EMPOWERING WOMEN THROUGH ISLAMIC MICROFINANCE: EXPERIENCE OF BMT BERINGHARJO

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Abstract

This study aims to analyze the benefits of empowering women program through Islamic microfinance program by focusing on the case of Baitulmal wat Tamwil (BMT) in Beringharjo, Indonesia. It is expected to fill the gap in the literature since most of the current studies have been focusing on conventional microfinance rather than Islamic microfinance. This study used primary data collected by interviewing participants of the Islamic microfinance program offered by the BMT. The Qualitative Content Analysis method has been used to extend the conceptual theoretical framework and give wider results description that could not be captured by the quantitative approach. The result shows that there were improvements in various socio-economic aspects of the participants such as higher income and expenditure, and more involvements in community activities, decision making and children's education. While the focus of this study is only limited to the case of BMT Beringharjo in Jogjakarta, Indonesia, the findings from this study can be generalized and would contribute towards further improvements of future women empowerment programs throughout the globe.

Keywords: Empowerment, Islamic Finance, Islamic Microfinance, Women

BACKGROUND

Poverty is a big challenge facing most countries in the world. Data provided by the United Nations (UN) showed that there are over 1.3 billion of the world's populations who are suffering from poverty and of this, women accounts for 70 percent. In America, for instance, data shows that in 2007, women percentage in poverty was around 2 percent higher than that of men. In the early stage of adults, within the age category of between 18-24, over 20 percent of women are poor, while men's percentage stands at only 14 percent (Cawthorne, 2008).

Historically, gender discrimination has been identified as the root cause of poverty among women. Women in general tend to have lower chances and opportunities in several fundamental aspects of life mobility such as education, social, and economics compared to men. Tuwor & Sossou (2008) reported that there is a wide gender disparity in education, resulting in women to be left behind, particularly in under-developed countries. Lower chances in education create lack of knowledge, skills, creative attitudes and motivations. Subsequently, women's opportunity to participate in the labor market

declines as they are not able to compete with men. In the end, the lack of job opportunities and inability to generate income lead to higher poverty rate among women compared to men.

Discrimination against women in accessing financial services in particular, appears to be one of the main causes of poverty in many countries. Access to finance is a big challenge to women enterprises as it is compounded by multi-gender related issues that inhibit women's ability to access finance in order to expand or even survive in their businesses (Mira, 2013). In the case of the US, over thousands of small firms in the country found that women's access to finance is limited due to low educational background, low experience in business and incapability to provide collateral (Coleman & Robb, 2008). Additionally, among the most quoted reasons for women's low access to finance include lack of financial literacy, limited physical access, and lack of clarity of bank's terms of access (Naidoo & Hilton, 2006).

Another form of discrimination in the context of financial access is that, even when women had access to financial services, they typically get lesser portion of credit compared to men (Malapit, 2012). Women participation is smaller in retail trade and business services, and less likely to be in construction, secondary manufacturing and wholesale trade. Moreover, women themselves even inclined to have fewer and shorter banking relationships compared to men (Cole & Mehran, 2009). These situations imply that the lack of financial access will reduce the chance for women to be empowered, making economic factors as important aspects to be highly emphasized in most women empowerment programs. Consequently, efforts to increase access to finance such as capital lending and business financing support are central in most women empowerment programs. Reflecting the critical importance of women empowerment in reducing income disparity due to gender differences, empowering women has been included as being one of the major agenda in the global Millennium Development Goals (MDG) agenda pursued by the World Bank.

By having equal access to financial resources, women are likely to have better ability to improve their economic standing, resulting in financial freedom to be an essential key for women empowerment program (Soni, 2006). For this reason, it is important for society as well as governments to build access to financial services as reachable as it could be to both men and women. The rapid growth of microfinance industry is one of a decent start to improve financial inclusiveness for all. While banks have the middle to upper classes as their ideal targets, microfinance embraces the people in the middle to lower or even the lowest income background, which as indicated earlier, tend to be mainly women.

In the specific case of Indonesia, the gap between genders in terms of labor force participation is glaring, where the labor force participation rates of men and women stood at 85.0 percent and 53.4 percent, respectively (International Labor Office, 2014). With the large number of women outside the labor market, empowering women program are the most viable poverty alleviating tool in the context of this country. In order to achieve this goal, it is necessary to develop and support empowerment program for women so that they are able to develop entrepreneurial skill, gain access to credit and capital, and more importantly build their motivations to improve their socio-economic status. Opening the window of opportunities for women to gain access to training and counseling, especially in the field of development of new technologies, disseminates the information they need, develop networks and open up more job opportunities would help them to graduate from poverty and lead a descent live as human being.

This study aims to determine the role of Islamic microfinance in driving empowerment processes of the poor, especially women, as well as to analyze contributions of Islamic microfinance in improving the socio-economic aspects of the women participants. This understanding can be used to help improve, support and monitor women's empowerment through Islamic microfinance services as its core mission is to improve the welfare of the society. The study limits its scope to the Islamic microfinance program conducted by Baitul maal wat Tamwil (BMT) Beringharjo in Jogjakarta, Indonesia. It aims to focus on the various socio-economic benefits of the BMT and highlight how it gives impact on the well-being of the women participants of the program.

LITERATURE REVIEW

Economics and Social Benefits of Women Empowerment Programs

As empowering women has become a global agenda against poverty, there has been a rich literature on exploring impact of micro finance as tool for empowering women. Categorizing the benefits of women empowerment programs into economic and social benefits, the following sections discuss each benefit in detail. The economic benefits include those such as income, saving, investment, and expenditure, while the social benefits include increased awareness of health-care and their children education as now they eligible to provide those facilities better than before.

Generating or increase in income

Dzisi & Obeng (2013) captured the socio-economic effects from service loan given by microfinance institutions to women entrepreneurs from ages 20 and above in Ghana. The result of this study showed that there were improvements on economic life of women entrepreneurs who got loan from microfinance. The significant

improvement in their businesses was increasing on profit as 69%. The major profit allocation then was used on housekeeping money and savings. They also use the profit for repaying their loan. Mohammad (2001), Aseanty & Hasan (2013), Nader (2008) and Schurman & Johnston (2009) suggest that there is positive relationship between microfinance and increasing in income of women participants. Women also become more active in generating income activities (Nawaz, 2013). For the business women, the impact of loan majority affect the business in term of increasing number of customer, capital and build more container for goods stocks (Dzisi & Obeng, 2013). For instance, Diah (2001) studied that there is considerable improvement after taking loan from Amanah Ikhtiar Malaysia. Islamic microfinance brings to the increase of women's asset and income which improve the independency in economy (Aseanty & Hassan 2013; Suresh & Saravanan, 2013).

Saving ability

Besides able to earn or increase their income, the women participants also able to set aside the profit to open saving account (Diah, 2001). From total 705 respondents, 198 respondent able to have ordinary saving account, 64 respondents for fixed account and the rest as well as the majority are having saving account where participants need to put their money in weekly basis to repay their loans (Dzisi & Obeng, 2013).

Allocation of money for household expenditure

To complete the economic activity, expenditure also used as variable to measure the empowerment status of women. Women tends to spend their income for household well-being (Cheston & Kuhn, 2002). It is proven by majority of income expend for improving house condition, hire better house, healthcare, pay children tuition fee and the other is repaying their loan (Dzisi & Obeng, 2013).

Involvement in communal activities

Participation of women in communal activities is actually important to build social interaction and wider connection. Some of the communal activities require money that made women with no income avoid this kind of community. Survey conducted by Dsizi & Obeng (2013) shows that from 598 over 720 women participants involved in communal activities after taking loan. Another survey done by Cheeran (2015) found that most of the participants interested to participate in seminar, trade fair of local product and interaction to the community once they have financial independence. Further, they are now able to participate in collective events that requiring paying of money.

Decision making

Bercaw (2012) adapting Female Empowerment Model from Chronic Poverty Research Centre suggest that level of confidence and ability to make own decision are classified as emotional and decisional aspect. Women are

typically having fewer portions in decision making than men. By having their own income, there will be increasing of confident level and placing women in better position to decide in household scale. The increasing asset and income improve women's self-confidence level (Aseanty & Hassan, 2013), (Suresh & Saravanan, 2013), Littlefield, Murduch & Hashemin (2004). Cheeran (2015) and Kim et al., (2007) show that the level of confidence of women participants are increase along with the capability of having their own income. It grows the ability to speak their mind and states their opinion for domestic scale. Last but not least Littlefield, Murduch & Hashemin (2003) state that the decision making position was before took by husband, now taken by the wives.

Childbearing decision

As women's empowerment increased in level of household decision-making, in this respect, women should have the ability to plan whether and when to have children is connected with women's participation in the economic activities. Eswaran (2002) suggest that empowering women in economic aspect influenced the fertility, mortality and labor force behavior while Nawaz, Jahanian, & Manzoor (2012) and Malhotra & Schuler (2005) propose that in family level, empowered women have ability to be included in sexual and childbearing decision. The level of empowerment women by participating Grameen Bank village positively affect to the use of contraceptive which mean those who more empowered have tendency to be modest in childbearing decision (Schuler & Hashemi, 1994).

Children education

In general, children education is actually an investment undertaken in efforts to increase social status and way to get better job in the future. As Bangladesh campaign against literacy, many mothers encouraged to provide better education for their children. Some of them even put education as reason they were asking for loan (Aseanty & Hassan, 2013). Another relevant prove is done by Nader (2008) and Noreen (2011) show there is high correlation between microfinance and children health as well as education improvement. Dsizi & Obeng (2013) found that there were around 70% on average of respondents able to send their children to schools, to buy their children education materials, to access to health care facilities and to provide their family proper clothes.

Health awareness

In the same time, it also improves the awareness of family's health care and education for their children (Littlefield, Murduch & Hashemin, 2003). Increasing in decision making position before took by husband, now by the wives. Fawas (2013) showed that another improvement was from 20% of participants with no sanitary facilities, now able to install sanitary system. The number of participants with

unhygienic sanitary system was decreased from 70% to 32%. In total, there was 58% increase in improvement of sanitary system. Besides sanitary matter, water supplies also one of element that improved after the participants taking the loan. Around 66% of participants have better own tube to provide the water supply. The other aspect that has been observed was the ability of making decision was increased along the participants joining the program.

RESEARCH METHOD

This study adopts deductive research approach in order to achieve the objective of understanding the impact of Islamic microfinance participation among women entrepreneurs in BMT Beringharjo. The categories and sub-categories have been built from the past literatures while the details will be determined based on the interview result. Deductive approach is often used in cases where the researcher wishes to retest existing data in a new context. Furthermore, it is also can be used to develop a model or theory about the underlying structure of experiences or processes that are evident in the text data (Catanzaro (1988) as cited in Elo & Kyngäs (2007).

This study relies on primary data, which is obtained through a semi-structured interview with women participants selected on a random basis. A semi-structured interview is built by constructing no formal questions yet still making the limitation of the topic area (Piaw, 2012). The interview is conducted on fifteen women who have received financing BMT Beringharjo. By conducting the interview, this study is able to elaborate bigger picture about relationship between participating in financial services provided by Islamic Microfinance and improvement in participants' socio-economic lives. For sampling purpose, this study used random sampling method which allowing a study to choose random sample in a population. In this case, the participants of empowering randomly chosen by following the schedule of account officer to make weekly visit to the participants' of empowering program at the time of data collection.

Analyzing method used in this study is Qualitative Content Analysis (QTA). QTA is a method where data is interpreted to identify a topic within a structure of content. This method is suitable for this research because it provides rich and deep description of the social reality as this study aiming evaluation the existence of Islamic microfinance in empowering women by giving them financing access. In addition, the benefit using this method is the result can support and validate the existing theory or previous research along with wider description that quantitative approach are not able to cover (Zhang & Wildemuth, 2005). Due to the nature of deductive research approach as well as conducting qualitative interviews, directed content analysis has been applied. The goal of a

directed approach to content analysis is to validate or extend conceptual theoretical framework and offer supporting and non-supporting evidence for a theory. The advantage of existing theory or research is help to focus the research question. It is also provides prediction about the variables or categories of as well as helping to determine the initial coding scheme (Hsieh & Shannon, 2005).

RESULT & DISCUSSION

After running process of content analysis from the interview, the result indicates that there are improvements in participants' economic and non-economics' life. Before proceeding to the result, it is important to start by acknowledging the demographic of respondent such, how and what are the respondents' considerations to join this program. The demographic background of the fifteen respondents is showed as follow:

Table 1. Background of Respondents

Age	Total (%)	Marital Status	Total (%)	Household head	Total (%)	No. of Dependent	Total (%)
<20	0						
21-30	0					0	26.7
31-40	40	Married	80	Yes		2-Jan	33.3
41-50	46.7	Single	13.3	No	93.3	4-Mar	33.3
>50	13.3	Widow	6.7		6.7	>4	6.7
Total	100		100		100		100

By age group, the majority of the respondents were observed to be in the working group, 41-50 years, as 46.7 percent. The second largest group is group 31-40 years consume 40 percent of the total. The last group is as above 50 years as 13.3 percent. Meanwhile the marital statuses of respondents are divided by three categories which are married, single and widow. The marital status is dominated by married women by 80 percent over 100 percent of respondents. It then followed by single status as 13.3 percent. The last category is widow which is has 6.7 percent over 100 percent respondents. For the household head, over 90 percent of respondent are not household head. The rest is 6.7 percent is a household head because the husband is passed away. The number of dependent also vary, there is 26.7 percent respondents do not have dependent (children). It continued by 33.3 percent in categories 1-2 dependents as well as 3-4 dependents. Last but not least, there are 6.7 percent of respondents having dependent more than four.

As for the information of how and why respondent decided to join empowering program, most of the participants were join the program through the information and invitation of the neighbor who knew the program. The consideration to join the program was also similar to each other. The majority participants' answered they joined

the program because there is no interest charge in BMT, to get capital support, the chance to involve in many beneficial activities provided by BMT Beringharjo such as religious study, outbound and fun trip among groups. Moving out to the result, the open coding has been described complementing the categories and sub-categories as the result of coding in transcribes. The result of this study has been compiled in Table 2 below:

Table 2. Benefits of Empowering Program based on Category

Category	Sub-category	Open Coding
Economic	Income	• Increasing in profit • Increasing in asset
	Ability to do saving	• Able to do saving • Invest in gold
	Allocation money to spend	• Pay the installment • Support parents expenditure • Children education • Pocket money for children • To pay debts • Buy personal thing
Social	Involve in community activities	• *Arisan* • Religious study
	Decision making	• Always discuss with husband
Children education	Facilities for education	• Book and stationary • Extra-tuition or skill class
Health awareness	Health maintenance	• Food & supplement • Water resources • Sanitary system • Access to health facilities • No specific method
Childbearing	Consideration of childbearing	• Gap between children is wide • Sterilization (family planning) • Health matter

Generating or increasing income

The result of interview indicates that there were some improvement in participants economic condition in term of income, saving and expenditure. The majority participants indicated improvement in their income in form of the profit increased as well as the asset. Through the capital support given by BMT, they could buy the cooking machines/appliances and utensils such as cake mold, juice maker and etc. "*we were lack of capital, we can borrow it from BMT to buy the equipment that I don't have yet. For instance, today I want to make mud cake and I do not have the mold, so I buy what I do not have*" (respondent 1). The appliances and utensils are important to their business since majority of the respondents are running home businesses such as taking order for cakes, selling snack and juices, and chips. The availability of the appliances also improve their productivity. Therefore, they can take more order and gain more profit from there while simultaneously build up their asset ownership.

Saving ability

The culture of saving was not really common before the participants. It is because their income only enough for daily needs. However, not all of participants were not allocate their money to save. Some of participants do allocate money saving but it is not in the official institutions like bank or BMT. They only save their money at home. After the program, majority of participants started to allocate their money for saving purposes since BMT encourage them to do so. Every week, there will be AO collecting their money for the installment as well as a post for saving. Another result stated that every profit was allocated for investment purpose such as gold. It is because gold has stable value for retirement day. "*Yes I buy that to be saved for retirement saving. So, I collect the profit every month and allocate it to buy white gold. If there is already enough it will be melted into one*" (respondent 2). Therefore, there were two subcategories as improvement after join the program, the respondents become a regular saver at least in one financial institution and able to invest their money in gold.

Ability to spend

The increase in income leads to ability to expend more money to fulfill the necessity of life. There were some subcategories extended from ability to expend category. Most of the income used to pay installment, support parent economy, pay children tuition and their pocket money. The profits that participants got also spend for paying other debt before they join the program. "*The profit is for paying the debt, paying school tuition and yeah giving pocket money for children*" (respondent 3). The respondent also able to buy personal thing and do shopping for themselves as the business they were doing is supplemental income for family and basic needs are responsible of the husbands. "*yes, it for my personal needs and for additional pocket money for my children*" (respondent 15).

Involvements in communal activities

For this category, there was not much improvement since most the respondents already join communities around them. The common communities they joined at least were religious discussion that regularly held per-week or per-month and *arisan. Arisan* is regular gathering which every meeting need to collect agreed amount of money and will be drawn every month. All of the member will be getting the same amount of money. The purpose of *arisan* is actually as forum gathering among community members. Sometimes, this forum also becomes platform for members to promote their business or sell their product.

"*So I join the discussion like in Batang Kulon or other village because I will bring my cake to be promoted. I let the members to taste my cake so when they like it they will ask for the price and order from me. Besides get the deed we find for rizk*" (respondent 1)

Decision making

Unlike the conventional approach that women need power to able to decide whatever they want, the result from the analysis showed that every married participants will always discuss and made decision based on agreement between them and their husbands. This is because husband need to know whatever happen in family and they also respect of the husband position as household head. Furthermore, it is implied that discussion between wives and husbands are an essential communication in household. *"yes, always talk and discuss first with bapak (husband)"* (respondent 5). This result is contradicting with previous studies stated that women are typically having less portion on decision making than men and women could not speak their mind. The past studies are more likely influenced by feminist thought that the equality means women are in the same level with men in any cases. Meanwhile, viewed from Islamic side, wives need husband approval through discussion for any decision to be made especially regarding family and household matters. It is not because of the wives are not capable or powerless in decision making. It is because they honor the husband as head of household which perhaps influenced by Islamic value. Thus, the participants are able to make decision by themselves; however they never ignore their husband view and always reach a mutual agreement.

Childbearing decisions

The whole respondents asked for whether they want to add family members responded that they were not interested in it. There were three main reasons: first, the gap between their other children is wide, has done sterilization process and too old to giving birth. They also concern about the ability to provide education for the children since children are viewed as an *amanah* (responsibility) from God. *"No, not yet. I have two (children) already. We need to think about the future, think about the education because they are amanah."* (Respondent 14). There is also a concern that having more children would limit the women's ability to participate in the economic activity. *"No, cannot. I have three children, son, daughter, son. After the last one I use contraception because last time before using contraception with three month gap I got pregnant again and I became stress. I used to live in tough life. Even I brought my son to my neighbor to wash clothes (working) when he was three months old…."* (Respondent 3).

Children Education

For those participants who have children, they also allocate their profit to improve their children facilities on education. The improvement was in form of providing books and stationary for school necessity. They also able to provide the children to join extra-course activities or skill classes like martial art, dance or cultural class like making batik pattern. Therefore, indirectly

the empowerment program gives benefit to the better education of the children as well.

Health awareness

As a mother, it is their responsibility to aware to family health. In this category, it is expected to know whether the participants were concern on health maintenance and their access to health facilities or not. The result shows that to maintain the health, it is important to have breakfast every morning and to eat homemade cooked rather than food outside. Additional supplements such as chlorophyll and *jamu* (traditional herbal drink). However, there were respondents highlighted that they have no specific method to maintain their health. All of respondents also have access to sanitary system or toilet does not matter it is shared or private. They also have access to water resources either by well or jet pump. For those who use jet pump, it indicates that they have electricity resources as well. This means that basic necessity of health was fulfilled by the availability of those sanitary, water and electricity resources at their home.

CONCLUSION & RECOMMENDATION

This study aims to analyze and evaluate the benefits of empowering program conducted by Islamic microfinance. Interviewing the participants of empowerment program has been chosen as data collection method. BMT Beringharjo Jogjakarta has been chosen as sample represent in Islamic microfinance as an institution BMT Beringharjo is well developed and has big contribution to the poor in Jogjakarta.

Based on the result, the participants agree that they are able to improve their economic ability in life such as increased in income or ability to generating income, ability to make saving for future needs and able to expend their income either for the participants itself or their family. Those improvements were happened after the participants joining empowering program from Islamic microfinance which is in this case is BMT Beringharjo. Furthermore, the non-economic benefit such as involvement in communities, their awareness to health and improvement to provided better children education also become the additional point.

Interestingly, the two points that analyzed in this study which are decision making ability and childbearing decision shows different result with the previous studies. In decision making, the participants are always communicating with their husband and decide based on what they both agreed on. That does not mean the participants have no power to decide but it is more likely that anything related to household and family matters are compulsory to be decided by husbands and wives as it is for the sake of family. Meanwhile, for childbearing decision, the participants imply that they do not have any plan to have additional member in family. Like the decision making ability, childbearing decision is not depending on the decision power of participants. There are reason behind

it such as the age that too old already, feel that they have enough children and worries to not able to provide better education for the future child.

Finally, there is a need to further examine between religiosity and decision making of the empowerment programs. The result showed that all of married respondent always discuss anything with their husbands before deciding on something. It is not because they were powerless but it is more to honor their husband as head household. The result brings a recommendation to do further research whether Islamic value or religiosity level decision making as the result contradicting with the conventional one.

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