslimat NU, which was then implemented in all branches of Muslimat NU throughout Indonesia[29]. As a women's cooperative, the establishment of this cooperative was given the name "Koperasi Primer An-Nisa ", a cooperative managed by a group of women. This name is generally used for all cooperatives under the auspices of Muslimat NU.

In history, the journey of this cooperative has gone through difficult periods. Until now, it has become established and a role model for developing women's cooperatives, both within Muslimat NU and other cooperatives[30]. Since its inception, this cooperative has changed its leadership several times, from Nyai Yuhanidz Fayumi (1998-1999), followed by Nyai Hamdanah (2000-2016), to Hj. Muntamah (2017-2022). During the leadership of Hj. Muntamah, the An-Nisa Cooperative, was in reasonably good condition, with parameters such as the number of members continuing to increase, the income of almost one billion/year, and the value of the cooperative's assets reaching billions of rupiah[31]. Besides, to strengthen the

role and resilience of cooperatives, Hj. Muntaman focuses on two main aspects: stabilizing cooperatives and strengthening fixed assets. Stabilization efforts are carried out by not quickly opening branches or expanding to other places while supporting cooperative assets is aimed at cooperative resilience in uncertain economic situations[31].

Currently, the An-Nisa' Cooperative operates in two business sectors: first, financing through savings and loans (Credit Union), which includes savings schemes such as *wadi'ah*, SIMUKA (non-term savings), and SIJAMUKA (term deposits), as well as loan schemes such as *musyarakah* and *murabahah*. Second, the An-Nisa Cooperative is trading, including basic needs, organizational attributes, bookstores, and others. From all business fields, the success of the An-Nisa Pati cooperative in managing access to savings and loans has grown the trust of cooperative members so that many new members who have joined until now have reached a thousand active members.

In empowering women, the An-Nisa Cooperative has transformed into a women's cooperative with integrity. It proves that women can be equal to men in independently pioneering, developing, and managing economic institutions.

The cooperative's accomplishments cannot be divorced from the following stages: (a). The members and administrators of the An-Nisa cooperative are all women. As a women's cooperative, this achievement has proven that women can manage their interests and have proven that they have an equal role with men. At the same time, it makes it easier to make business policies and services in women's interests; (b). Cooperative businesses based on women's groups aim to reject the negative stigma on women who can not manage cooperatives. Even in the first year, the An-Nisa Cooperative collected a net profit of more than one hundred percent of the operating capital[31].

Additionally, An-Nisa Cooperative has empowered women economically by adhering to process-oriented principles. This policy has increased awareness that achieving a goal requires time and patience. Numerous processes are carried out, including the following:

First, the cooperative must convince members or prospective members that the cooperative will provide benefits. This initial process aims to create cooperatives that can be trusted, offer benefits to members, and make cooperative economic institutions with legal entities. Second, the management must pioneer cooperative efforts to implement the An-Nisa cooperative function as a financial institution. Third, the administration must develop a business that must be profitable but, on the other hand, must be directly beneficial to the members. The trading business is considered less valuable now with members, so all management in this development process began to consider opening a savings and loan business. Fourth is the cooperative stabilization process. The stabilization process became essential after the cooperative developed with more than four billion rupiahs in capital capacity. The development of cooperatives that are too fast will impact the unpreparedness of individuals in cooperatives. Therefore, the stabilization process is necessary for empowerment[31].

The four stages show that the empowerment carried out by An-Nisa Cooperative is process-oriented. All parties, including managers, employees, and cooperative members, follow the stages of the assignment determined. Therefore, the An-Nisa cooperative in its task force does not just provide business capital to its members. However, by first giving a job or soft skills training, members will develop themselves while being members of the An-Nisa Cooperative.

3.3 Challenges and Strategies of the Muslimat NU Pati Cooperative During the Corona Virus Pandemic.

Among the significant contributions of cooperatives is their success in bringing Indonesia to survive the global financial crisis, including during the coronavirus pandemic. For almost two

decades, the government's direction and policies for strengthening cooperatives' role have been considered quite good. Only management and managerial skills are still lacking[32]. The cooperative's foundation, hopes, and goals show the government's policy on cooperatives. First, the foundation of cooperatives in Indonesia is a guideline for determining the goals and roles of cooperatives as economic actors in the financial system in Indonesia. In the Constitution No. 25/1992 on the basics of cooperatives, cooperatives in Indonesia have the following foundations: (a). The basis of, following chapter II of Law no. 25/1992, the ideal foundation of Indonesian cooperatives is Pancasila; (b). The structural foundation is the 1945 Constitution[33]

Second, the cooperative principle is based on Article 2 of Law no. 25/1992, and the cooperative focus is kinship. Third, the purpose of cooperatives based on article 3 of Law no. 25/1992 is a cooperative aimed at advancing the welfare of members and the community, as well as playing a role in building the national economic order in the context of realizing an advanced, just and prosperous society based on Pancasila and the 1945 Constitution[33]

On this basis, the existence of cooperatives cannot be ruled out, including the role of women's cooperatives managed by Muslimat NU in Pati, Central Java. The women's cooperative, 'KSU Primer An-Nisa', has issued many policies that benefit its members, including during the coronavirus pandemic. An-Nisa cooperative and perhaps other women's cooperatives have provided opportunities for women to play a role and contribute to their potential. With an open way of thinking, followed by a democratic and fair cooperative foundation, women will be better able to carry out their activities. Starting from savings and loans activities and providing business capital, then conducting job training, the An-Nisa Cooperative has successfully empowered women to remain productive during the covid-19 pandemic[31].

As well, during the coronavirus pandemic, as stated by Hj. Muntamah, a leader of the An-Nisa cooperative, made a policy by relaxing the return on business capital. These policies include, among others: a). Adjusting the due date by specifying allowances; b) The obligation to return access to capital only pays profit sharing. Both policies aim to provide convenience during the coronavirus pandemic. Given the uncertain economic conditions, all levels of society, including the An-Nisa cooperative members, will also feel it. Usually, the An-Nisa cooperative collects a net profit (SHU) of almost 1 billion rupiahs in one year. At the same time, during the Covid-19 virus pandemic, it has decreased, recording as of June 30, 2020, only 60 million in revenue (SHU). Therefore, several policies were decided to reduce the loss of cooperative members to ensure that the empowerment program continues. Thus, even though the problems faced cannot be fully resolved, at least the procedures carried out by the An-Nisa cooperative can make it easier for cooperative members to develop their business lines[31]

However, the authors believe that other issues should be a shared focus in the face of the coronavirus outbreak. The focus is on economic, health, social, and education improvements[34][35]. Proper handling focuses on four very principal aspects: 1) Financial priorities include maintaining cash flow, running unusual businesses, and taking advantage of government stimulus. 2) Focus on health by keeping a distance, wearing masks, and following all health instructions during the coronavirus outbreak. 3) Socio-cultural focus including a customer database to make promotion easier. On another note, they focus on protecting the environment and caring for each other. 4). Focus on education by utilizing training and job education, accompanied by technology (IT) resources. With improvements in these four sectors, it is hoped that they will survive the coronavirus outbreak, from the economic sector to education.

4 Conclusion

Efforts to strengthen the role of women in Indonesia have become a priority program for the government. Through the Ministry of National Development Planning of the Republic of Indonesia (Bappenas), the government launched the Sustainable Development Goals (SDGs); in the field of social development, the government targets the creation of gender equality through four indicators: 1) Policies concerning life in general; 2) Policies on violence against women; 3) Employment and the economy; and 4) Marriage and family (PPN/Bappenas, 2020: 191). One of the government's four priority programs is slowly becoming realized by developing women's cooperatives, such as the Muslimat NU Pati cooperative in Central Java. At the same time, women's primary job duties have begun to compete with men, at least to be independent during the coronavirus outbreak.

Meanwhile, the Muslimat NU Pati cooperative, also known as the KSU An-Nisa cooperative, is critical to women's economic empowerment. The coronavirus outbreak has impacted many aspects of community life, including education, socio-culture, health, and the economy. Financial pressure has also disrupted cooperative activities for the members of the An-Nisa cooperative. As a result, policies that benefit cooperative members, such as those extending the maturity date and only returning access to capital by paying profits from profit sharing, are required.

The applicable policy aims to reduce the costs of losses borne by cooperative members. The An-Nisa Pati cooperative carried out several activities during the COVID-19 pandemic to ensure that cooperative members remained productive and competitive in entrepreneurship. In addition, the An-Nisa cooperative continues to act as an intermediary in women's economic empowerment, providing access to business capital and training to improve the knowledge and skills of cooperative members. To this end, the An-Nisa cooperative works closely with the private sector and the government.

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