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## **Analysis of Women Social Entrepreneurship on Micro and Small Enterprises**

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### **Abstract**

Small, and Medium-sized Enterprises (SMEs) are one of the main actors for national development process. This research is intending to explore the phenomenon or symptom of socio-economic problems in those SMEs. That done by observing women entrepreneur, especially social entrepreneurship subject in Micro and Small Enterprises, that become the member of economic program BUEKA. Therefore, this is a qualitative research with phenomenology approach. Data seeking is directly involved observation or *Participating Observation* in some of the entrepreneurship events that held by 'Aisyiyah Movement, and thereafter record it in detail. Collecting data is done with interview about: 1) SMEs relation pattern with the companion institutions, 2) Comprehensive illustration about women empowerment in SMEs entrepreneur, 3) Activities that have been done by those women entrepreneurs are categorized as social entrepreneurship. And then, this research is completed through indepth interview for discovering data that is started from the key informant. The result from this research is 'Aisyiyah is a women organization that driven to improve the life quality of women and family, with social entrepreneurship.

*Keywords: Micro and small enterprise; women organization; empowerment*

### **Introduction**

Indonesia has experienced fast and rapid urbanization process since the middle of 1990 that gave impact to the amount of the absolute citizens in Indonesia. Now, more than half from the total population of Indonesian citizens stay in urban region, about 20 years ago approximately a third of the population of Indonesian citizens stay in the city. The impact of urbanization does not only create uneven population between village and city, but also illustrate some other inequalities as it is illustrated on social-demography. Statistics illustrate Indonesia Human Development Index (HDI) is in the amount of 69.55 in 2015, where it recorded in East Java is in the amount of 68.95 (BPS, 2016).

The condition of HDI nowadays can be explained by the presence of social and economic inequality, which is indicated by the poverty rate by measuring the Gini ratio, that currently is in the amount of 0.41 (BPS, 2015), and never decreasing during the previous 5 years (2011-2015), whereas the year 2016 has decreased to 0.39. Meanwhile Gini ratio in East Java is 0.40 (BPS, 2016), and the highest is in the year of 2015 in the amount of 0.42, meanwhile in some previous years are precisely lower. Poverty index is person's ability in fulfilling their basic needs that compared with income per capita that is received. Poverty is a problem that faced by some nations and is the real enemy that faced by nations especially developing and under developing nations. Poverty alleviation always become the target of every nation to achieve prosperity, through various Poverty alleviation programs, for example in Indonesia with improving entrepreneur skill and capital that have been done many times, through strengthening capital instrument with micro-credit program such as KUR (*Kredit Usaha Rakyat*, that is credit loan for micro business).

Small and Medium Enterprises (SMEs) is one of the key actor of development process that was proved can last in the time of crisis that engulf the world and including Indonesia. The impact of the crisis that still felt, can be seen from the altitude of poverty and unemployment. Based on those real experience, empowerment and SMEs development can be made as one of some priorities to handling economic problem, because SMEs empowerment is one of some important alternatives that can decreasing heavy load that is faced by nation's economy. Kartasmita (1996), stated if SMEs become an important element in development and planning concept. Industrialization in developing countries, and enterprise that is labor intensive that become an important factor in employment. This is at least can be based on some reasons, that is: (1) SMEs' subject has had a productive economic activity so that their needs are to developing and improving capacity not growing, so that it is easier and assured; (2) If SMEs' groups are empowered

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appropriately, they will easily become a small business sector; (3) An effective SMEs' development can reducing poverty that the subject itself has suffered, moreover can help the poor, also young and advanced business empowerment (Siregar, 2006).

'Aisyiyah movement as an organization from Muhammadiyah has aged more than one century, launched the strengthening of The Social Praxis Movement. Now, The Organization have 33 'Aisyiyah Regional Leaders (equal with province), 370 Area Leaders (equal with district), 2.332 Subdivision Leaders (equal with sub-district), and 6.924 Department Leaders (equal with sub-sub-district), that all of them is stand in *Tiga Pilar* (three pillars/dimensions) of movement that is Education, Health, and Economy. In the economics, this movement is expected to give economy/welfare solution for the society, and institution that have activity such as bring in income generating for institution as unit businesses, and now 'Aisyiyah has many education institution which amounted to 4.560 unit. In health there are *hospital for mother and children, or Clinical Healthy* that totally amounted to 280 spread in all parts of Indonesia. As a movement that care about social community welfare, also has 459 such as *Transit Home for Street Children*, and so Orphanage. 'Aisyiyah is collecting *Charity of social welfare*, and so have a team for *caring deseased processes*.

In a particular statement, '*Aisyiyah has a stand that Indonesian women dignity won't increase without improving the economic ability*. This encourage 'Aisyiyah developing vary businesses in order to empowering economic that have the form such as koperasi (KSP), BMT, store/stall, Bina Usaha Ekonomi Keliarga 'Aisyiyah (BUEKA), home industry, and skills courses that have the amount up to 503 units. This was done for increasing life quality in develop societies and families. SMEs strengthening has done through asset, management, as well as technical operations towards women entrepreneur that has joined BUEKA. As a women developing movement, 'Aisyiyah is expected to contributing to nation through Education, Health, and Economic activity pillar, which one those three things will become an indicator that can determine nation's prosperity. On the basis of that matter, 'Aisyiyah has gave respond against SDG's (Sustainable Development Goals) agenda and implementing program for increasing women participation in economics. Some part of Indonesian society taking role in programs that has agreed together, including in entrepreneurship strengthening for women. An entrepreneur, as said by Druker (1985) has the characteristic: confidence, task and result oriented, risk taker, leadership, originality, oriented to the future, also honest and persistent.

'Aisyiyah as a social movement, of course has specific characteristic in forming its trained entrepreneur, that is as a social entrepreneur that not just think and act for profitability in running their business, but also has social values. Social entrepreneur concept is not a new idea, three hundred year ago this idea has been acquainted and implemented by Robert Owen from English. As an entrepreneur in textile industry certainly wants profit from its business. But, as a successful business subject, he donates plenty profits from his business for the sake of increasing his employees' standard of living, by building some textile factory in Scotland and introduced shorter working hours, building schools for children and renovating his employees' house. Owen also building a new community called "New Harmony" in Indiana, USA, and Robert Owen better known as the "Father" of world cooperative (Wikipedia). Social entrepreneur is completely defined from various point of view. On the outline, it can be concluded that social entrepreneurship/social entrepreneur character is a character that responsive and has empathy against social problem and using entrepreneurship ability to do social change, especially including welfare, education, and health, as quoted in various literatures (Drucker, 1985; Nicholls, A. 2006; Martin, Roger.L & Sally Osberg, 2007; Thompson. 2010). Therefore 'Aisyiyah with BUEKA program with its SMEs will strengthen the women social entrepreneurship for reaching common welfare.

Social inequality as illustrated from Indonesian *Gini ratio* 2015 in the amount of 0.41 that has slightly decreasing compared to 2014 in the amount of 0.413 that means inequality between the poor and the rich isn't widened. It needs to increase low class economy (SMEs), through strengthening women economic. SMEs strengthening will give direct impact to low class society welfare or as a poverty alleviation, and this is aligned with research result by Husain, etc. (2014) in Malaysia. This social entrepreneurship concept will be a solution in resolving economic equality by moving economic in the degrees of small and micro entrepreneurship (SMEs). By strengthening women entrepreneur, the individual and family live quality will increasing and family welfare and the economics of the poor will be lifted. This also aligned with Yunus (Bateman, 2014), that stated: *If you go to the real world, you can't let to see through that poor is poor not because they are not trained or illiterate but because they can't maintain their work result. The don't have modal control, and that's the ability for controlling modal that give people ability to raise from the poverty*. Common welfare as wanted in Islamic thought is the existence of collaboration with social entrepreneur as the key of entrepreneurship development that stimulate works and gave impact in decreasing poverty.

‘Aisyiyah is developing renewal movement, that need to responding nation’s economic problem with economic knowledge, is a redesign against all SMEs organization management aspects, so that able to move the entrepreneur wheels optimally. Therefore empowering low class society especially women will directly impact against family and society welfare by giving strengthened human capital, so that women social entrepreneurship is an economic endurance. An attempt that proceeded optimally can be done by strengthening knowledge, experience, capability, skill, creativity & innovation (Malone, 1997). Social entrepreneurship commonly can be implemented on economic community as it was done by BUEKA.

## Literature Review

### Small and Medium Enterprises (SMEs)

Based on Indonesian Micro and Small Enterprises Constitution in UU no. 9 year of 1995 about SME is called with the term of UKM (*Usaha Kecil Menengah*), that is categorized 1) net worth ownership approximately 200 million rupiahs, 2) sales result per year approximately 1 billion rupiahs, 3) asset of citizens of Indonesia, 4) independent, 5) not a subsidiary or branch company that owned, controlled, or affiliated with medium sized-company or big company, 6) formed as an individual business, business entity that don’t have any legal entity, or business that have legal entity, including *cooperations*.

Then, The Ministry of Cooperation And Small and Medium Enterprises explained, that what is meant with Small Business and including Micro Business. Micro Business is a business entity that has net worth approximately 200 million rupiahs, excluding land and the business building, and has annual sales approximately 1 billion rupiahs per year. While Medium Business is an Indonesian citizen business entity that has net worth approximately 10 billion rupiahs, excluding land and building, with revenue approximately 50 billion rupiahs per year.

And according to World Bank, SMEs grouped into three kinds of business, that are: 1) Micro Business; is a business that has employees in the amount of 10, 2) Small Business; is a business that has employees up to 30 people, 3) Medium Business; is a business that has employees up to 300 people. In a business perspective, SMEs can be classified into four groups, that is: 1) Informal Sector SME or called with the term of Livelihood Activities, such as street vendors and stall, 2) Micro SME or Micro Enterprises, is a SME group with the craftsmen skill, but does not have entrepreneurial spirit in developing its business, 3) Small Dynamic Enterprises, is a SME group that able to do entrepreneurship by interweaving some cooperation (receiving subcontract occupation) and export, 3) Fast Moving Enterprise, is a Small Business group that has entrepreneurial spirit that competent and ready to transforming into a big business.

### Entrepreneurship and Social Entrepreneurship

Entrepreneur is a person that feels the existence of chance, finding and seeking for any wanted chance in various situations and believes that success is possible. And from those three elements that differentiate individual from common citizens, with the ability to see any chance that often based on a deeply personal knowledge and experience, from producing product all of the time as well as because promoting it. But, the will to seeking some chances in a part of that person is frequently is the result of a complex balance between risks and results that complex and balance between the risks that are obtained as well as the success (Sarif, 2013). As an entrepreneur and so social entrepreneur have to able to see opportunities and then determine business by four factors, they are must have four capitals as the following figure:

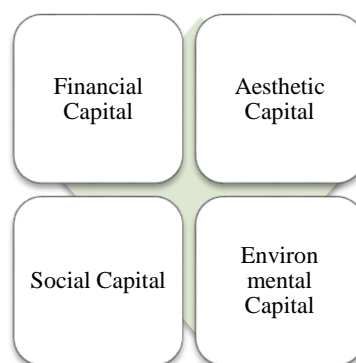


Figure 1. Four Capitals in Entrepreneurship & Social Entrepreneurship

Financial capital is an ability for making wealth creation as a business, which is the profit-seeking activity. While, social capital is an ability to build informal relationships, that need each other and respect in an environment. So social capital is a social network aspect owned by individuals and communities that allow individuals to take action to achieve the goals. Entrepreneurial and or social entrepreneurial activities must be able to produce innovation and new creations, which it has to necessary aesthetic ability. Aesthetic capital is an intangible thing that enlightening our live and which lead the feeling comfort and feel-good factor. And environment capital related to the sustainability of world's resource. Several businesses, like The Body Shop creates both social & financial capital and conserving and protecting the environment at once.

Social entrepreneurship typically needs a figure that also typical, with the combinations of visionary idea, people with leadership skill and commitment for realizing something, and people who committed to help the others. Entrepreneurial process uniting people in an idea, and the "real" entrepreneur indeed has visionary skill, technic, and leadership that is needed, entrepreneurship make people who are active linked with the visionary idea and chances. If the idea or the needs is strong, victory will be coming up, (Defourny, 2010). So social entrepreneur is someone who is pushed by mission using a series of entrepreneur behaviors to give social values towards the less-fortunate people, all through activities that orientated entity (institution), and with the final purpose independent, and is able to fulfill its own needs also sustainable, (Samer, 2012).

### **Women Social Entrepreneurship**

Today, women entrepreneurs account for up to a third of all businesses operating in the formal economy worldwide. However, the majority of those in developing and transitioning economies are very small and micro enterprises. Charantimath (2005; Nieva, 2015) affirmed that the participation of women in economic activities is necessary not only from a human resource point of view but is essential even for the objective of raising the status of women in society. The economic status of women is now accepted as an indicator of a society's stage of development. Therefore, it becomes imperative for the government to frame policies for the development of entrepreneurship among women. The long-term objectives of the development programs for women should aim to raise their economic and social status in order to bring them into the mainstream of national life and development. For this, due recognition has to be accorded to the role and contribution of women in the various social, economic, political, and cultural activities. Guillen (2013; Nieva, 2015) pointed out that women entrepreneurs in the developing world are so important because they can truly make a difference.

### **Methodology**

This is a qualitative research, that emphasize in finding "in-depth" and not "width" from a problem, (Denzin & Lincoln, 2009). Approach that used in this research is phenomenology, that is searching the meaning with revealing social economy symptoms that emphasizing on women social entrepreneurship problems completely and comprehensive that happened on Micro Business and Small Business groups (SMEs) women entrepreneur that joined the BUEKA (i.e *Coaching of 'Aisyiyah Family Economic*).

The processes of phenomenology research are consists of three steps, that are intuiting, analyzing, and describing as mentioned by Spiegelberg (1975, in Streubert & Carpenter,1999), that are: 1) Intuiting phase is phase where researcher are starting get into the researched phenomenon. This phase is done in order to be able to feels what are being felt by the informant, researcher are always hear with empathy all of the explanation that explained by the informant/ participant and attempted to get some detailed and clear information. Detailed explanations are very helping for the researcher to understanding the implementation phenomenon; 2) Analyzing phase, the researcher are identifying essence/core of the meaning of the existence of the women entrepreneur that has joined BUEKA. In this phase researcher are doing process that has analysis phases such as: quoting significant statement, categorizing and making definition against the meaning of phenomenon essence; 3) Describing phase, is the final phase of researcher approach with the descriptive phenomenology. In this phase researcher needs to make some deepen narrations about the phenomenon of women entrepreneur that has joined BUEKA, and its linkages with various activities that followed.

In this research, data collecting has done by in-depth interview that use interview guide also use participant observer. In qualitative research, so the theory linkages, data collecting methods, and data analysis methods become one relation, which one this collecting data methods also as the analysis technique. In its function as the data analysis, according to Creswell (1998), this phenomenology approach

is delaying all appraisal about attitude that nature until found out some certain base, which called *epoche* (time period). *Epoche* concept is differentiate data area (subject) with researcher interpretation. *Epoche* concept become center where researcher arrange and grouping initial presumption about the phenomenon to understand about what are being said by the research subject.

Qualitative research that has explained above, illustrate that theories linkages, data collecting methods, and data analyzing methods in this research become one relation, that means this data collecting method is also as the data analyzing technique. And as the data validity data test in this research is the *Triangulation Technique*, as mentioned by Denzin (2009), that is this research is using some methods at once in one research, that has to do linearly or crossly, to testing data validity that has obtained. In this triangulation technique Paton conveyed as it is (Bungin, 2014), doing by: 1) Researcher honesty triangulation; to testing the honesty, subjectivity, and the ability to recording data in the court by researcher; 2) Data source triangulation; is done by comparing and checking, against some information that obtained through different times and techniques; 3) Triangulation method; by using degree of trust strategy from some data collecting techniques; 4) triangulation theory; that is done by pattern untangling, relation and enclosing explanation that appear from analysis to search theme or comparison of explanation. Triangulation with this theory is based on presumption, that the degree of trust of facts aren't able to be examined with one or more theories, or be able to do with rival explanation.

Data analysis is a process of systematically review and preparation towards all data that have collected through observation, interview, or documentation study, with through data analysis phase, as it is recommended by Huberman and Miles (1994), that is: data reduction, data display, and conclusion drawing/verifying. Between one informant and another can have the same attitude and perception, or it can be different. Therefore, it is needed data clarification that based on empirical facts about some phenomenon in the court with classifying data and doing repeatedly data verification and then concluding it. And the resume of this research is described on the figure below:

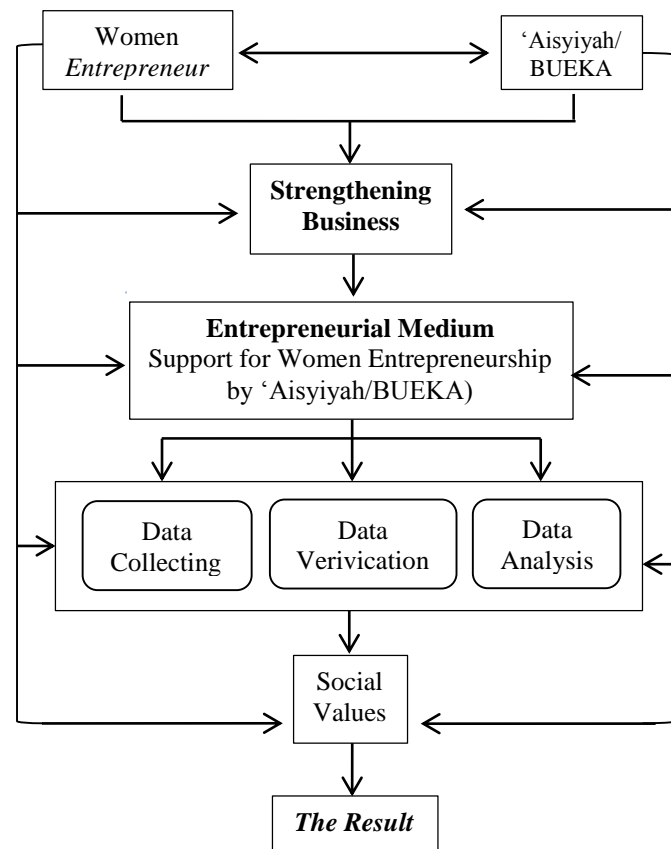


Figure 2. Resume of Research Method

## Result and Discussion

'Aisyiyah' as a Social Religious Organization, and it has view point about prosperous society or social welfare. It mean is the citizens who are fair, palmy, and secure with Allah's blessings, (as mentioned

in Mukaddimah 'Aisyiyah (introductory preamble) as stated in [www.aisyiyahkabmalang.or.id](http://www.aisyiyahkabmalang.or.id). Prosperous society are delivering its citizen to the blissfulness in the realm and afterlife or called as *falah* as mentioned by Misanam, dkk (2014: 2). The establishment of prosperous, fair, palmy, and secure society to get born and inner blissfulness, is becoming the vision and determination in those 'Aisyiyah movements.

'Aisyiyah movement with the motive to bring the awareness of religious and society, is inviting its citizen to create *Baldatun Thayyibatun Wa Rabbun Ghafur* citizen, a happy and prosperous live full of overflowing graces and favors from Allah SWT in the realm and afterlife as it is mentioned in Holy Qur'an, Surah *An Nahl 97*.

*Man 'amila shalichan min dzakarini au untsaa wahuwa mu'mininu falanuchiyannahu chayaatan thayyiban, walanajziyannahum ajrahum bi-achsani maa kaanuu ya'maluun*

*It mean: "Whoever does righteousness, both of male and female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."*

Humans are the most perfect creature, that were given mandates as the *khalifah* in the Earth. And therefore is responsible for its living sustainability by becoming a proper *ummat* (*khaira ummah*). The condition of *khairu ummah* will be materialized if it is capable of developing self-potential with being educated, wealthy, healthy in the physical and spiritual, so that they can be useful to others.

The 'Aisyiyah Movement is emphasizing in women live quality, that is purposing to be able to reach *sakinah* family through *qaryah thayyibah*. Literally *qaryah* means village, hutment or country, while *thayyibah* means good or nice. So in terms *qaryah thayyibah* means a good village, or a village or community with citizen that have the will to be independent. As mentioned by Mrs. N, the Vice Chairman of the 'Aisyiyah Region Leadership of East Java and she is as a Leader of Center of Assakinah Cooperation East Java too, stated:

*Aisyiyah is a faction of Muhammadiyah organization which certainly its programs are in line with the main organization. In this case can be seen from its vision for economics or which is also called with Economy Assemblies is to finishing live problematics, especially the one that is directly involved with economics problems. Economics problems are some basic problems in the human life.*

'Aisyiyah have to support for impendence figures thorough economic family. Supporting programs such as earmarked for empowering the society especially women. Therefore 'Aisyiyah is designing women empowerment program through Economic and Employment Assembly with the best program that is embedded in BUEKA (i.e. *Economic Coaching for 'Aisyiyah's Family*).

As a social religious organization, 'Aisyiyah has a role in a particular way for improving the awareness towards the live quality, with building economy independence family. *Qaryah thayyibah* citizen, which is women have a role for strengthening the development of economic family. Therefore, various economic programs are being done by optimization the economy accompaniment and coaching through BUEKA programs. Program that is being done inclusively is also community based so that can be tasted and beneficial to all. Other than that also being held some business development by improving the society group skills especially the poor, so that can strengthen the position and condition for micro and small business that are being managed by women, so that can be accessing and controlling towards economic resource.

'Aisyiyah movement through BUEKA Program is an activity that do not improving the awareness only, but also to reach a feasible socio-economic community, and that is being done to changing and going towards a better life. 'Aisyiyah Movement is being developed vary programs through Economic and Employment Assembly with the derivative BUEKA program, that are 1) Developing *Assakinah Cooperation*, not only in the Primary level of *Cooperation*, but also the Secondary level; 2) Building on Group of women entrepreneur that is incorporated in Ikatan Pengusaha 'Aisyiyah (IPAS; i.e. 'Aisyiyah Businesswomen Incorporated); 3) Coaching and training through workshops or Sekolah Wirausaha 'Aisyiyah (SWA; i.e. Entrepreneurial Study of 'Aisyiyah) program; 4) Consolidating and improving linkages in the women economics entrepreneur, as mentioned by Ms. E (the Leader of PWA East Java period 2010-2015).

Observation result that are being done against IPAS (i.e. 'Aisyiyah Businesswomen Incorporated) members, the data that was obtained from MEK (i.e. Economic and Employment Assembly) showed until 2015, there are 180 entrepreneurs that have joined IPAS. But thus until this research is being done not all of the IPAS members, that are micro and small entrepreneur actively involved on BUEKA program that

are being held by MEK. The business types are: *Food & Beverages, Garment/Convection, Make-Up/Bridal and Saloon, Muslim Fashion, Crepes and Snack*, catering and others ([www.aisyiyahkabmalang.or.id](http://www.aisyiyahkabmalang.or.id)).

Result of analysis can be described in the model of women social entrepreneurship, which are incorporated as known IPAS. The member of IPAS must strengthening both of skill and knowledge. They all are necessary to improve capital, management, and so operational technique. Improving the skill and knowledge were conducted by 'Aisyiyah through BUEKA Program, they were SWA and Business Workshop, Operasional Training, Product Exhibition, Coaching Clinic, M to M (Mouth to Mouth) Promotion, and others. The Result of the analysis were described, as figure *Model of Women Social Entrepreneurship* below:

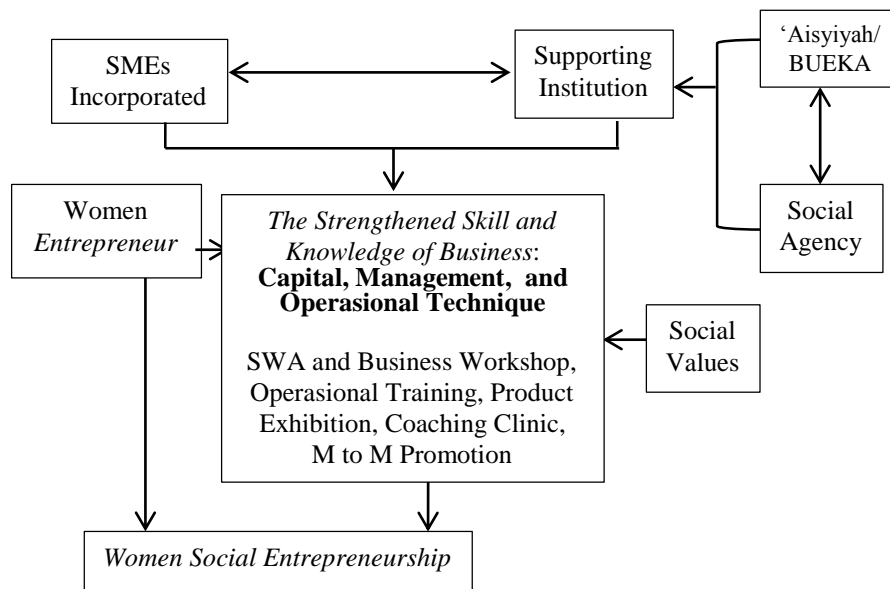


Figure 3. Model of Women Social Entrepreneurship

'Aisyiyah movement that intended to fixing the women and her family live quality, it is stated in its mission *'Aisyiyah is has a stand if the Indonesian women praise and dignity will never be improving without improving its economic ability*. Economic and Employment Assembly program is strengthened through women and family economic empowerment. And as a social-religious organization, so the strengthening that was mentioned does not only related with aqidah and prior just to the religion, but also with the economics and social-life.

As mentioned by Ms S, as a Deputy of Economics and Environment and Disaster Management of 'Aisyiyah Movement in East Java, she is frequently handling the economic empowering activities, stated:

*"Women are must be advanced and independent, do not have to depend on the others including her husband, therefore women must be enabled through economic empowerment and women economic empowerment is the nation's welfare pillars"*

Therefore, women empowerment that is being done by 'Aisyiyah for women entrepreneur (IPAS; i.e. 'Aisyiyah Businesswomen Incorporated) as the BUEKA program, it is need to continuing to improving and strengthening so that the entrepreneur awareness and skills will constantly honed and the expected purpose will create independent women and strengthening the *qaryah thayyibah* societies with the social entrepreneurship concept that can be materialized.

### Motivation of Social Entrepreneurs

Entrepreneurship is an attempt to creating values through business opportunity introduction, the appropriate risk taking management, and through communication and management skills to mobilizing human, money, and basic materials or other resources that are needed to create the project so that can be well done (Leonardus Sairman 2011 : 41).

Motivation is a stimulation that can push someone to do some activities to reach some specific purposes. Whereas entrepreneurship is a process in implementing innovation and creativity in business

opportunity discoveries that are being done with the risk taking passion and courage. Therefore, it can be concluded if entrepreneurship motivation is a stimulation that can push someone to do some attempt, that are being done with passion, creativity, innovation, also brave enough to taking risk in order to getting advantages, formed in money as well as self-satisfaction.

In this social entrepreneurship implementation is needed to be more accurately reviewed, in order to create more adequate model, as mentioned by Sarif, et al., (2013), that explained Social Entrepreneurship motivation is based on women intrinsic and extrinsic. And this empowerment movement is meant to push and motivates entrepreneur that joined BUEKA through its various programs.

Activities that are being done by social entrepreneur needs motivation that called as intention, that is an encouragement to play an important role with the involvement that actually as the social entrepreneurship. The mentioned involvement with value creation or doing societal development for citizens/communities that are requiring to, by using fund source that originated from the internal or external. But the funding in this social entrepreneurship does not making donation as the dependency to their self, and social entrepreneur is basically more independent.

### **Women Social Entrepreneurship**

A woman is very likely to not depending and independent, although she is having a family. Having a high social spirit. As women, so femininity soul that do not interested only because of 'money' is making they are more wanted to become a 'mom' from the society. This is what being the basic, if this social entrepreneurship very identic with women soul (more feminine), as mentioned by Humbert (2012). Therefore, in doing development for citizen, the activists that joined 'Aisyiyah movement have a high spirit and do not easily give up in roll out its various economic programs along with the citizens that needed. Values creation that give impact to human development will determine the sustainability of social entrepreneurship. Whereas the mentioned sustainability certainly is need strategic skill and also need conceptual and skill managerial.

And with this social entrepreneurship is becoming a shared solution, besides material dimensioned (a momentary profit) also *hereafter* dimensioned (long term profit). So with the social entrepreneurship movement that the next one is called by women social entrepreneurship, is making the maximal amount of profit is not the main purpose for social enterprises.

#### *Relationship between Women and Micro and Medium Enterprises (SMEs) with BUEKA*

Ashoka defined it as "social entrepreneurs are individual with innovative solutions to society's most pressing social problems, they are both visionaries and ultimate realists, concerned with the practical implementation of their vision above all else (in Samer Abu-Saifan, 2012). But especially Samer is also illustrating with social entrepreneur definition is someone that is pushed by mission using a series of entrepreneurship manner to give social values to the less fortunate people, all through activities that entity (institution) oriented, and with the final purpose is to be independent, and can fulfill its own needs sustainably.

Simply, social entrepreneur is someone that is understand the social problems and use its entrepreneurship ability to create social change, specifically about welfare, education, and healthcare. Social Entrepreneurship is trying to serving unfinished markets, erasing welfare, education, healthcare, demography, and job opporunities discrepancy.

Therefore, Muhammad Yunus in the Grameen Bank movement interpreting if social business is a part of social entrepreneur idea, that basically some companies that are using free market principles to resolving some urgent problems, such as homeless, poverty, or the needs of poor kids. Social business must be profitable and sustainable. The profit isn't returning to the shareholder's pocket, but those are being invested again into the business and being donated for social purpose, Ashar (2015).

As mentioned by Yunus with his Grameen Bank, that showed if, it is needed an unreasonable 'partiality' in empowerment. In here, it can be interpreted that the vision and the claimed object is social entrepreneurship is different from the common entrepreneurship. Entrepreneurship that commonly works to earn maximal profit, what are being done in social entrepreneurship is working for the citizen improvement. If being success in business entrepreneur is measured from the profit or income, so being success in social entrepreneur is measured from the benefit that are being perceived by the citizen.

Therefore, as a social religious movement, that does not only invite citizen to realizing the diversity, but also concerned to the real life, especially for the citizen that are need some assists in economics. As mentioned by Messenger of Allah, The Prophet, stated *poverty is near to the kufr*. Other from that, as the ideology of 'Aisyiyah that has been embedded, with the spirit of Surah Al-Ma'uun, that stated if the one who denies the Recompense is the one who drives away the orphan and does not encourage



the feeding of the poor. The spirit of Al-Ma'uun is has become the basic that actuate 'Aisyiyah in organizing its various programs, including in the Economic and Employment Assembly of the Organization.

Starting from the explaining above, so in Economic and Employment Assembly of the Organization with the main program BUEKA, truly trying to do empowerment as a kind of religious moral responsibility, by giving economics solutions. As mentioned in the description of BUEKA program above, Mrs. Esty (the Leader of PWA East Java Period 2010-2015), that are: 1) Developing *Assakinah Cooperations*; 2) Establishing women entrepreneur group that joined in IPAS (i.e. 'Aisyiyah Businesswomen Incorporated) until in the Branch (sub-district) extent; 3) Do coaching and educating through various training, workshop, or through SWA (i.e. 'Aisyiyah Entrepreneurial Study) program until do assisting in various business aspects that are needed (operational technique, and marketing, and so financial); 4) Consolidating and improving linkages in women entrepreneur economics, this also as being done in various places, and suitable with the economic potency in the relevant area.

In the context to improving the linkages, so 'Aisyiyah is building vary of strategies with various parties, either with the government, colleges especially Higher Education of Muhammadiyah Association, or with external parties both of domestic and so foreign. And therefore, the 'Aisyiyah movement is very responsive with all parties in order to helping society condition to be lifted from poverty and welfare likelihood. In this term, 'Aisyiyah is having a role as the facilitator, mediator, or as well as the responsible side.

### **Social Entrepreneurship Characteristics in Women Empowerment Implementation with BUEKA Program**

Social entrepreneurship has become a new phenomenon in many countries, the implementation of various programs and the entrepreneurship social activities are being done in order to reducing social problems and eradicating massive poverty in the society, Adib (2015). During the last two decades, it has been developed a social business sector but also profitable. Same with the common business, that in this social enterprise, social entrepreneurs act as the agent of social change for the society, seizing for chances and starting to do system refinement, finding a new approaching, and creating solutions to make a better society, especially standard of living of the poor.

Social Entrepreneurship is an initiative that has done in non-profit sector that addressed not to producing management organization changing sources or to making non-profit organizations that were planned to be able to create social values in economic sector. Therefore, social entrepreneur is an agent of change that has the ability to: 1) Doing the ambition to change and repairing social values, 2) Finding out various chances for the refinement, 3) Always involved in innovation, adaptation, continuously learning process, 4) Act without bother the obstacles or limitations that were faced, 5) Have the accountability in holding the responsibility of the result that has been obtained to the society. Therefore, social entrepreneur is having a role in the economic development because it is able to give the idea of social values as well as economic, Astuti (2013).

'Aisyiyah movement has been organizing economic empowering programs since a long time, and at this period, the entrepreneurship spirit for the members in economic programs are being more improved again. The main program BUEKA is still become a mainstay, and that being developed in extension programs such as encouragement for improving cooperating in *Assakinah Cooperation*, strengthening of knowledge and skill in SWA (i.e. 'Aisyiyah Businesswomen Study) and so assisting to SMEs (Small and Medium Enterprises) for formal register or listing as a business institution, and also strengthening internal as well as external linkages. The main purpose from the development that are being done by 'Aisyiyah is to improving the life quality for the society in general, and for women in particular way. As for the bigger purpose from women empowerment through strengthening social entrepreneurship to realize the *qaryah thayyibah* societal. That are the independent society and able to solve all of social problems in its surrounding and in its environment.

Deputy of Economics and Environment and Disaster Management of 'Aisyiyah Movement in East Java, Mrs. S stated if the socialization of those activities are:

*"The methods that are being developed by BUEKA East Java is through recitations that are routinely held by 'Aisyiyah. The steps are by logging the mistresses or areas that have the potential of small enterprises."*

After being logged, then they will get coaching that being held by BUEKA, and then they are given some venture of loan with joined the cooperation. Therefore, entrepreneur establishment must be suitable to the local potential of the region, so that it can be developed according to the expectations. BUEKA East Java also gave facilities that connecting various start-up entrepreneur to the related agency, such as industry entity and Muhammadiyah businesses. And others, 'Aisyiyah facilitated to external parties

that are needed, such as Financial Institutions like a Bank, and so Work Association or cooperation with the other parties.

### **Conclusions, suggestions and limitations**

'Aisyiyah movement with the motive to bring the religious and socially realization, invite its citizen to create *Baldatun Thayyibatun Wa Rabbun Ghafur* society, a happy and prosperity life full of blessings and favors from Allah SWT. In this case '*Aisyiyah has a stand if Indonesian women dignity won't increase without improving the economic ability*. As the most perfect creature, Humans were given mandates as the *khalifah* in the Earth. And therefore is responsible for its living sustainability by becoming a proper *ummah* (*khairu ummah*). The condition of *khairu ummah* will be materialized if it is capable of developing self-potential with being educated, wealthy, healthy in the physical and spiritual, so that they can be useful to others.

Economic problems are the basic problem in human life. It is needed the existence of independency with family economic ability support, through programs that were earmarked for the society empowerment especially women. And 'Aisyiyah is designing women empowerment program through MEK (i.e. Economic and Employment Assembly), with the main program that is being embedded in BUEKA, and programs in every places that are being adjusted to the environment conditions, or suitable with the local wisdom.

Therefore, women empowerment that are being done by IPAS (i.e. 'Aisyiyah Businesswomen Association) through BUEKA program, is needed to continuously strengthen and being improved so that the realization and skills of its business are always being honed and the purpose of *qaryah thayyibah* society with social entrepreneurship concept can be realized. And activities that are being done with the concept of social entrepreneur is need a high intention motivation, that is an encouragement to playing important role with a real involvement as the social entrepreneurship.

A woman is very likely to not depending and independent, although she is having a family. Having a high social spirit. As women, so femininity soul that do not interested only because of 'money' is making they are more wanted to become a 'mom' from the society. MEK (Economic and Employment Assembly) with BUEKA as the main program, truly trying to do empowerment as a kind of religious moral responsibility, by giving economics solutions.

Social entrepreneurship has become a new phenomenon in various countries, the implementation of various programs and the entrepreneurship social activities are being done in order to reducing social problems and eradicating massive poverty in the society. But therefore 'Aisyiyah gives facilities for connecting to the established entrepreneur as well as to various start-up entrepreneurs and also to the related agency, such as industry entity and Muhammadiyah businesses. And then, 'Aisyiyah also assisting to other external parties that are needed, such as Financial Institutions as well as Work Association or cooperation with the other parties. Including helping better in the operational technique and marketing management, either in manual way or online.

#### *Suggestion*

Spirits that are being showed through 'Aisyiyah movement certainly showing a good passion, because activities that were done are without any material rewards. But therefore, as a social religious movement, and so social religious moral must be more improved by seeing the needs of those women entrepreneurship more detail. It is because it's still need to get a serious attention in networking, considering the needs in networking is a basic needs for entrepreneur and have to get more massive assist. And especially attention in networking with external parties, such as strategic and techneque of marketing, production business partner institutions, or more adequate financial institutions to get more the funding.

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