





Digital Receipt

This receipt acknowledges that Turnitin received your paper. Below you will find the receipt information regarding your submission.

The first page of your submissions is displayed below.

Submission author: Ekonomi Umm
Assignment title: Nurul Asfiah
Submission title: ISLAMIC SOCIAL ENTREPRENEURSHIP MODEL OF BUSINESS ...
File name: el_Of_Business_Women_In_Pandemic_Era_Evidence_From_In...
File size: 492.86K
Page count: 14
Word count: 6,202
Character count: 36,183
Submission date: 27-Aug-2024 09:31AM (UTC+0700)
Submission ID: 2438805516

Jurnal Riset Akuntansi dan Keuangan, vol 12 no 3, pp. 578 - 591

Website:
ejournal.uamm.ac.id/index.php/jrak

*Correspondence:
asfiah@uamm.ac.id

DOI: [10.22319/jrak.v12i3.21307](https://doi.org/10.22319/jrak.v12i3.21307)

Citation:
Asfiah, N., Shafira, R.A., Febetani, R., Pratika, Y. (2022). Islamic Social Entrepreneurship Model Of Business Women In Pandemic Era: Evidence From Indonesia. *Jurnal Riset Akuntansi dan Keuangan*, 12(3), 578 - 591.

Article Process
Submitted:
November 13, 2022
Reviewed:
December 13, 2022
Revised:
December 16, 2022
Accepted:
December 25, 2022
Published:
December 31, 2022

Office:
Department of Accounting
University of Muhammadiyah Malang
GKB 2 Floor 3,
Jalan Raya Tlogomas 246,
Malang, East Java,
Indonesia

P-ISSN: 2615-2223
E-ISSN: 2088-0685

Article Type: Research Paper

ISLAMIC SOCIAL ENTREPRENEURSHIP MODEL OF BUSINESS WOMEN IN PANDEMIC ERA: EVIDENCE FROM INDONESIA

Nurul Asfiah^{*}, Ratya Shafira A.², Rizki Febriani³, Yeyen Pratika⁴

Affiliation:
^{1,2,3}Management Study Program, Universitas Muhammadiyah Malang, Indonesia
⁴Ewha Womans University, Seoul, South Korea

ABSTRACT
The pandemic has caused the economic sector to change, especially for businesses in the social sector. This study aims to create a business model with the concept of Islamic Social Entrepreneurship for entrepreneurial women in the pandemic Covid-19 era. This study is based on the case of Micro and Small Enterprises (SMEs) belonging to the "Association of Women Entrepreneurs of 'Aisyiyah (IPAS)," where 'Aisyiyah's organization acts as a social agent. The world is currently experiencing a crisis caused by a pandemic Covid-19, resulting in a significant downturn in the Micro, Small, Medium Enterprise (MSME) sector. This research is a qualitative study and focuses on Islamic social entrepreneurship in the pandemic era. Data analysis was performed simultaneously, recursively, and dynamically, where conceptualization, categorization, and description were carried out together. This study indicates that women can be independent and improve their quality of life with Islamic social entrepreneurship following the values developed.

KEYWORDS : Business Women; Islamic Social Entrepreneurship; SME

ABSTRAK
Pandemi telah menyebabkan sektor ekonomi berubah, terutama untuk bisnis di bidang sosial. Penelitian ini

© 2022 Nurul Asfiah, Ratya Shafira Arifiani, Rizki Febriani, Yeyen Pratika. All rights reserved.
<http://ejournal.uamm.ac.id/index.php/jrak>

Ekonomi Umm

ISLAMIC SOCIAL ENTREPRENEURSHIP MODEL OF BUSINESS WOMEN IN PANDEMIC ERA: EVIDENCE FROM INDONESIA

 Nurul Asfiah

 PLAGIASI DOSEN

 University of Muhammadiyah Malang

Document Details

Submission ID

trn:oid::1:2991132858

Submission Date

Aug 27, 2024, 9:30 AM GMT+7

Download Date

Aug 27, 2024, 9:32 AM GMT+7

File Name

el_Of_Business_Women_In_Pandemic_Era_Evidence_From_Indonesia.pdf

File Size

492.9 KB

14 Pages

6,202 Words

36,183 Characters

5% Overall Similarity

The combined total of all matches, including overlapping sources, for each database.





Filtered from the Report

- ▶ Bibliography
- ▶ Quoted Text




Exclusions

- ▶ 4 Excluded Sources
- ▶ 3 Excluded Matches

Match Groups

-  **14 Not Cited or Quoted 5%**
Matches with neither in-text citation nor quotation marks
-  **0 Missing Quotations 0%**
Matches that are still very similar to source material
-  **0 Missing Citation 0%**
Matches that have quotation marks, but no in-text citation
-  **0 Cited and Quoted 0%**
Matches with in-text citation present, but no quotation marks

Top Sources

- 5%  Internet sources
- 2%  Publications
- 2%  Submitted works (Student Papers)

Integrity Flags





0 Integrity Flags for Review

No suspicious text manipulations found.




Our system's algorithms look deeply at a document for any inconsistencies that would set it apart from a normal submission. If we notice something strange, we flag it for you to review.

A Flag is not necessarily an indicator of a problem. However, we'd recommend you focus your attention there for further review.

Match Groups



-  **14 Not Cited or Quoted 5%**
Matches with neither in-text citation nor quotation marks
-  **0 Missing Quotations 0%**
Matches that are still very similar to source material
-  **0 Missing Citation 0%**
Matches that have quotation marks, but no in-text citation
-  **0 Cited and Quoted 0%**
Matches with in-text citation present, but no quotation marks

Top Sources

- 5%  Internet sources
- 2%  Publications
- 2%  Submitted works (Student Papers)

Top Sources

The sources with the highest number of matches within the submission. Overlapping sources will not be displayed.

-  **Internet**
garuda.kemdikbud.go.id 4%
-  **Internet**
knepublishing.com 2%

**Website:**

ejournal.umm.ac.id/index.php/jrak

***Correspondence:**

asfiah@umm.ac.id

DOI: [10.22219/jrak.v12i3.21397](https://doi.org/10.22219/jrak.v12i3.21397)

Citation:

Asfiah, N., Shafira, R.A., Febriani, R., Pratika, Y (2022). Islamic Social Entrepreneurship Model Of Business Women In Pandemic Era: Evidence From Indonesia. *Jurnal Reviu Akuntansi Dan Keuangan*, 12(3), 578 - 591.

Article Process**Submitted:**

November 13, 2022

Reviewed:

December 13, 2022

Revised:

December 16, 2022

Accepted:

December 25, 2022

Published:

December 31, 2022

Office:

Department of Accounting
University of
Muhammadiyah Malang
GKB 2 Floor 3.
Jalan Raya Tlogomas 246,
Malang, East Java,
Indonesia

P-ISSN: 2615-2223

E-ISSN: 2088-0685

Article Type: Research Paper

ISLAMIC SOCIAL ENTREPRENEURSHIP MODEL OF BUSINESS WOMEN IN PANDEMIC ERA: EVIDENCE FROM INDONESIA

Nurul Asfiah^{1*}, Ratya Shafira A.², Rizki Febriani³,
Yeyen Pratika⁴

Affiliation:

^{1*,2,3}Management Study Program, Universitas
Muhammadiyah Malang, Indonesia

⁴Ewha Womans University, Seoul, South Korea

ABSTRACT

The pandemic has caused the economic sector to change, especially for businesses in the social sector. This study aims to create a business model with the concept of Islamic Social Entrepreneurship for entrepreneurial women in the pandemic Covid-19 era. This study is based on the case of Micro and Small Enterprises (SMEs) belonging to the "Association of Women Entrepreneurs of 'Aisyiyah (IPAS)," where 'Aisyiyah's organization acts as a social agent. The world is currently experiencing a crisis caused by a pandemic Covid-19, resulting in a significant downturn in the Micro, Small, Medium Enterprise (MSME) sector. This research is a qualitative study and focuses on Islamic social entrepreneurship in the pandemic era. Data analysis was performed simultaneously, recursively, and dynamically, where conceptualization, categorization, and description were carried out together. This study indicates that women can be independent and improve their quality of life with Islamic social entrepreneurship following the values developed.

KEYWORDS : Business Women; Islamic Social Entrepreneurship; SME

ABSTRAK

Pandemi telah menyebabkan sektor ekonomi berubah, terutama untuk bisnis di bidang sosial. Penelitian ini

bertujuan untuk membuat model bisnis dengan konsep Kewirausahaan Sosial Islam bagi wirausaha perempuan di era pandemi Covid-19. Studi ini didasarkan pada kasus Usaha Mikro dan Kecil (UMKM) yang tergabung dalam “Ikatan Wanita Pengusaha ‘Aisyiyah (IPAS)”, dimana organisasi ‘Aisyiyah berperan sebagai agen sosial. Dunia saat ini sedang mengalami krisis akibat pandemi Covid-19 yang berdampak pada penurunan yang cukup signifikan pada sektor Usaha Mikro, Kecil, Menengah (UMKM). Penelitian ini merupakan penelitian kualitatif dan berfokus pada kewirausahaan sosial Islam di era pandemi. Analisis data dilakukan secara simultan, rekursif, dan dinamis, dimana konseptualisasi, kategorisasi, dan deskripsi dilakukan secara bersama-sama. Kajian ini menunjukkan bahwa perempuan dapat mandiri dan meningkatkan kualitas hidupnya dengan kewirausahaan sosial Islam sesuai dengan nilai-nilai yang dikembangkan.

KATA KUNCI : Kewirausahaan Sosial Islam; UKM; Wirausaha Perempuan.

INTRODUCTION

Covid-19 has spread worldwide, including Indonesia. Due to the rapid and dangerous issues, Covid-19 has been declared as a pandemic since March 2020. This pandemic influences almost every aspect of society, including health, education, and the economy. Many countries affected by recession or economic decline implement new government strategies in addressing these issues. As one of industries that are affected by this outbreak, Small and medium-sized businesses (MSEs) also apply some strategies to overcome this situation.

Based on Indonesian Central Bureau Statistics (BPS), MSEs is the foundation of Indonesia's economy, with a total population of over 62 million in 2017, and kept growing more than 64 million in 2018 ([Depkop, 2018](#)). MSEs has a huge contribution to the national economy. According to data from the Ministry of Cooperatives of Small and Medium Enterprises in 2018, the number of Micro, Small and Medium Enterprises (MSME) was 64.2 million or nearly 100 percent of the total number of entrepreneurs in Indonesia. The absorption capacity of MSME workers is 117 million workers or 97% of the labor absorption capacity of the business world. Meanwhile, the contribution of MSMEs to the national economy (GDP) was 61.1%, and the remaining 38.9% was contributed by large entrepreneurs, which amounted to only 5,550 or 0.01% of the total number of business actors. According to BPS in 2020, around 69.02 percent of MSMEs experienced capital difficulties during the Covid-19 pandemic. Meanwhile, according to the

Asfiah, Shafira, Febriani, Pratika, Islamic Social Entrepreneurship...

Complaint Report to the KemenkopUKM in October 2020, 39.22 percent of MSMEs experienced capital constraints during the Covid-19 pandemic.

Enhancing welfare by strengthening MSEs through economic empowerment will directly impact the welfare of the lower-class society or as an attempt to alleviate poverty. MSEs are business entities that withstand economic shocks as compared to large industries. Apart from being very large, MSEs' products are convenient to the society and the use of local resources such as labor, capital, raw materials, and equipment (Yasin & Yanuarisma, 2016). To increase industrial efficiency, it is necessary to create a concept of synergy between Micro and Small Enterprises by developing networking with some institutions that can support MSE's performance. Despite of their resilience, MSEs also have some weaknesses that might be harmful in some aspects, such as human resources (HR), finance, production techniques, and operation, as well as market and strategies. Previous study stated that state that internal factors have a significant and positive effect against small and micro enterprises performance (Fibriyani & Mufidah, 2018). A country has concerned about managing MSEs properly, with a more humane business concept and seeing these businesses as a profitable activity. Currently, the world is paying attention to the social entrepreneurship concept (Hlady-Rispa & Servantie, 2018).

Social entrepreneurship is entrepreneurship that has responsive and empathy towards social issues characters and uses the capabilities of entrepreneurship for social change, mainly at welfare, education, and health sector (Sengupta et al., 2018). Social entrepreneurship activities value orientation is an essential component considered the mother of entrepreneurship (Kickul & Lyons, 2016). A social entrepreneur is an entrepreneur that, in its entrepreneurial involvement activities, not only for gaining profit but also has social values, which aim to create social value by finding solutions to social problems. Through innovations that involve a combination of various resources, opportunities, and social needs (Tenrinippi, 2019).

According to Prasetyo & Kistanti (2020), the economic consequences suffered during the Covid-19 pandemic, especially for business actors, were negative, which could complicate the resolution of Indonesia's critical denominational problems. According to a study, social entrepreneurship can increase prospects rather than new product development. While social entrepreneurship is not a new concept, it has grown into a significant structure and is now a hot topic in entrepreneurship research (Nicolás, Rubio, & Fernández-Laviada, 2018). Tauber (2021) describes how social entrepreneurship helps to achieve sustainable development goals by addressing societal issues.

Religious individuals tend to have a broader conception about social responsibility in business than non-religious individuals (Syahfriani, Hasibuan, & Fanreza, 2019). In Islam, those values are based on the Qur'an and al-Hadith. Thus, it is the time for the entrepreneurs to apply Islamic social entrepreneurship by using business concepts but have social character. In social life, Islam teaches to give benefits to others and the environment, as recommended by the Prophet Muhammad: *kbairunnaas anfaubum lin-naas*, means the best of people are those that bring the most benefit to the rest of humanity, including economic activities. The value creation concept that combines economic and social values corresponds with the Islamic perspective to eliminate and cover the weaknesses of MSEs, through Islamic-based organizations by playing an essential role in improving social and economic development, as stated in QS. Al-Baqarah 185: *Allah intends ease for you, not a hardship*.

580

**JRAK
12.3**

581

The 'Aisyiyah movement, currently aged more than a century old, has committed to three focuses, which are Education, Health, and Social. This community is now being developed with Economic Empowerment for Women which states that the dignity of Indonesian women will not improve without an increase in economic capacity that has been aspired since the establishment ([Aisyiyah, 2015](#)). Various development organizations use social entrepreneurship strategies to achieve a community empowerment mission that aims for independence. Another factor contributing to the growth of social entrepreneurship in that era is the influence of Islam and the leadership of Javanese aristocrats, including 'Aisyiyah. This is known in the results of research which states that the current growth of social entrepreneurship depends on three main factors: 1) economic empowerment, which is perceived as the result of social entrepreneurship; 2) Islamic identity of social enterprises; and 3) social activism. The current research underlined that support from various parties is needed as the social capital as well as the intention to social entrepreneurship in every country, including Indonesia ([Lan & Luc, 2020](#)). Women are known tough, which generally carry a double burden of responsibility for household activities and childcare and less time for business. Therefore, this Islamic social entrepreneurship model will be very suitable for the community of MSE women group assisted by 'Aisyiyah. Most people viewed entrepreneurship as intrinsically related to cultural and social factors, such as gender or ethnicity. Entrepreneurs are often symbolized as "men", making it difficult for women to get into entrepreneurship, even accessing economic capital ([Wheadon & Duval-Couetil, 2019](#)).

Women who become entrepreneurs perceive it as a complex function of personal aspirations and family influence. They believe the challenges they will face in this sector are fewer than in large companies. Women seek opportunities to use their skills and experiences, as well as freedom of self-determination. An entrepreneur detects an opportunity, finds and seeks the desired opportunity in various situations, and believes that success is possible. However, the desire to seek opportunities often results from a complex balance between risks and a complex outcome and a balance between risk and success ([Azan & Sarif, 2017](#)).

An entrepreneur is a business activity to find opportunities utilized by individuals, governments, and society worldwide to encourage economic development. As a business activity, entrepreneurship focuses on innovation, risk management, technology, capital growth, and institutional activities. The interdependence of specific entrepreneurial segments, such as religion, migrants, and gender, impacts the government's ability to foster a creative and business-oriented spirit in society. Entrepreneurship has been a particular interest to business development-focused researchers and public policy planners. It occurs due to entrepreneurship encourages market innovation which is crucial in an increasingly complex global business world. Entrepreneurs' willingness to take risks and be creative is the main characteristic of their personality and behavior.

Entrepreneurship allows people to participate in economic and regional development by encouraging job growth and new business activities. There is a spar in the entrepreneurship literature about the meaning of entrepreneurship due to the increasing dynamic abilities of innovative people. The core of most definitions of entrepreneurship is the willingness to do something and is related to the risk-taking behavior popularized by the traditional media about entrepreneurship.

JRAK
12.3

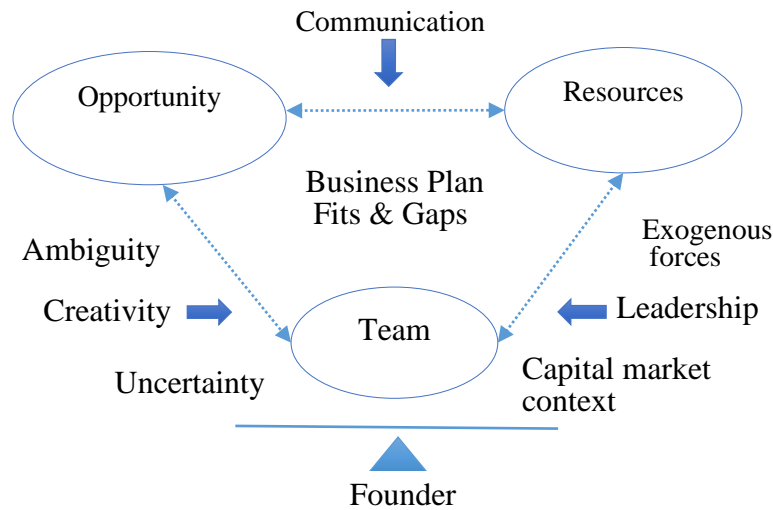


Figure 1.
Timmon's
Model of the
Entrepreneurs
hip Process

Timmons describes the entrepreneurial process, which is an essential factor for the concerned entrepreneur, and concludes that the success of entrepreneurship depends on the entrepreneur's ability to balance essential factors. The essential factor mentioned before is odds, teams, and resources (Ghee, 2018). The following picture is the relationship of each factor that can be described as follows:

The effectiveness of social entrepreneurship are 1) New ideas that can change the system, 2) Social impact potential, 3) Creativity, 4) Entrepreneurial quality, and 5) Having ethical character to convince the wider community (Bahena-Álvarez, Cordón-Pozo, & Delgado-Cruz, 2019). Social entrepreneurs do not focus on business results but more focused on the final result to create a sustainable society life transformation. These transformations must exist at the society level. In addition, social entrepreneurs - as private partners – are focusing on the sustainability, financial, and efficiency of their businesses to set apart from the external support by mobilizing finance and human resources in the society to create social and environmental impacts independently.

Social entrepreneurship usually requires a figure who is also distinctive, with a combination of visionary ideas. These people have leadership skills and commitment to make things happen and committed to helping others. An entrepreneurial process that brings people together in an idea, and "true" entrepreneurs do have the creative skills, techniques, and leadership needed, and entrepreneurship makes people active regarding visionary ideas and opportunities. Therefore, social entrepreneurship is someone who is driven by a mission using a series of entrepreneurial behavior to give social values for underprivileged people through activities that are an institutions-oriented, and with an ultimate goal of being independent, and the ability to meet their needs. Their necessities are also sustainable (Defourny et al., 2021). Dickel & Eckardt (2021) confirmed that gender discrepancy in social entrepreneurship cases is reducing and shows that women's participation is influenced by the level of the country's development. Therefore, cultural factors or social norms can explain women's behavior. As someone who was starting a business or becoming an entrepreneur should have a motive first, showed that an act (behavior) must have been preceded by motive first, as shown below:

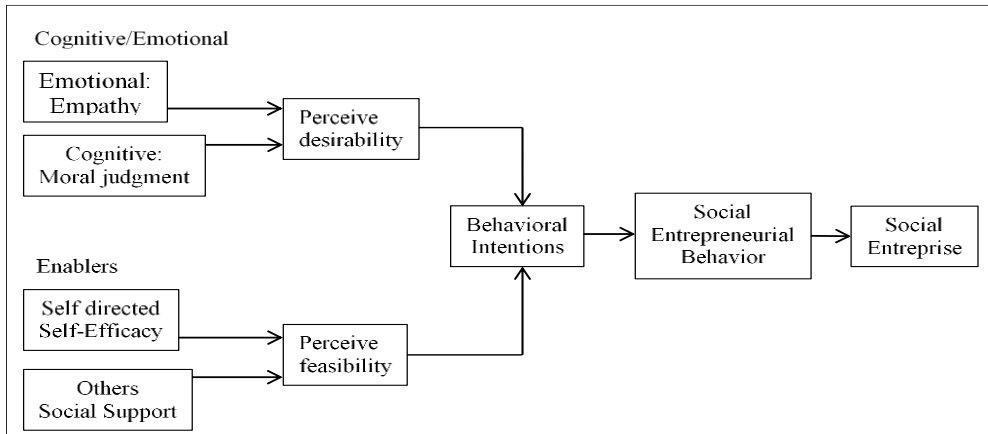


Figure 2. Model of Social Entrepreneurial Intention

Figure 2 shows that intention or motive is formed from the emotional pressure of desires that are acceptable and feasible to do in creating a social enterprise. In the perspective of Islam, the absolute owner of the property is Allah. In contrast, the ownership of human beings on the property is limited to carrying out the trust and spending it according to what is said in the Qur 'an and al-Hadith; similar things are also mentioned Veitzal, (Zainal, Alamsyah, Sugiharto, & Antonio, 2017). In order to fulfil the necessities of life, every human being is asked to "compete in goodness" *fastabiqul khairat*, as the word of Allah SWT in verse 148 of Al-Baqarah. Islamic social entrepreneurship proposes that an enterprise should generate benefit for others, for the entrepreneurs and society with the existence of values creation and employment. In business activity, it is to increase value-added, which transforms less or useless things to be useful or more useful than before. In social entrepreneurship, businesses look for profit and enhance the social values, which are based on professionalism, accountability, and existing technology-based efficiency. Therefore, every Muslim entrepreneur must have the will to support each other. This means changing the old vision (profit-seeking) to a new one, that is, by working more productively and sharing contributions and working not only for their interests but also for humanity's amelioration. In Al-Maidah verse 2, it is emphasized that "Cooperate in goodness and righteousness, and do not cooperate in sin and transgression. And be mindful of Allah. Surely Allah is severe in punishment".

This research examines the phenomenon of entrepreneurship in an Islamic perspective that links it to the concept of social entrepreneurship, by involving women as business actors. Phenomena in the field show that there are several motives behind women to do business, as a result of the Covid-19 pandemic and also as novelty in research. This research examines an entrepreneur, especially a woman entrepreneur by applying the Tanwir Aisyiyah framework, namely economic empowerment. The benefit of this research is that it can offer the concept of Islamic social entrepreneurship to be developed into a work program that is used by 'Aisyiyah's fostered entrepreneurs in all their working areas.

JRAK METHODS

12.3



Figure 3. Research Method

1 This research is a qualitative, focuses on Islamic social entrepreneurship during the pandemic era. A qualitative research design involving several sites and research subjects as cases. Therefore, this research uses a case study approach, which aims to refine theory with the complexity of the issue that can be offered for future research. In this study, it is necessary to focus on the existing cases and on logical activities that are not merely observational logic but also fundamentally have the tendency to be more reflective (Defourny et al., 2021). With this reflective principle, researchers can focus and carefully assess different impressions by engaging themselves in collecting and recording work but did not need to mimic the process of theoreticians, actors, and audience conceptualization (Harrison & Leitch, 2018).

Data collecting is gathered by using Participatory Action Research (PAR) through activities carried out by participants or critical informants and in-depth interviews. In addition, the data collection process is also carried out through Focus Group Discussion (FGD). After going through data presentation and reduction, it can be used to verify the data that has been collected. Furthermore, the data analysis process is carried out simultaneously together with the data collection process, with the following stages: 1) Data collection, 2) Data reduction, 3) Data display, and 4) Conclusion drawing and verifying. The application of PAR carried out in this study is as follows:

PAR was conducted with a workshop for MSME participants where the researcher acted as a presenter and delivered material related to management strategies using the canvas method and the researcher became a resource person at the workshop. In this study, there were several informants, who are the chairman of the 'Aisyiyah Regional Leadership in East Java, the Chair of the East Java Economic and Employment Council, women business entrepreneur (under the guidance of the 'Aisyiyah Entrepreneurial School), and the Chairperson of the Aisyiyah Regional Leadership (PDA) Malang Raya, Blitar, Lamongan. Apart from these informants, important information was also obtained from the speech of the chairman of the Central Executive 'Aisyiyah regarding women's economic empowerment policies. The reason for selecting the informants mentioned is because they are the ones who know theories and practice the concept of social entrepreneurship which is practiced at 'Aisyiyah. The main list of questions asked was related to their motivations for entrepreneurship, what kind of training they received, the benefits of the training, the difficulties during business, and their strategies in overcoming these obstacles.

RESULTS AND DISCUSSION

Women Motivation in Becoming an Entrepreneur

The result of this study indicates that a woman who enters the business world because of her intention can be strengthened. It is accordance with the previous study which stated that there are empathy, moral judgment and self-efficacy within woman entrepreneurs who works in this industry due to her own intention (Rajan & Panicker, 2020).

The characteristics of the respondents in this study were women who became entrepreneurs with more than 3 to 20 years of experience under the guidance of the Aisyiyah Entrepreneurial School (SWA) in Malang Raya, Blitar and Lamongan. The following are some of the results of interviews that have been conducted.

The results of the interview also illustrate:

585

“After the divorcement, I had no income because I was not a working woman. After a while I realized that life must go on, and I started a food product, fresh food reseller business. Currently, I have started to process it myself and already have my own brand”.

Another interview result stated:

“I started by doing some extra cooking when there were parental meetings, I sold them (extra dish) around them, and as it continued to grow, they ordered dishes for certain needs. Currently this business has developed into a catering business and has a brand”.

Other interview results stated:

“My previous activity was to selling milk from our small farm cows, but then I thought, the price is very cheap, while the milk’s expired date is very fast and perishable, so I thought about processing the milk products. And now my dairy business has grown”.

Other studies also confirmed that motivation is a set of power to initiate behavior and determine the form, direction, intensity, and duration. Women are motivated to do business by a variety of factors ([Bobrowska & Conrad, 2017](#)), which states that a female entrepreneur generally has complex motivations, which are personal aspirations and also family influences. Women entrepreneurs generally start a business through the MSME sector because they consider that their challenges in this sector are fewer than in large companies ([Rajan & Panicker, 2020](#)). This is because women also want to seek opportunities to use their skills, experience and desire the freedom to determine their fate, as found in the previous research ([Kazumi & Kawai, 2017](#)), so that entrepreneurship is perceived as a way of wealth creation for women.

Women entrepreneurs globally are often used as social, economic, and cultural empowerment instruments based on their inherent role. The results of this study also showed that there is some necessity of a better understanding about some obstacles that would hinder the prospective women entrepreneur, as well as some specific supports that required for a woman to start an entrepreneurship, as also found in the research of ([Prameshwara & Yudoko, 2018](#)). Other than that, there is some necessary entrepreneurship process that beginners must carry out, as described in the "Timmons Model," with three critical factors, which are opportunity, team, and resources. The founder is the one who act as the leading player. Therefore, the three critical factors must be played in a balanced manner in business management. However, apart from the model that Timmon brought up, providing support for women's economic independence is important considering that women have good motivation. This is supported by research results which shows that women who are doing social entrepreneurs have high motivation for social problems ([Rosca et al., 2020](#)). In addition, women entrepreneurs have a sense of sensitivity in the business creation process. The study also highlights specific challenges faced by women entrepreneurs in developing markets and the inclusive strategies that can be applied to enhancing socio-economic development.

‘Aisyiyah as a Social Agent in Entrepreneurship

This study is conducted in the 'Aisyiyah, an organization which has a vision to create a prosperous society, by the blessing of Allah, that carried by the society who lead their citizens towards the happiness of the world and the Hereafter. To achieve this goal, 'Aisyiyah, which now stands as the Women's Movement, acts as a social agent by launching an Economic Empowerment Program for Women. A woman also wants to be independent when she has a family, and some also have a high social inspiration. Women with a feminist value, not only interested in 'money but also has a solicitude point that

Asfiah, Shafira, Febriani, Pratika, Islamic Social Entrepreneurship...

causing society to consider them as a 'mother' for the community. Furthermore, as the basis of social entrepreneurship, it is closely identified with the spirit of women ([Nakamura & Horimoto, 2020](#)).

The results of the observations from this study found that 'Aisyiyah can play a role as a Social Agent, in the Economic Empowerment Program application that they develop, as has been done to the women entrepreneur community. As a Social Agent, the role as a Social Agent was conveyed in the General Chair's Speech, that 'Aisyiyah must be a trigger for change towards some advancements of women and become a strong attraction for the women's movement in Indonesia, primarily through economic empowerment ([Djohantini, 2018](#)). With that role, 'Aisyiyah develops a program dealing with social and ecological problems in an entrepreneurial way.

As an initiative model, social entrepreneurship development will connect various individual entrepreneurship, provide social opportunities recognition on community factor, and result as a new value that originates from the social entrepreneurship development process. This result shows that it is essential to develop the concept first in order to have a role in the social entrepreneurship initiatives development process. It is supported by previous study conducted by [Nakamura & Horimoto \(2020\)](#).

Implementing the General Chairperson's speech at the National Assembly and affecting the organization will help to transfer noble values to individuals in the community. An individual who acts as a social entrepreneur must have the ability to solve social problems with innovative solutions. With these understandable values, it will impact human development, and it will determine the sustainability of social entrepreneurship. Although the measurement of economic value is generally available, measurement in the social value or social impact meets some difficulties, especially in formulating mutually acceptable measures. Islamic-based organizations can play an essential role in promoting social and economic development.

This social entrepreneurship must be a mutual solution because eventually, the success of this business is not only measured by profit, but also their business operations that contribute to the community or reflect a mutual value, vision, and desire to combine work with family, this result has the same finding as provided by [Wang \(2019\)](#).

It is necessary to maintain congruency in existing conditions to preserve its sustainability. Business training is still necessary for social entrepreneurs to empower women economic which are the MSE community. Thus, social business is also a development tool, advancing women's rights through cultural as well as economic empowerment. Moreover, for the effectiveness and sustainability of the MSE business, it is necessary to strengthen the weaknesses that are generally experienced by the MSEs ([Bansal, Garg, & Sharma, 2019](#)). While being strengthened are microfinance, business training, and entrepreneurship ([Maracine, 2020](#)), including the resources of human, operational engineering aspects, and marketing aspects. Social network development should be done by focusing on the community involving various areas of the living, including home, work, environment, local organizations, and socio-religious groups. Thus, local places will become areas or platforms for job creation, connecting women entrepreneurs and their communities ([Prameshwara & Yudoko, 2018](#)).

Islamic Social Entrepreneurship Model

Social entrepreneurship is an emancipation perspective ([Chandra, 2017](#)), which explores the potential for social entrepreneurship. Thus, any individual can use to throw off an unpleasant past, such as a condition of drug addiction, formerly convicted people, or other experiences. Social business will help lift and rebuild someone's mind that has been fallen.

587

Entanglement in entrepreneurship can be emancipatory by allowing individuals to escape from some of the constraints that have threatened them and build a new meaning in life and a new social role as well as a new connection so that it can build a new future. To be involved in social entrepreneurship, it is necessary to understand and recognize the values that will become the basis of behavior.

The concept of value creation in social entrepreneurship is trying to combine economic and social values by the Islamic perspective about trustworthiness. In Islamic teachings, where Allah commands his servants through holy verses, QS. Al-Baqarah verse 148: "*And every Ummah has a Qibla that he faces towards Him. So compete with you in goodness. Wherever you are, Allah will gather you all*". Likewise, in QS. Al-Maidah verse 2: "*Cooperate with one another in goodness and righteousness, and do not cooperate in sin and transgression. And be mindful of Allah. Surely Allah is severe in punishment*". In the Islamic view, all activities in life have the value of worship, and some demands serve as guidelines for behaving, including in running the economy. This activity about the economy is termed contemporary worship, in which humans are considered to know more about their life, as a Hadith of the Prophet SAW said: "*You know more about your world affairs*".

In Islamic teachings, in all of life, some laws and rules must be obeyed, and the highest law is the Qur'an, then Al-Hadith and the next is *ijma' alama* (the result of the agreement of the 'ulama). The results of this study showed that the Social Religious Movements 'Aisyiyah who has developed the Work Program of Economic Empowerment for women, is an implementation of the organization's vision, which done by training, workshops, School of 'Aisyiyah Entrepreneurship (SWA – *Sekolah Wirausaha 'Aisyiyah*). This is to implement the objectives of the organization, that is escalating women's quality of life, achieving the welfare of her family, by encouraging women to become more independent through the Program for Business Development Economic Families 'Aisyiyah (BUEKA - *Bina Usaha Ekonomi Keluarga 'Aisyiyah*), with businesses based on local wisdom. With the implementation of the National Economic Program, the design of an Islamic Social Entrepreneurship Model can be seen in the following figure:

One of the roles of this program is to increase the entrepreneurial motivation of its members. An entrepreneur who focuses on the social field tends to a certain type of behavior and tries to achieve social goals as well ([Nakamura & Horimoto, 2020](#)). In the concept of social entrepreneurship, an important role is played by entrepreneurial motivation ([Ruiz-Rosa et al., 2020](#)). While the main goal of entrepreneurship in general is to make a profit, the main goal of social and environmental entrepreneurship is to solve social and environmental problems ([Ummiroh, Ruhul, Schawab Andreas, 2020](#))

Additionally, in this program women entrepreneurs are assisted to obtain financing from external parties based on sharia values. This financing will certainly support them to keep existing and surviving in the midst of competition. The training activities, workshops and schools that are provided are expected to be able to add knowledge in theory so that they can improve aspects of marketing, finance, technology, operations and business strategy. By improving various aspects of this line, it will certainly produce competitive women entrepreneurs and sustainable businesses. The Islamic Social Entrepreneurship Model can be seen in the following figure:

Asfiah, Shafira, Febriani, Pratika, Islamic Social Entrepreneurship...

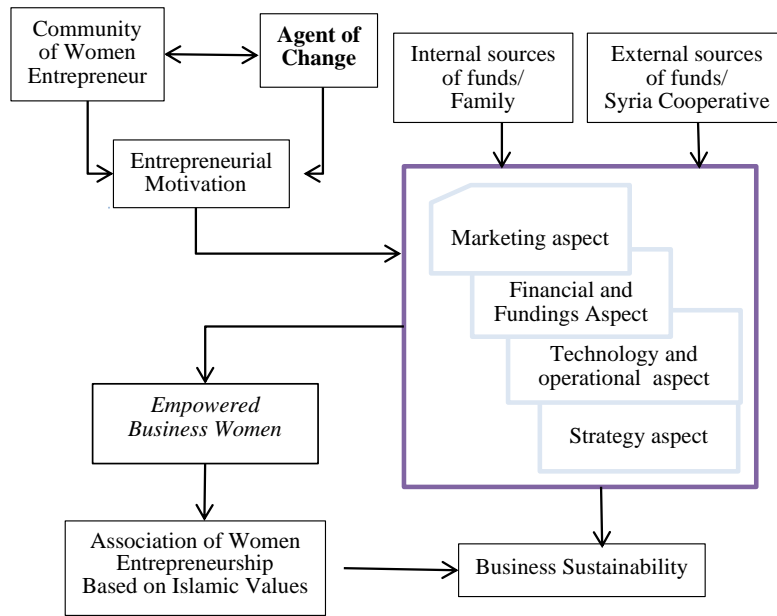


Figure 4. UMK Islamic Social Entrepreneurship Model

Source: Research Results, Processed

CONCLUSION

The concept of Islamic social entrepreneurship offers solutions to overcome problems that occur in society with Islamic values. From a perspective microfinance, it is seen as a powerful tool for reaching and uplifting the poor, raising their standard of living by creating jobs and increasing the demand for goods and services by empowering them as designed. MSE businesses have contributed to economic growth and poverty alleviation, so the government or social organizations need to support their existence.

The application of this concept was carried out by 'Aisiyah as the agent of change in empowering women to become competitive business actors. 'Aisiyah provides an opportunity for them to improve competence in terms of management to support the continuity of their business and life going forward. This research still uses few and limited sources from East Java. For further research, other researchers can add sources from other regions and other communities to broaden the scope in terms of entrepreneurship.

REFERENCES

'Aisiyah, P. (2015). Visi Misi 'Aisiyah.

Anggadwita, G., Ramadani, V., Alamanda, D. T., Ratten, V., & Hashani, M. (2017). Entrepreneurial Intentions From An Islamic Perspective: A Study Of Muslim Entrepreneurs In Indonesia. *International Journal of Entrepreneurship and Small Business*, 31(2), 165–179. <https://doi.org/10.1504/IJESB.2017.084086>

Azan, Z., & Sarif, S. M. (2017). A Contemporary Theory Of Social Entrepreneurship From Tawhidic Paradigm : A Conceptual Study. *International Journal of Academic Reserach in Business and Social Sciences*, 7(3), 392–400. <https://doi.org/10.6007/IJARBSS/v7-i3/2771>

589

- Bahena-Álvarez, I. L., Cordón-Pozo, E., & Delgado-Cruz, A. (2019). Social Entrepreneurship In The Conduct Of Responsible Innovation: Analysis Cluster In Mexican Smes. Sustainability (Switzerland), 11(13). <https://doi.org/10.3390/su11133714>
- Bansal, S., Garg, I., & Sharma, G. D. (2019). Social Entrepreneurship As A Path For Social Change And Driver Of Sustainable Development: A Systematic Review And Research Agenda. Sustainability (Switzerland), 11(4). <https://doi.org/10.3390/su11041091>
- Bobrowska, S., & Conrad, H. (2017). Discourses Of Female Entrepreneurship In The Japanese Business Press—25 Years And Little Progress. Japanese Studies, 37(1), 1–22. <https://doi.org/10.1080/10371397.2017.1293474>
- Chandra, Y. (2017). Social Entrepreneurship As Emancipatory Work. Journal of Business Venturing, 32(6), 657–673. <https://doi.org/10.1016/j.jbusvent.2017.08.004>
- Defourny, J., Nyssens, M., & Brolis, O. (2021). Testing Social Enterprise Models Across The World: Evidence From The “International Comparative Social Enterprise Models (ICSEM) Project.” Nonprofit and Voluntary Sector Quarterly, 50(2), 420–440. <https://doi.org/10.1177/0899764020959470>
- Depkop. (2018). Perkembangan Data Usaha Mikro , Kecil , Menengah Dan Usaha Besar. www.depkop.go.id (Vol. 2000).
- Dickel, P., & Eckardt, G. (2021). Who Wants To Be A Social Entrepreneur? The Role Of Gender And Sustainability Orientation. Journal of Small Business Management, 59(1), 196–218. <https://doi.org/10.1080/00472778.2019.1704489>
- Djohantini, N. (2018). Pemberdayaan dan Penguatan Ekonomi Perempuan.
- Fibriyani, V., & Mufidah, E. (2018). Pengaruh Faktor Eksternal Dan Internal Terhadap Kinerja Umkm Di Kota Pasuruan. Jurnal Akuntansi, 3(3), 873. <https://doi.org/10.30736/jpensi.v3i3.190>
- Ghee, W. Y. (2018). An Application Of Timmons Model In The Mini Entrepreneurial Logistics Project. Advances in Social Sciences Research Journal, 5(10), 511–520. <https://doi.org/10.14738/assrj.510.5541>
- Harrison, R. T., & Leitch, C. M. (2018). Research Handbook On Entrepreneurship And Leadership. Research Handbook on Entrepreneurship and Leadership. <https://doi.org/10.4337/9781783473762>
- Hlady-Rispal, M., & Servantie, V. (2018). Deconstructing The Way In Which Value Is Created In The Context Of Social Entrepreneurship. International Journal of Management Reviews, 20(1), 62–80. <https://doi.org/10.1111/ijmr.12113>
- Kazumi, T., & Kawai, N. (2017). Institutional Support And Women’s Entrepreneurial Self-Efficacy. Asia Pacific Journal of Innovation and Entrepreneurship, 11(3), 345–365. <https://doi.org/10.1108/apjie-12-2017-041>
- Kickul, J., & Lyons, T. S. (2016). Understanding Social Entrepreneurship: The Relentless Pursuit Of Mission In An Ever Changing World (Second). New York: Routledge. <https://doi.org/10.1080/10705422.2014.957567>
- JRAK**
12.3 Lan, P. X., & Luc, P. T. (2020). A Conceptual Model Of Social Entrepreneurial Intention Based On Three Dimensions Of Social Capital. International Journal of Entrepreneurship and Small Business, 41(1), 115–128.

Asfiah, Shafira, Febriani, Pratika, Islamic Social Entrepreneurship...

<https://doi.org/10.1504/IJESB.2020.109434>

- Maracine, L. L. (2020). Economically Empowering Women As Foreign Policy: A Phenomenological Study On Building Peace In Northern Uganda Through Social Enterprise. University of Southern California (USC).
- Nakamura, Y. T., & Horimoto, M. (2020). A Conceptual Framework For Developing Women Social Entrepreneurs In Japan. *Advances in Developing Human Resources*, 22(2), 164–175. <https://doi.org/10.1177/1523422320907046>
- Nicolás, C., Rubio, A., & Fernández-Laviada, A. (2018). Cognitive Determinants Of Social Entrepreneurship: Variations According To The Degree Of Economic Development. *Journal of Social Entrepreneurship*, 9(2), 154–168. <https://doi.org/10.1080/19420676.2018.1452280>
- Prameshwara A, Yudoko, B. R. (2018). Female Social Entrepreneur Movement In Indonesia. *International Journal of Entrepreneurship*, 22, 1–13.
- Prasetyo, P. E., & Kistanti, N. R. (2020). Role Of Social Entrepreneurship In Supporting Business Opportunities And Entrepreneurship Competitiveness. *Open Journal of Business and Management*, 08(04), 1412–1425. <https://doi.org/10.4236/ojbm.2020.84090>
- Rajan, S., and Panicker, S. 2020. The Concept Of Entrepreneurial Ability-Evidence From Women In Msme Of Karnataka State. *International Journal of Entrepreneurship and Small Business* (Vol. 41, Issue 1). <https://doi.org/10.1504/IJESB.2020.109429>
- Rosca, E., Agarwal, N., and Brem, A. (2020). Women Entrepreneurs As Agents Of Change: A Comparative Analysis Of Social Entrepreneurship Processes In Emerging Markets. *Technological Forecasting and Social Change*, 157(March), 120067. <https://doi.org/10.1016/j.techfore.2020.120067>
- Ruiz-Rosa, I., Gutiérrez-Taño, D., and García-Rodríguez, F. J. 2020. Social Entrepreneurial Intention And The Impact Of COVID-19 Pandemic: A Structural Model. *Sustainability* (Switzerland), 12(17), 9–12. <https://doi.org/10.3390/SU12176970>
- Sengupta, S., Sahay, A., & Croce, F. (2018). Conceptualizing Social Entrepreneurship In The Context Of Emerging Economies: An Integrative Review Of Past Research From BRIICS. *International Entrepreneurship and Management Journal*, 14(4), 771–803. <https://doi.org/10.1007/s11365-017-0483-2>
- Syahfriani, E., Hasibuan, M. U., & Fanreza, R. (2019). Moral Forming And Character Of Participants In The Al- Qur ' an Perspective. *Proceeding International Seminar on Islamic Studies*, 1(1), 128–140.
- Tauber, L. (2021). Beyond Homogeneity: Redefining Social Entrepreneurship In Authoritarian Contexts. *Journal of Social Entrepreneurship*, 12(1), 50–68. <https://doi.org/10.1080/19420676.2019.1668829>
- Tenrinippi, A. (2019). Kewirausahaan Sosial Di Indonesia (Apa , Mengapa , Kapan , Siapa Dan Bagaimana). *Meraja Journal*, 2(3), 25–40.
- Ummiroh, Ruhul, Schawab Andreas, D. (2020). Women Social Entrepreneurs In A Muslim Society: How To Manage Patriarchy And Spouses. 15(1), 94–110. <https://doi.org/10.1108/SEJ-11-2021-0092>
- Wang, Q. (2019). Gender, Race/Ethnicity, And Entrepreneurship: Women Entrepreneurs

591

In A US South City. *International Journal of Entrepreneurial Behaviour and Research*, 25(8), 1766–1785. <https://doi.org/10.1108/IJEER-05-2017-0156>

Wheadon, M., & Duval-Couetil, N. (2019). Token Entrepreneurs: A Review Of Gender, Capital, And Context In Technology Entrepreneurship. *Entrepreneurship and Regional Development*, 31(3–4), 308–336. <https://doi.org/10.1080/08985626.2018.1551795>

Yasin, M. Z., and Yanuarisma, I. 2016. Sinergi Industri Dan UMKM Berbasis Kelembagaan Dalam Meningkatkan Daya Saing Industri Nasional: Skema Implementasi Dan Transmisi. *Jurnal Ilmu Ekonomi Terapan*, 01(2), 65–91.

Zainal, V. R., Alamsyah, H., Sugiharto, & Antonio, M. S. (2017). *Islamic Entrepreneurship: Maju, Berkembang Dan Bertahan Dengan Teladan Bisnis Rasulullah* (1st ed.). Yogyakarta: BPFE Fakultas Ekonomi dan Bisnis UGM.

JRAK
12.3