

Women's Involvement In The National Capital Madani Mekaar Syariah Cooperative Institution

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Abstract: This study examines women's involvement in the Permodalan Nasional Madani (PNM) Mekaar Syariah cooperative in Loli Oge Village. It aims to (1) explore women's economic cooperation through PNM and (2) understand their participation as members. Using Pierre Bourdieu's Structuralist Constructivism theory, this qualitative research gathered data via observation, interviews, and documentation from five informants (three members and two officers). Results show the cooperative helps women access capital easily, but this can foster dependency, limiting efforts to find alternative funding. Some members manage funds independently, while others rely heavily on the cooperative and face challenges like arrears. Despite obstacles, the cooperation holds promise for future success.

Keywords: Women, PNM Mekaar Syariah Cooperative, Dependency.

1. Introduction

The role of women in economic development is increasingly recognized as a key element in promoting inclusive and sustainable growth. One important platform that can empower women economically is people's economic institutions, particularly cooperatives. Research (Rahma 2022) shows that women's empowerment is seen as a key element in driving economic, social, and cultural progress in a society. This is because empowered women can actively contribute to various sectors, improve family welfare, and encourage positive change in their surrounding environment.

Cooperatives as people's economic institutions play a role in community economic development, especially for women, in supporting the improvement of the welfare and independence of their members. (Vera 2023) Cooperatives function as a crucial economic platform to stimulate and increase the economic potential of the community, as well as to create a life characterized by the values of democracy, togetherness, and kinship in an effort to improve the welfare of their members.

This study discusses women in the PNM Mekaar Syariah cooperative, which is specifically designed to empower women through economic capacity building, skills development, and access to sustainable resources. Women's involvement as members in cooperatives is based on their strategic role in economic and social development. Women often play dual roles, namely as household managers and family economic actors. Women in the context of cooperatives make a significant contribution to promoting economic welfare and independence, both individually and within the community. Research on women's involvement is important because their presence in the cooperative sector reflects a great opportunity to increase economic inclusion, reduce gender gaps, and strengthen the economy of families and society as a whole.

Women often face greater challenges in accessing capital, training, and business opportunities. Women as research subjects in this case can identify the obstacles they face and understand how cooperatives as economic institutions can empower women more effectively. This research also provides insights into how women utilize cooperatives as a platform for self-development, improved financial literacy, and better decision-making, both at the family and community levels.

Members' dependence on credit unions is a research issue that requires deeper attention. This dependence can take various forms, ranging from dependence in terms of financing to dependence in decision-making. This can affect the sustainability of the cooperative and the welfare of its members. Research (Masripa 2022) shows that the factors causing dependence on non-bank loan services are the need for capital and ease of access.

Indonesia, like many other countries, struggles with complex poverty issues. One group that often gets stuck in the cycle of poverty is members of savings and loan cooperatives (UIN Blog 2023). Although cooperatives have great potential to improve the welfare of their members by providing access to finance and other services, many members still live in difficult economic conditions.

Credit unions have become an important institution in the Indonesian economy, especially among the lower middle class. Credit unions offer financial opportunities to their members, who often face limited access to conventional banks. However, members' dependence on credit unions raises many issues that require thorough investigation. Research (Dianika and Sudrajat 2016) shows that the presence of cooperatives can cause dependence among farming communities, which ultimately has a negative impact on rural communities.

Based on the Preamble to the 1945 Constitution, one of Indonesia's national development goals is to promote the welfare of the nation. One of the easiest indicators to use to assess a country's level of welfare is the poverty rate (Solikatun, Masruroh, and Zuber 2018). A lack of money and goods to meet daily needs is considered poverty.

According to (Sofianiyatin 2022), cooperatives should be the main foundation of the nation's economy and an institution that supports the community's economic movement. The role of cooperatives in Indonesia's economic movement is still often questioned and debated in some circles, especially the existence of cooperatives that are always exploited. Currently, many cooperatives operate through a corporate approach.

A savings and loan cooperative is a corporate organization consisting of individuals or, in other words, a legal entity that operates based on cooperative principles. In addition, cooperatives are often described as community-based economic movements rooted in the principle of kinship. They are very popular among individuals living in rural areas, especially those in remote areas. The savings and loan cooperative referred to by the researcher is a financial institution located in Loli Oge Village, Banawa District, Donggala Regency, which provides services to its members. Cooperative financial institutions consist of various member-owned financial intermediaries called cooperatives or, as they are often known among the community, credit cooperatives. The name of the cooperative institution studied here is the Permodalan Nasional Madani Mekaar Syariah cooperative.

This loan cooperative is a non-bank financial institution that provides services to both its members and individuals who are not members. The cooperative provides its members with the opportunity to borrow money at a cost and interest rate, with the aim of helping members start small businesses, empower women, and even provide assistance in emergencies. There are also members who use this cooperative to meet their needs.

Poverty is generally defined as a state of not having sufficient material resources, such as money, food, or shelter, to meet basic needs such as food, clothing, adequate housing, education, and health (Kadji 2018). Dependency is a state in which an individual or group relies on external resources or assistance to meet their needs. Dependency can be negative if a person or group relies on assistance that worsens their condition.

2. Method

This research falls under the category of qualitative research, which specifically focuses on providing detailed explanations of events observed in the field. Qualitative research in data collection is based on empirical observations conducted in the field. This research is a type of research that seeks to obtain a comprehensive understanding of human and social issues. Researchers analyze how individuals derive meaning from their surroundings and how this meaning impacts their actions. Denzin and Lincoln (Seto, Heru, and Hendro 2019) state in their book that qualitative research uses a variety of data collection methods, including observation, interviews, recording, narration, textual publication, and other approaches. This research was conducted in Loli Oge Village,

Banawa Subdistrict, Donggala Regency. Loli Oge Village was chosen as the research location because it has characteristics relevant to the focus of the study, namely women's empowerment through Islamic cooperatives. The social and cultural aspects of this village provide context for understanding the interactions between cooperative members, especially women, in the local economic context. The supportive environment and the presence of an active cooperative in this village are also important factors that encourage researchers to explore the dynamics that occur in greater depth, so that the research results can provide meaningful insights into the impact of cooperatives on the lives of women in the area. This study's unit of analysis is women as members of the PNM Mekaar Syariah cooperative.

This unit of analysis was chosen to understand individual behavior, perceptions, and experiences in the context of cooperative membership. criteria: informants must be over 18 years old, active members of the cooperative, hold important positions, methods used in collecting Primary Data(1) There are three methods of primary data collection There are three methods of primary data collection, namely observation, interviews, and documentation. secondary data source(2). The analytical techniques used in this study include information gathering, data reduction, data presentation, and conclusion drawing.

3. Benefit of the PNM Mekaar Syariah Cooperative Economic Institution

3.1. Women in Building Economic Cooperation

Women's involvement in cooperatives not only gives them access to financial resources, but also provides them with opportunities to actively participate in decision-making and business management, which ultimately improves the welfare of their families and communities. This not only helps women improve their skills and business capacity, but also encourages them to become agents of change in their communities. The dual role that women play not only contributes to the family economy, but also strengthens the economic structure of society.

Interview with one of the cooperative employees: "...with this cooperative, I feel more confident in running my business. Because I am assisted with the capital they provide to meet my family's needs." Interview, August 12, 2024. See interview transcript 1 -2.12 (p. 111).

The confidence that arises from the support of cooperatives can also be illusory if individuals do not fully understand financial management or business risks. Instead of utilizing cooperative assistance to develop their businesses strategically, individuals may simply use the capital for short-term needs, without considering the long-term sustainability of their businesses.

3.2. The Role of Cooperatives for Women

The discussion of economic cooperation in cooperatives cannot be separated from the role of cooperatives as guardians of local economic stability. Cooperatives play an important role in creating economic stability among their members through joint fund management and collective risk management.

Interview with one of the members. "It's actually good to borrow from this cooperative because they give loans with lower interest rates than banks, the requirements are not complicated, and we don't have to travel far to their office. So, the interest is low, but the role and benefits are enormous for us who really need loans for capital." Interview, August 12, 2024. See interview transcript 2.4 (p. 119)

According to Bourdieu in the book (Harker, Richard, Cheelen Mahar, and Chris Wilkes 2009), habitus is a set of mindsets, perceptions, and actions that are socially constructed and reflect an individual's position in society. Habitus encompasses how individuals understand their roles, access opportunities, and respond to their social and economic environments. The existence of cooperatives in the context of habitus that provide capital assistance can create dependence on external resources, so that individuals may be less motivated to seek alternative funding or develop independent strategies for the sustainability of their businesses. The confidence that arises from this cooperative support also has the potential to be illusory if individuals do not fully understand financial management or business risks. Instead of utilizing cooperative assistance to develop their businesses strategically, individuals may only use the capital for short-term needs, without considering the long-term sustainability of their businesses.

3.3. Women's Participation as Cooperative Members

The results of the study show that women's involvement in the PNM Mekaar Syariah Cooperative in Loli Oge Village means that all members of the cooperative are women. This shows that women play a significant role in the development of small businesses in the village. Women's involvement in cooperatives can be seen in various aspects, such as membership, participation in decision-making, and contribution to business activities.

results of an interview with one of the borrowers: "...without the cooperative, I wouldn't know where to go to get capital, now I can help support my family's economy." Interview, August 13, 2024. See interview transcript 2.11 (p. 121).

The PNM Mekaar Syariah Cooperative in Loli Oge Village also has seven groups, with each group consisting of approximately 29 people. The initial loan amount is IDR 3,000,000, and the limit will continue to increase if members make regular payments. Members who borrow more than IDR 5,000,000 are included in the MP (Mekaar Plus) category, with a limit of up to IDR 9,000,000. The PNM Mekaar Syariah Cooperative in Loli Oge Village has seven groups, each consisting of around 30 people. With this structure, women not only play a role as members, but also as drivers of the local economy. Women's involvement in cooperatives not only provides economic benefits, but also strengthens their position in society. Cooperatives provide a forum for women to collaborate, share experiences, and support each other in achieving economic goals. Although the yellow card as a symbol of "Mekaar Plus" status represents an increase in the trust and credibility of cooperative members in the context of doxa, norms that prioritize symbolic status such as this can create social pressure among members to continuously improve their status.

3.4. Women's Economic Empowerment

Economic empowerment through cooperatives is expected to reduce gender inequality in access to economic resources. Cooperatives function not only as financial institutions, but also as a means of improving the capacity and skills of their members, especially women. Through training in entrepreneurship and financial management, women are expected to be able to manage their businesses better and become financially independent. Through access to capital and training provided by cooperatives, women not only gain new knowledge and skills, but also build the confidence necessary to take initiative in their businesses. Focusing on business improvement through cooperatives creates social pressure in the surrounding community, especially if expectations for success are high.

3.5. Debt Relief for Members Who Have Passed Away

Debt Relief for Deceased Members In some cases, cooperatives may write off the remaining debt of deceased members, especially if there are no heirs capable of paying off the debt and there are insufficient social funds. PNM Mekaar Syariah has a special program to provide assistance to the families of deceased members.

Based on the results of an interview with one of the PNM members

: "...the cooperative provides relief for members who have passed away, namely by writing off their debts with several conditions that must be fulfilled by the family in order for the debt to be written off by the system." (Interview, August 24, 2024. See interview transcript 1.23 (p. 126).

The social arena in the context of this policy can create potential for misunderstanding or even abuse by members or family members who do not fully understand the applicable terms and conditions. If families cannot meet the administrative requirements, the debt relief process can become an additional burden, especially in situations of emotional grief and financial hardship.

Through the conditions for debt forgiveness, PNM also establishes norms of responsibility in this arena. Family members are expected to do certain things in order for their debts to be forgiven, while at the same time feeling supported by the institution they belong to. This creates a balance between individual responsibility and collective support in the lives of members, where the norm of helping and supporting one another serves as the foundation of the cooperative community.

3.6. Member Compliance with PNM Rules

Members of a cooperative also have a responsibility to manage existing risks, such as financial, business, or operational risks. This can be done through cooperative policies that regulate fund policies to protect the cooperative from major losses.

Results of an interview with one of the cooperative officers:

"...we always remind members of the importance of discipline in paying installments. This is so that our cooperative can continue to run well to meet the needs of other members." Interview, August 26, 2024. See interview transcript 1.24 (p. 127).

By emphasizing discipline in paying installments, cooperative managers demonstrate that the sustainability of the services they provide depends on members' compliance in fulfilling their financial obligations. This shows that awareness of the importance of compliance with regulations can improve the overall performance of cooperatives. This cooperative, which emphasizes discipline, has succeeded in shaping the habitus of its members to uphold the values of honesty and responsibility, and encourages them to support each other in achieving common economic goals.

3.7. Joint Liability

Joint liability is a system in which each member is jointly responsible for the obligations of the cooperative, especially in terms of financial obligations or loans. If one member has difficulty fulfilling their obligations, other members are obliged to bear the burden.

Results of an interview with the head of the cooperative:

"...a joint liability system, which means that we, the members of the group, pay the installments first, and then a few days later he will pay us back." Interview, August 12, 2024. See transcript 1.6 (p. 119).

When one member frequently has difficulty paying installments, other members who are more financially capable may feel burdened to continue covering these obligations, which can ultimately cause tension and dissatisfaction within the group. This system can create dependency among some members, where they feel that payment responsibilities can always be shifted to other members of the group. This has the potential to weaken individuals' responsibility for their own financial obligations.

The joint liability system at the PNM Mekaar Syariah cooperative serves as a forum where members interact and build social relationships. Through interaction in this forum, cooperative members not only learn to manage financial aspects, but also develop stronger social networks. By relying on each other for installment payments, they create social bonds that allow them to not feel alone in facing financial challenges.

4. Women's Involvement as Members of the PNM Mekaar Syariah Cooperative

4.1. The Importance of Women's Involvement

The involvement of women as cooperative members has a significant impact on social, economic, and welfare aspects of individuals and society as a whole. As a people's economic institution based on the principles of cooperation and solidarity, cooperatives not only provide financial benefits to their members but also empower them in various aspects of life. With access to loans from cooperatives, members can start or develop their businesses, which in turn increases family income. The existence of savings and loan cooperatives, for example, allows members to borrow on easier terms than banks, which often require collateral and more complicated processes. In addition, involvement in cooperatives also strengthens social bonds among members. The cooperative principle of prioritizing togetherness and deliberation creates a strong sense of solidarity among

its members. Every cooperative member has equal rights in decision-making, and this strengthens the active participation of members in managing the cooperative. The existence of cooperatives gives members access to stable resources, whether in the form of savings, loans, or social assistance. This provides greater financial security, especially for those in the informal sector or with irregular incomes. Cooperatives, through various social programs, also often provide assistance in the form of reserve funds or social funds for members experiencing difficulties, such as illness, accidents, or death.

Although cooperatives provide easy access to business capital, as described above, there are several negative aspects of this phenomenon that need to be considered. Over-reliance on cooperative loans is one of the undesirable effects. Members who continuously rely on cooperative loans to run or develop their businesses risk getting caught in a vicious cycle of debt. This can happen due to members' lack of ability or knowledge in managing their finances effectively, resulting in loans being used only for temporary needs without generating long-term profits.

4.2. Women's Financial Management

Financial management is a challenge often faced by cooperative members, especially women. Results of an interview with one PNM member:

"I always record my daily or weekly expenses and income and spend carefully. This way, I know where my money is going and it's easier for me to save money to pay off my debts." (Interview, August 12, 2024. See interview transcript 1-2.8 (p. 120).

The source's statement reflects financial management practices that can be emulated in cooperative communities. It shows how keeping records and being careful with spending can help individuals manage debt more effectively. This is a good example for other cooperative members, especially women who may face similar challenges in terms of financial management. Keeping accurate financial records is one effective way to manage debt.

The PNM Mekaar Syariah Cooperative also provides guidance to its members on how to manage debt properly. Through a mentoring program, members are taught effective debt repayment strategies and how to avoid excessive debt. This study shows that cooperative members feel more confident in managing debt after participating in the educational program. This is a positive indication that with proper guidance, members can avoid serious financial problems.

4.3. Considerations Before Taking Out a Loan

One important aspect that needs to be understood in the context of cooperatives is how members, especially women, consider taking out loans, according to an interview with one PNM member: "I have thought about what my most urgent needs are before borrowing again. Like yesterday, actually, I had been offered to become an MP member for years, but I refused because I was afraid I wouldn't be able to repay the loan."

Interview, August 13, 2024. See interview transcript 2.11 (p. 121). The results of this interview illustrate individuals' personal policies in making financial decisions, especially those related to loans. This reflects awareness and concern for the long-term financial consequences that may arise from decisions made today. By considering the most urgent needs before deciding to borrow, this individual demonstrates a sense of responsibility and awareness of the financial limitations that may be faced. This is a good reflection of someone who strives to create a balance between current needs and the ability to repay loans.

Doxa encompasses the view that cooperative members must be financially responsible and make wise decisions when dealing with loans. When individuals consider urgent needs before borrowing, this shows that they have internalized the values embraced by the cooperative community. In this case, there is a prevailing norm that members should avoid being wasteful or rushing into taking out loans without understanding the possible financial consequences.

Another consideration is the interest rate and loan terms offered. The PNM Mekaar Syariah cooperative is known for its profit-sharing system, which is considered fairer than that of conventional financial institutions. Based on an interview with the head of the PNM branch:

"...the interest rate here is lower, and the process is fast. The interest we give to members is 5% of their loans." Interview, August 24, 2024. See interview transcript 0.12 (p. 126).

By emphasizing lower interest rates and a quick process, it shows that this cooperative aims to provide a fairer financial alternative compared to other financial institutions. The existence of cooperatives as a forum creates opportunities for members to share experiences and knowledge, as well as demonstrate collaboration in achieving common goals. At PNM Mekaar Syariah, women can apply for loans without having to provide burdensome collateral. This is very different from other financial institutions, where women often face difficulties in meeting these requirements.

In addition, there are also members who have not taken advantage of the education provided by the PNM cooperative and the loans offered by PNM. For example, according to an interview with one PNM member:

"...We played cards and fox earlier. It was just for fun, only playing for a thousand rupiah at a time, at most I spent ten thousand rupiah." Interview, August 27, 2024. See interview transcript 2.18 (p. 123).

This shows an imbalance in the use of cooperative loans, which should be intended for basic needs or productive business capital, with more planned fund management. The financial education provided by cooperatives aims to help members understand the risks and benefits of each fund allocation, so that their financial decisions can be more prudent. Without a good understanding of debt management and the risks of entertainment involving gambling. The main problem with playing cards and online slots

lies in the financial risk that arises from using income for speculative entertainment, which can lead to addiction or losses that can disrupt family economic stability and the ability to pay cooperative installments. Therefore, considerations before taking out a loan for PNM Mekaar Syariah members include an analysis of needs, interest rates, loan terms, and collateral. These factors are interrelated and play an important role in the financial decisions made by members, ensuring that they are not only involved in the economy but also empowered to manage their finances.

4.4. The Culture of Saving Among Women

Member savings at PNM Mekaar Syariah not only serve as deposits, but also as a means to prepare funds so that at the end of the installment payment period, if a member has difficulty paying, they will be assisted with their existing member savings. This shows an increased awareness among members of the importance of saving as part of financial planning. Cooperatives also provide financial education for their members to encourage them to be more aware of savings management. The provision of training and seminars shows that cooperatives provide more in-depth guidance to their members by providing the information and tools necessary to achieve financial success. By equipping members with better knowledge, cooperatives help them make better choices when managing money and preparing future strategies for their businesses. Through a good understanding of the importance of saving, women can manage their finances better, which ultimately has a positive impact on the welfare of their families and communities. The financial education provided by cooperatives reflects a doxa that serves to set new standards for financial literacy within the member community. Cooperatives play a role in changing the existing doxa by emphasizing the importance of good and responsible financial management. Although cooperatives strive to change the existing doxa by emphasizing the importance of good and responsible financial management, it cannot be denied that there are still significant challenges. Many cooperative members are not yet fully aware of or understand the principles of financial management that are taught, so the training that is held sometimes does not achieve the expected impact.

4.5. Repeated Loan Disbursement

Repeated loan disbursement is a process whereby cooperative members who have repaid their previous loans immediately apply for and receive new loans. This phenomenon occurs in cooperative systems for several reasons related to members' financial needs and trust in the cooperative. The habit of members to continuously apply for loans after repaying their previous debts has created a pattern of dependency that is difficult to break. This pattern risks trapping members in a cycle of debt, where they constantly need new loans to cover their needs or pay other financial obligations. This dependence can hinder members' ability to achieve financial independence. Members are more likely to use cooperatives as a temporary solution without addressing the root causes of their financial problems. This also reinforces the perception that cooperatives are always available, thereby reducing the incentive to seek alternative sources of income or improve personal financial management.

5. Conclusion

Based on the results of the above research, the following conclusions can be drawn:

The PNM Mekaar Sharia Cooperative in Loli Oge Village has improved local welfare by empowering women economically, providing easier access to finance, and developing entrepreneurial skills. Despite facing challenges such as financial dependence and social pressure, this cooperative serves as a supportive space for building social networks and encouraging responsible financial management. The cooperative not only acts as a financial service provider, but also as a catalyst for social change, helping women increase their confidence in business and financial literacy. Although repeated loans can create a cycle of debt, the cooperative's support promotes solidarity and encourages long-term financial responsibility and community development. Structured financial education development is important for members of the PNM Mekaar Syariah Cooperative, including debt management, financial planning, and managerial skills. In addition to regular training, it is necessary to strengthen mentoring and social networks through small group discussions. Cooperatives must also implement regular feedback to adjust services, supporting sustainable economic growth for women. Members who have borrowed from the cooperative for many years and have been members for a long time also show a pattern of deep dependence, where they continuously rely on the cooperative to meet their financial needs, as the chairperson of the cooperative said:

"It's been seven years since I first learned about this cooperative from a neighboring group. At first, I joined the group next door, but over time I was asked to start my own group because more and more people from my neighborhood were joining. I was chosen as the group leader because I was already known by the officers. I used to be actively involved in weekly meetings, and perhaps it was because of my involvement that the officer chose me to be the group leader and created a separate group for us, which now has 29 members." Interview, August 12, 2024. See interview transcript 1-2.1 (p. 118).

The results of the interviews show that cooperatives contribute significantly to the development of members' social engagement. Seven years of experience in cooperatives shows that members not only benefit from access to capital, but also build social networks and leadership positions.

In addition, the interviewee also relies on cooperatives for their daily needs, saying:

"It's been three years since I learned about this cooperative from a friend. I happened to be looking for a loan to buy milk for my child when a friend introduced me to this cooperative, so I joined the cooperative and have been a member ever since." Interview, August 13, 2024. See interview transcript 1.14 (p. 122).

Through his involvement, it can be seen how he uses the cooperative as a means to overcome financial challenges, especially in terms of purchasing basic necessities for his

children. This shows that cooperatives provide real and urgent solutions for members who are pressed for daily necessities.

Cooperatives not only provide loans but also form networks of relationships and communication that support each of their members. These relationships make it easier for members to obtain information and access the services they need in times of crisis or basic needs. This indicates that cooperatives not only function as financial institutions, but also serve as social support networks for their members.

This indicates that cooperatives not only function as financial institutions, but also serve as social support networks for their members. Trust from friends and the fact that cooperatives are able to meet urgent needs, An arena is a social space where interactions between individuals or groups occur, and where norms, practices, and power relations are determined. In the context of cooperatives, the arena includes interactions between members, with cooperative managers and other members. Understanding cooperatives as arenas, we can see how norms of mutual support and collaboration are formed within them. Cooperatives function not only as lending institutions, but also as places for knowledge exchange and social support that enable members to achieve prosperity. Through these arenas, members can experience a solid community, where they help each other meet their financial needs.

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