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Women's Economic Empowerment Through Sharia Principles

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Abstract

This research explores women's economic empowerment through the application of sharia principles. Women's economic empowerment is a strategic step in achieving the welfare of the family and society as a whole. Sharia principles offer an ethical and fair approach to managing economic resources, which includes justice, transparency, and social responsibility. This study examines various empowerment models based on sharia principles, such as microfinance programs, sharia cooperatives, and entrepreneurship education in accordance with Islamic values. This research method uses a qualitative method. The results of the study show that the application of sharia principles in women's economic empowerment can improve economic welfare, strengthen family resilience, and encourage women's active participation in economic activities. Thus, sharia principles can be a strong basis for women's economic empowerment programs in various social and cultural contexts.

Keywords: Economic Empowerment, Sharia Principles.

INTRODUCTION

Women's economic empowerment is an important issue that has been the focus of attention in many countries, including Indonesia. Women often face various structural and cultural barriers that hinder their participation in economic activities. These barriers include discrimination in access to finance, lack of employment opportunities, and limited ownership of assets and resources. According to a report from the Central Statistics Agency (BPS), despite an increase in women's participation in the labour force, there is still a significant gender gap in economic access (KEMENPPA, 2020). The application of sharia principles in

women's economic empowerment offers a holistic solution by emphasizing ethical values, justice, and social responsibility. Shariah principles include rules that support fairness in economic transactions, prevent usury, and promote a more equitable distribution of wealth (Antonio, 2019).

This is in line with the goal of women's economic empowerment which aims to improve the welfare of the family and society as a whole. The urgency of women's economic empowerment through sharia principles lies in the need to create an inclusive and sustainable economic system. Many women in Muslim-majority countries, including Indonesia, have unoptimised economic potential due to limited access to financial resources that are in line with their values. By applying sharia principles, women can be empowered to actively participate in the economy without having to compromise their religious beliefs (Haryani, 2021) The sharia approach provides a foundation for equitable and inclusive economic development, where moral and ethical values guide economic activity. Tangible examples of this implementation are sharia cooperatives and sharia-based microfinance programmes that have proven successful in improving women's access to business capital and entrepreneurship education (Nasution, 2019).

The main objective of this research is to explore how sharia principles can be used effectively to empower women's economy. The research also aims to identify models of women's economic empowerment based on sharia principles, analyse the impact of the application of sharia principles on the economic welfare of women and their families, develop policy recommendations that can be implemented to expand the application of sharia principles in women's economic empowerment programmes. The problem-solving plan in this research includes literature study and policy analysis related to sharia principles and women's economic empowerment, field research to collect empirical data on sharia-based women's economic empowerment programmes, data analysis to assess the effectiveness and impact of the application of sharia principles in the context of women's economic empowerment. Through this approach, it is hoped that this research can make a significant contribution to efforts to improve women's economic participation and welfare in Indonesia and other Muslim countries.

RESEARCH METHOD

Qualitative research method is a research approach used to understand social phenomena in depth and complexity (Firmansyah et al., 2021). This method focuses more on interpreting the meaning and experience of individuals, as well as the social context that surrounds them. In the context of women's economic empowerment through sharia principles, qualitative research methods can provide valuable insights into women's experiences in facing economic challenges and how sharia principles can be applied in their empowerment efforts. Qualitative research methods generally involve collecting data through observation, interviews, and document analysis. Observation is conducted to observe and understand the situation or context relevant to women's economic empowerment through sharia principles. Interviews are used to gain a deeper understanding of women's experiences, perceptions, and views related to economic empowerment and sharia principles.

Document analysis may involve the study of relevant literature, policies or other documents to gain a broader understanding of the research topic. Qualitative research methods also involve a systematic and reflective process of data analysis. The data collected is analysed using an inductive approach, where findings and patterns emerging from the data are used to develop a deeper understanding of the phenomenon under study. Qualitative data analysis often involves a process of coding, thematic grouping, and interpretation of the meanings that emerge from the data. In the context of women's economic empowerment through sharia principles, qualitative research methods can provide a deeper understanding of women's experiences in facing economic challenges and how sharia principles can be applied in their empowerment efforts. Using this method, researchers can explore women's perspectives, understand the social and cultural contexts that influence women's economic empowerment, and identify factors that support or hinder women's economic empowerment through sharia principles.

ANALYSIS AND DISCUSSION

Basic Concepts

1. Women's Economic Empowerment

Women's economic empowerment is the process by which women are given the opportunity to develop their economic skills and capabilities, so that they can participate fully in economic activities. This includes improving access to education, skills training, and financial resources. According to Suryani, women's economic empowerment is crucial to reducing poverty and improving family welfare (Suryani, 2019). In addition, women's economic empowerment can also increase women's participation in decision-making at the household and community levels.

2. Sharia Principles in Islamic Economics

Sharia principles in Islamic economics are a set of rules based on Islamic teachings that govern economic and financial activities. These principles include the prohibition of *riba* (interest), *gharar* (uncertainty), and *maisir* (gambling), as well as the promotion of profit sharing, *zakat*, and social justice. According to Antonio, sharia principles aim to create a fair and equitable economic system, where all individuals have equal opportunities to thrive (Antonio, 2019). These principles also emphasise the importance of ethics and morality in economic transactions.

3. Women's Role in Islamic Economics

The role of women in the Islamic economy is significantly recognised, where women have the right to work, entrepreneurship, and own property. Islam encourages women to participate in economic activities if they do not violate sharia values. According to Zuhri, Islam not only gives women the right to work, but also emphasises the importance of balance between economic and family responsibilities (Zuhri, 2020). Thus, women can play an active role in economic development without having to sacrifice their role in the family.

Islamic Views on the Role of Women in the Economic Aspect

According to Ihromi, working women are those whose work can produce financial rewards (Yuliana, 2019). Rasulullah SAW. In a Hadith praised people who eat Rizki from the results of their own efforts, as narrated by Al-Bukhari:

Meaning: 'No one consumes food that is better than consuming food obtained from his own labour, because the Prophet of Allah, David, ate food from the fruits of his labour.' (H.R. Al-Bukhari).

The above Hadith shows the command for every Muslim to work and try to earn a living with their own efforts and not depend on others, as was done by the Prophet David As. who

always worked to earn a living and ate from the results of his labour. Islamic law does not differentiate between the rights of men and women to work, both are given the opportunity and freedom to try and make a living on this earth. This emphasis on self-reliance and industriousness is seen as a means of fulfilling one's obligations to God and contributing positively to society. By engaging in lawful and productive work, Muslims can not only support themselves and their families, but also cultivate a strong work ethic and a sense of personal dignity and responsibility.

Islam as an adaptive religion, does not restrain women who want to work to help the economy for their families, especially wives, as long as other duties and responsibilities can be fulfilled, especially if the intention to work is an effort to help the husband in fulfilling economic needs (Nurul Fazilah, 2022). If we go back to examine some examples that can be found during the time of the Prophet where women have taken important positions in the public sphere both the Prophet's wife and his wife's companions, including Ummu Salama (the Prophet's wife), Shafiyah, Lailam Al-Ghaffariyah and others as well as several female warriors (warfare). Including Khadijah R.A who is known as the first businesswoman in Islam who made a *mudharabah* contract (giving profit) together. Even the wealth from Khadijah ra's business efforts was very much supporting da'wah in the early days. Here we can understand that even a prophet's wife has the opportunity to leave the house to take care of her business. Similarly, Zainab bint Jahsy who is also the wife of the Prophet who actively works for charity. There is also the wife of Abdullah Ibn Mas 'ud, a companion of the Prophet named Raithah who works because her husband and children have not been able to meet the family economy.

This confirms that women's involvement in this sector was quite a place during the time of the Prophet, even the Prophet gave the spirit to women to make the best use of time in useful work. As he said, which means: *'The best 'play' of a Muslim woman in her house is spinning/weaving'* (H.R. Abu Nu "aim from Abdullah bin Rabi" Al- Anshari)

KH. Husein Muhammad stated that the Quran in many verses confirms that the obligation to work applies to all people, men and women (Muhammad, 2011). The Quran states: 'It is He who has made the earth easy for you, so walk in all its paths and seek the sustenance He has bestowed, and to Him alone shall you return after being raised up. (QS. Al Mulk: 15).

This verse is an indication of the obligation to work and earn a living in all kinds of ways, and does not mention specifically the obligation on men or women (Al-Maraghi, 1394 H). And

in another verse Allah says: 'When you have offered your prayers, spread out on the earth, and seek the bounty of Allah, and remember Allah much, that you may prosper'. (QS. Al Jum'ah: 10).

In the above verse, the Quran does not differentiate between men and women. The command to seek Allah's sustenance and grace in the verse is conveyed in general terms, without providing gender restrictions. The Quran also emphasises the obligation to do justice and prohibits exploitative behaviour towards others (Al-Maraghi, 1394 H).

Women's economic empowerment through sharia principles is an approach that aims to increase women's economic independence and empowerment by following sharia principles in economic activities. Sharia principles include the prohibition of *riba* (interest), prohibition of *maysir* (gambling), prohibition of *gharar* (uncertainty), and prohibition of unfair *muamalah*. Women's economic empowerment through sharia principles can be done in various ways, such as:

1. Education and Training: Providing education and training to women in the field of Islamic economics and finance, so that they have the necessary knowledge and skills to participate in economic activities that comply with sharia principles.
2. Access to Financing: Assisting women to gain access to shariah-compliant financing, such as Islamic microfinance or zakat-based financing (Murniati, 2010).
3. Business Development: Providing support and guidance to women in developing Shariah-compliant businesses, such as micro-enterprises or home-based businesses.
4. Networking and Collaboration: Building networks and collaboration between women involved in sharia economic activities, so that they can support each other and exchange experiences.
5. Advocacy and Policy: Conduct advocacy and advocate for policies that support women's economic empowerment through sharia principles, such as policies that encourage Islamic financial inclusion or policies that protect women's rights in economic activities (et al., 2021).

Challenges and Barriers in Women's Economic Empowerment through Sharia Principles

Women's economic empowerment through sharia principles faces several challenges and barriers, among which is limited capital. Starting a business with limited capital can be difficult and requires appropriate strategies to overcome this challenge. Secondly, the difficulty of achieving a balance between career and personal life, women's economic

empowerment through sharia principles often requires high commitment and dedication (Maryam, 2024). This can lead to difficulties in achieving a balance between career and personal life. Thirdly, lack of knowledge and skills, some women may face challenges in acquiring the necessary knowledge and skills to start and manage a Shariah-compliant business. Proper education and training can help overcome this barrier. Fourth, fear of technology, for women in rural areas, the use of digital technology in carrying out financial activities, such as saving, applying for financing, and making online payments, can be a barrier. Fear of technology and limited technological infrastructure in rural areas can hinder women's economic empowerment through sharia principles (Muhammad, 2024). Fifth, limited access to markets and networks, women who want to expand their business under Shariah principles may face limited access to markets and networks. Expanding networks and building strong relationships with other business actors can help overcome these barriers (Anjani, 2024). Sixth, lack of policy support, women's economic empowerment through sharia principles requires strong policy support from the government and related institutions. The lack of adequate policy support can be an obstacle in developing and expanding women's economic empowerment.

Evaluation of the Success of Women's Economic Empowerment Programme with Sharia Approach

The women's economic empowerment programme with a sharia approach is an effort to improve the welfare and empowerment of women in the economic aspect by referring to sharia principles. Evaluating the success of this programme is important to assess the effectiveness and impact of the programme. According to the results of the study, there are several factors that can increase the success of women's economic empowerment programmes, including the contribution of women in parliament, women as professional workers, and women as entrepreneurs significantly increase the Human Development Index (HDI) of women in Indonesia (et al., 2021). Women's economic and political empowerment can increase the HDI of Indonesian women. Increasing women's economic empowerment through home industries can be a cross-sectoral task involving the private sector, business entities, and Corporate Social Responsibility (CSR) programmes (Sari, 2024). Synergies between regional apparatus and coordination with related organisations and academics are needed to achieve successful implementation of home industries. However, it should be noted that the success

of women's economic empowerment programmes with a sharia approach may vary depending on the context and programme implementation in each region.

Recommendations to Improve the Effectiveness of Women's Economic Empowerment through Sharia Principles

To improve the effectiveness of women's economic empowerment through sharia principles, there are several recommendations that can be considered including providing education and training to women in the field of Islamic economics, including an understanding of sharia principles, financial management, entrepreneurship, and business skills. This will help women to develop the knowledge and skills necessary to participate in the Islamic economy. Second, increase women's access to business capital through Islamic microfinance programmes. This programme can provide business capital loans on terms that comply with sharia principles, such as no interest or usury. Thus, women can start or expand their businesses without violating sharia principles (Sari, 2024). Third, encourage women to form and develop business networks with other women. These networks can provide support, exchange information, and facilitate collaboration in business development. In addition, these networks can also provide access to wider business and market opportunities. Fourth, encourage women to utilise digital technology in their business development. Training on online marketing, e-commerce, and the use of digital platforms can help women to expand their market reach and improve operational efficiency. Fifth, provide technical skills training relevant to specific industries or sectors of the Islamic economy. For example, training in Islamic finance, Islamic banking, or the halal industry. This will help women to acquire the skills needed in the Islamic economic sector and increase their employment opportunities or business development. Sixth, encourage the government and relevant institutions to adopt policies and programmes that support gender mainstreaming in the Islamic economy. This includes ensuring equal access and opportunities for women in the Islamic economic sector, as well as promoting women's participation in economic decision-making (Isha & Nibras, 2024).

CONCLUSION

Based on the results of the discussion, there are several important points about women's economic empowerment through sharia principles. Women's economic empowerment through

sharia principles can be done through the sharia microfinance grassroots empowerment model in rural areas, home industries, and the Indonesian government has issued regulations to improve family welfare through empowering women in the home industry. Women's economic empowerment is not only the responsibility of the Women's Empowerment Regional Apparatus, but also involves related organisations, academics, and the private sector or business entities with the Corporate Social Responsibility (CSR) Program. Women's economic empowerment can also be done through sharia economic practices, such as opening savings, deposits, or becoming sharia insurance customers. Women's economic empowerment through sharia principles can also contribute to increasing women's Human Development Index (HDI).

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