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ROLE OF WOMEN FOR ECONOMIC RESILIENCE

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ABSTRACT

Fatayat NU (Nahdlatul Ulama) and Muslimat NU are grassroots community organizations with millions of members throughout Indonesia. They are women and mothers who support their families in education and even the economy. From observations and searches and excavations, it is found that the phenomenon is that they are the ones who continue to drive the family economy during the pandemic when husbands and fathers lose their jobs due to PPKM regulations and also mass dismissals in many companies and other institutions. In addition, many husbands and fathers have died due to Covid-19 and comorbidities. Their economic resilience needs to be supported and encouraged to continue to develop even more in order to improve their welfare and that of future generations. Their economic model that utilizes the existing environment and availability as well as social capital of mutual assistance between members whose culture has been created for a long time can become a pattern that is developed, modified, and expanded its reach for other communities.

KEYWORDS: *Role, Women, Economic, Resilience*

BACKGROUND

When the COVID-19 pandemic occurred, many companies went bankrupt, small and medium businesses decreased their income, many people were fired and various socio-economic aspects experienced changes and declines. People try to survive for their own lives, their families, children and their community. When many children are orphaned because their fathers died due to COVID-19 or comorbidities, the resilience of mothers and women is a concern of many parties. So far, it is actually these women who have helped support the needs and the running of life in the family, but their presence and role are increasingly emerging when a crisis occurs, such as during the COVID-19 pandemic. (Bagwell, 2020).

Resilience is defined as the capacity of a system to adapt successfully to significant challenges that threaten its function, viability, or development (Masten, 2018). This study intends to dig deeper into the resilience and role of women in overcoming times of crisis, both resilience for themselves, their families and the economy of their communities. Muslimat NU and Fatayat NU as the largest religious community organizations in Indonesia with hundreds of millions of members spread throughout Indonesia have resilience that can be taken as good examples. Through this study, various explorations and observations as well as insights can be useful for further development, in order to scale up the resilience of other communities. From this study, we can also pay attention to the things that still need to be strengthened and support from various parties who should take part in overcoming the crisis period with these tough women.

METHOD

The study desk was conducted on 51 papers related to economic resilience and 47 papers related to the role of Fatayat NU and Muslimat NU during this pandemic, as well as observation to the related surrounding phenomenon and in-depth interviews with women who were struggle to resilience in these difficult times. Equipped with questionnaires, observations and documentation, the data analysis is inductive in nature and the results of qualitative research emphasize meaning rather than generalizations. The data analysis technique used in qualitative analysis has four stages, namely data collection, data reduction, data presentation and the last step is drawing conclusions and verification. From previous researches and theories that related to resilience and women role, this study examine the existing phenomena and explore several things related to the elements that exist within the framework of the role of women in their resilience and society. Data analysis including unit arrangement, data categorization, and data interpretation.

FINDING AND DISCUSSION

From the exploration of various previous studies and observations of the surrounding phenomena related to the roles of these women members of Muslimat NU and Fatayat NU, it can be seen their various achievements and outcomes. Among other things, the fulfillment of daily needs, primary and secondary needs such as paying for their children's school and even pocket money, success in gender practice, participation in society, and cooperation with their husbands, some of them even get appreciation from their husbands and society. Some of the roles of women in economic resilience, among others, are caused by several factors such as: leadership, culture, spirituality, networks and relationship which have impact on resources and marketing, also their preparedness before the crisis.

Leadership and Culture

The Muslimat NU and Fatayat NU organizations have central management on a national scale. The central board consists of various professions from members of the DPR, academics, expert staff, business practitioners, education experts, health experts to household consultants and leaders of Islamic boarding schools. Some of 'Ibu Nyai', pesantren leaders who gain legitimacy in society and the circle of members of Fatayat NU and Muslimat NU, are often also the leaders and core administrators of their organizations. So that opinions, views and policies and decisions immediately get acclamation and approval from many parties. They rarely get rebuttal from their members. Even if there are inputs, all of them are conveyed with good manners and full of politeness so that the climate of sisterhood is maintained.

Resilience Roles

In the management structure itself to the hamlets, they consist of various characters and professions. This diversity makes them have roles that can complement each other. Another advantage of the various different characters and their diverse roles makes it tough and resilient. There are women who have capability as analyst, catalyst, boundary spanner, visionary and educator. Not infrequently we find some women have at

the same time several abilities and roles. The role as analyst who informs, usually gathers, synthesizes, and presents data, can be found at Solihatun (Muslimat) and Nur Hayati (Fatayat). The role as catalyst who initiates, usually spark action, incites preparation, recovery process, can be seen in Fela (Muslimat) and Ufti (Fatayat). The role as Boundary spanner who includes, usually loops in relevant agencies, can be looked at Choitrotun (Muslimat) and Rois (Fatayat). The role with visionary who inspires, usually motivate team member and establish goals, can be recognized from people such as Istiqomah (Muslimat) and Afi (Fatayat). The role as educator who instructs, usually disseminate information and share best practices, could be identified from some women like Umma (Muslimat) and Fitri (Fatayat).

Culture

Religious guidance models in Muslimat NU and Fatayat NU in growing ukhuwah Islamiyah use educational religious guidance models and counseling guidance models. In fostering ukhuwah Islamiyah the themes given are: First, maintaining friendship between members and administrators, the implementation is visiting sick members/management, friendship from house to house by daily management, condolences if there are relatives of members/management who are sick, died and prayed for him, and greeted each other whenever they met anywhere. Second, caring and sharing with others, the implementation is donating some of the Fatayat NU cash money in for orphans. Third, helping each other sincerely, the implementation is to help the surrounding community who need help with an open heart. Obstacles of religious guidance models in growing ukhuwah Islamiyah, including: reading the Koran while momong/nursing, members talking to themselves, and playing cellphones. Solutions to the constraints of religious guidance models in growing ukhuwah Islamiyah, including: taking a heart-to-heart approach and providing understanding in a polite manner, providing interesting material, and using an educational approach. (Adisti, 2021). The driving factor is the spirit of togetherness of Muslimat management, Muslimat synergizes with NU youth. Inhibiting factors are: limited scope of women's movement, lack of adequate facilities (Siregar, 2020).

Spirituality and Religiosity

The role of Muslimat NU was carried out evenly and continuously throughout the village. (Siregar, 2020) Community participation in an effective development framework can be developed by empowering the potential and assets of the local community. Community service succeeded in involving the role of micro businesses to carry out knowledge sharing techniques for making dyed batik for mothers of members of the yasinan group. Their bonding through religious events, such as pengajian and majlis taklim. (Rahma, 2019)

The purpose of the spiritual and religious events is also to get closer to Allah and to familiarize relationships with the community and the environment in order to avoid disasters and calamities. By doing harmonization between God, human beings, and the environment, people feel that they have achieved meaning in life (meaningfulness) (Arifin et al., 2021).

Preparedness

Economic resilience is also depend on an organization's ability to respond to change as supported by the organization's planning processes and risk awareness. ('Economic Resilience', n.d.). Muslimat NU and Fatayat NU already have decades of experience since its establishment in 1946. They have experienced ups and downs in overcoming various crises and managed to get through them well. This is a capital for self-confidence as well as high-flying experience that is important in overcoming difficult situations.

Networks and Relationships

The connections that an organization forms and cultivates which may be important during crises. These can be both internal and external connections. It reinforces their resources center, marketing strategy and community benefits.

Resource Centre

From actor aspect, there are: (1) local and regional business; (2) economic development organizations; (3) emergency management; and (4) small business development centers.

I. Local and Regional Business

Some women have economic businesses that are carried out with their families, some are even inherited from their predecessors. Because they want to maintain this family business, these women desperately try everything to keep the business running, whatever the circumstances. This is what also makes it resilient (Mei, 2017).

II. Economic Development Organizations

Several administrators and members of Muslimat NU and Fatayat NU also worked hand in hand to build thematic villages that have a role or influence in increasing family income. This is because the amount of expenditure that should have been spent is reduced because it is already available or facilitated in the yard of the house so that the money that should be used to buy these goods can be diverted to buy other necessities and saved (Murtadho, 2019).

III. Emergency Management

The efficiency of the distribution of coin box funds is felt by local residents, apart from helping them relieve the burden of dues that are often carried out by the residents of village, this coin box program also gives birth to many positive sides with the existence of programs and activities such as assistance for orphans' education costs, helping with expenses. The management of corpses and donations for the families left behind, becomes an additional income for each RT cash, holds social activities such as recitations and even thanks to the coin box it also becomes additional financial income for local residents because the money withdrawal officers also get bonuses in it. The positive response given by local residents made this coin box continue to grow both in terms of quality and quantity because of the synergy built by residents who donated and administrators of NU coin boxes in the villages (Maudyah, 2019).

IV. Small Business Development Centers

In aspect of education, it was conducted unevenly and not continuously there were many villages that were assisted by Muslimat NU. (Siregar, 2020) Those education institutions such as pesantren, madrasah, school, diniyyah, tsanawiyah, Aliyah, even kindergarten and early childhood school, become development center for these women. It is not only center for human development and education, but also it extend to become small business development centers.

From Chambers of Commerce aspect, there are: (1) local, regional and state government; (2) business and entrepreneurship support services; (3) continuity planning; (4) funding assistance; (5) mitigation project support; (6) agency and resource directories; dan (7) redundancy support.

I. Local, Regional and State Government

They use an implementation strategy by encouraging BUMDes to form businesses based on the potential of local food ingredients such as soursop and use online media to market their product (Anjaningrum & Sapoetra, n.d.).

II. Business and Entrepreneurship Support Services

They also get community assistance from universities and NGOs in terms of increasing understanding of the urgency of household waste management. From the training, they develop it so that the waste can be more economically valuable. A waste bank that recycles waste into handicrafts and various other products is an additional source of income for the family (Samadikun, 2018).

III. Continuity Planning

The existence strategy carried out by the community is introducing the values of NU's which became the main idea namely preaching the values of Aswaja through various activities. Second, this community builds relationships with other communities so that they can become partners in carrying out joint activities, so it is increasingly known. Third, build intimacy between members, so that members feel at home and happy to be in the community, so they can be coordinated easily. Fourth, innovating programs, so that its activities can be accepted by students. Fifth, this community allows its members to be actively involved in other communities, the hope is that they can become protectors whenever there is a problem, for example when there are members who are active, then they can facilitate in carrying out their activities. Sixth, conducting regeneration to regenerate management and membership so that the community can continue to run. The seventh is to raise funds to finance all community activities, so that they can continue to exist to achieve their goals (Juliantara, 2020). These resilient women also fully participate in the management of waste banks in their villages/regions, either as managers or customers of the waste bank (Rosidah & Suwanda, 2019).

IV. Funding Assistance

Funding for their businesses and home industries is obtained by selling the jewelry they wear, keep or pawn. Sometimes relatives or neighbors or people in abundance have empathy and sympathy so they want to lend capital without interest. Apart from that, assistance is obtained from the government if there is a program or sometimes during the absorption period near the end of the year. The rest they receive financial assistance from Islamic and conventional banks. The better the implementation of Sharia Management Principles, the better the Consumer Perception of the Sharia Banking and Funding Institutions. (Edo Segara Gustanto, 2021)

V. Mitigation Project Support

In performing the process of asset management, they identify the assets in the form of a human, natural, and social assets. Then they develop assets by maximizing local potentials. A number of identified local potentials are developed through the provision of facilities like cooperatives, minimarkets, food courts where all elements of the development are under the direct coordination of the economic and empowerment centers. Their next step is developing waqf assets by maximizing the sources of local potentials by engaging small business enterprises as business partners, setting up businesses by providing capital, and establishing businesses by credit. All this cooperation is packed up using mudharabah, murabahah and musyarakah contracts. (Dikuraisyin, 2020)

VI. Agency and Resource Directories

They try to take advantage of abundant natural assets. For example, Gadung that thrives in the forest is made into chips. This Gadung chip product is distributed until it is known to faraway places. The ability of the community to process and the abundance of Gadung is an asset owned by the village community. With assistance, cooperation and collaboration with various parties, several changes occurred. Namely, knowledge of how to determine sales prices, innovation in packaging and product marketing network expansion, as well as increased profits (Rahma, 2019).

VII. Redundancy Support

The success of the activity is supported by simultaneous coordination between stakeholders and the support of assets and potential of religious and community leaders and openness in accepting evaluations. (Rahma, 2019) The influence of motivation, leadership style and support of village officials also influence to the progress of Fatayat NU and Muslimat NU in the village (Permatasari, 2020).

From Place/Space aspects, there are: (1) location; (2) well connected; (3) available online; (4) physical resources; and (5) able to meet business needs.

I. Location

In the economic aspect was carried out unevenly and not continuously, some of them only played in some villages. (Siregar, 2020) It reduced any obligation from taxes or expensive rent fee, different from the same business that placed in mall or department stores.

II. Well Connected

The role of Muslimat turned out to be greater and more important in the aspect of the religious field. In the religious aspect the role of Muslimat NU was carried out evenly and continuously throughout the village. The role of the second Muslimat in the economic aspect was carried out unevenly and not continuously, they only played in seven villages. In the aspect of education, it was conducted unevenly and not continuously there were five villages that were assisted by Muslimat NU. (Siregar, 2020)

III. Available Online

Many of Muslimat NU and Fatayat NU use video or photo media. The results of their activities are sent via video or photos through the Whatsapp application. The activities carried out included their teaching activities at schools, the experimenting with making hand sanitizers, etc. (Safriyani et al., 2020) Their presence in web and social media such as Instagram, Facebook, YouTube makes them easy to find, so that their products and services can be recognized quickly. The result is an increase in sales and opportunities to be funded by interested parties.

IV. Physical Resources

With the existence of Muslimat NU, the people and society experience prosperity. This is inseparable from the role of the Muslimat NU who participates in various women's empowerment activities both in the social and religious fields, such as compensation to the poor, youth education, house renovation, establishing orphanages, health and family planning counseling, da'iyah training, ta'lim assembly, hajj training, commemoration of Islamic holidays, and commemoration of NU's Birthday (Afidah, 2021).

V. Able to Meet Business Needs

Several empowerment strategies carried out in order to build a healthy generation in Village are holding a campaign as an effort to build a healthy generation and forming a smart mother group as a forum for young mothers who are members of Muslimat NU and Fatayat NU. They share experiences about caring for children and conduct campaigns with poster media. (Nadhifah, 2020). This approach also implemented on product and services of their business and small medium entrepreneurship.

From Momentum aspects, there are: (1) providing services before crisis improve economic condition; (2) establish protocol during operation; (3) being available after crisis, (4) stay open, dan (5) reduces economic impacts.

I. Providing Services before Crisis Improve Economic Condition

Women members of Muslimat NU and fatayat NU in various places also take part in Posyandu activities. Together they increase promotion and health education for mothers who have toddlers so that the public knows about the importance of checking the growth and development of toddlers and providing information about nutrition starting from pregnancy. Each prenatal care also provides and increases knowledge for mothers about maternal and fetal nutrition. (Sihombing & Mariyana, 2021)

II. Establish Protocol during Operation

The purpose of the BMT NU Launching is at MWC NU is as follows: first, Increasing the professionalism and understanding of NU citizens in the field of improving the economy of the community by avoiding things that are still unclear in terms of the obvious things halalal thoyyiban; Secondly, to provide a place for the NU community to be more creative and excel in the development of economic activities, whether saving, loans or otherwise based on Islamic sharia in the Kaffah, Third, as community partners in banking problems to help increase business and capital in nature. (Wasik, 2021)

III. Being Available after Crisis

The coaching carried out at BMT NU covers two things: namely guidance on the management of BMT NU to improve service and development of BMT NU and guidance to the community in the form of awareness of the importance of establishing BMT NU towards the community (Wasik, 2021).

IV. Stay Open

Their services are stay open in this crisis time, with concerning to healthy protocols. From economic services, education services, until parenting and family consultation. The three main focuses in fostering sakinah families issued by the Nahdlatul Ulama Family Benefit Institution (LKKNU) among Nahdliyin Sleman Yogyakarta residents are population education, improving the quality of the residential environment, and reducing poverty. In its duties and functions, the Nahdlatul Ulama Family Welfare Institution, LKKNU, plays a role in the welfare of families and communities so that a sakinah family life can be achieved. (Pepy Marwinata, 2021)

V. Reduces Economic Impacts

The construction of the training is carried out with religious and social activities of the community. Among them are Tadarus Alquran activities, reading Barzanji, Yasinan-Tahlil, holding annual religious events and social services. Furthermore, the empowerment construction for women undertaken by the NU Fatayat is by collaborating with several government agencies to be able to raise funds. Funds obtained and collected are used as the cost of coaching and empowering women. Empowerment of women by the Fatayat of NU is carried out by providing psychological reinforcement through religious counseling both individual or by groups subsequently economic empowerment is

carried out in the form of workshops in the development of skills and entrepreneurship (Safi'i & Ismanto, 2021).

From Strategy aspects, there are: (1) identify coordinating organization; (2) leverage partnership; (3) collect resources; (4) market support services; (5) build relationship.

I. Identify Coordinating Organization

With good management, Sharia Cooperatives and other financial institutions that support the economic speed of these Muslimat NU and Fatayat NU women will also get better. (Putra & Pesrizal, 2021). Some of their community empowerment uses an Asset Based Community Development (ABCD) mentoring approach (Farida et al., 2021).

II. Leverage Partnership

The Nahdlatul Ulama Muslim movement in the Reformation era has until now metamorphosed into an inclusive religious movement education entity. The spirit of this Muslim movement contributed to the transformation of the social movements of the ummah and nationality (Ummah Wathaniyyah) (Nasution, 2021). This movement is including Muslimat NU and Fatayat NU as their underbow organizations.

III. Collect Resources

NU CARE-LAZISNU has a community economic empowerment program in the form of distributing funds to micro and small business actors. Receipts and distribution of funds always experience ups and downs. However, if measured by ZCP (Zakat Core Principle) and looking at the ACR (Allocation to Collection Ratio) it is found that the level of effectiveness of productive zakat is still said to be low so that more productive zakat management needs to be prioritized in the future. (Ahmad, 2021)

IV. Market Support Services

This community empowerment assistance is for utilizing and overcoming the problem of environmental pollution of coconut water waste into useful and economically valuable processed in the form of nata de coco for Fatayat NU members so that coconut water which has not been used by coconut traders in the market. Traditional markets in North Metro District and its surroundings can be utilized. (Farida et al., 2021)

V. Build Relationship

They also have a good relationship with the mosques, musholla of their villages. The governance of the mosque, the performance of the mosque is both a source of income and the strategies that have been implemented or will be implemented. (Anggraini et al., 2020)

Marketing Strategy

To serve hub for growth, development and resilience, they keep learning how to asses partner reach and reputation; craft messages and spread the words.

In assessing partner reach and reputation, there are some aspects such as community, reputation, and engagement, identify opportunities to collaborate. Truly understanding the social-ecological system requires considering the social, cultural, historical, and legal/policy aspects as well. Although regulatory bodies now include human dimensions in their management plans, there are still challenges to integrating social science into the decision-making process. There is a national and international understanding that if resource managers are to understand and develop strategies for coastal resilience, a holistic approach is needed that includes an understanding of the intersection between the dynamics of fisheries management and women's participation within fishing. (Calhoun et al., 2016)

Craft message: brief, attention-catching content, focus promotion, services, benefits, resource available. Tailor messages to asset and needs of specific community. Use partner success to support message. Healthy networks.

The success of the service program is supported by mapping the potential and adequacy of social analysis so that it can map partner and target assets at the planning stage with sufficient data support. (Sanggal, n.d.)

The next important step is spreading the word. It could conduct outreach across a range of media and in-person; leverage pre-existing events to let people know about the services and products; harness partner networks to widen the scope of outreach.

Fatayat NU's efforts in fostering religious character education and social care for women in the village are by holding: religious character building activities, in the form of tahlil, istighosah and yasin activities. Fostering the character of social care for women, in the form of field activities and allocation of funds. Factors supporting the implementation of religious character education and social care for women in the village are: Fatayat NU often cooperates with Muslimat. Village officials who always facilitate and oversee activities at Fatayat NU. There is a boarding school institution whose facilities are often used for activities that Fatayat NU carries out. (SAJIAH, 2020)

Community Benefits

There are some community benefits that seen from those organizations. Before the crisis, there are some aspects such as Mitigation project assistance, Inter-agency connection, Partnership support, Simple and easy continuity planning, Cross-training support, also system diversification and redundancy.

I. Mitigation Project Assistance

The Regional chairman of Muslimat NU had played a role in empowering the Islamic community, especially the Muslimat NU, but in some places it still had not been maximized yet. Because some Regional chairman of Muslimat NU programs were not running, and the empowerment carried out by the Regional chairman of Muslimat NU had not directly touched the community down to the bottom and breadth. (Syukur et al., 2020) Some competition that held between those branches of organizations, in regional or national event, make some of them being trigged and improved.

II. Inter-agency Connection

Fatayat NU members are Muslim women between the ages of 18 and 40. The Muslimat NU members range in age from 35 to 70 years. Often it is also found that Fatayat members are also Muslimat members. This is what makes the bond between them even stronger.

Some of Muslimat NU and Fatayat NU also have umroh and hajj travel services as their extended economic resources. Some of their management information system to improve Umrah services can be proven by the application. Umrah services today are more effective and efficient. In addition, the management information system provide improved services for prospective Umrah pilgrims in carrying out Umrah services (W Trio, 2021).

III. Partnership Support

The development of human resources at Muslimat NU has made the image of the organization increase in the eyes of the community. Many parties want to work together and even make Muslimat organizations a stakeholder in various fields. (Fakhria & Wulan, 2020)

IV. Simple, Easy Continuity Planning

The Majelis Ta'lim Muslimah has a network of friendship strong and maintained through routine recitation, so that this economic activity can still be done (Rumiah, 2019). Cross-training support, including technology support, infrastructure and intellectual property right.

Several strengths that can encourage the floating of clover batik, namely the ability to make a capable batik, iconic distinctive motifs and organic batik technology. The opportunities that arise, namely export opportunities, support of the city government, support of other elements of society, and online marketing opportunities. While weaknesses include the number of craftsmen, low online marketing capabilities, motives not yet registered as intellectual property rights, limited production, and marketing volumes, traditional tools, and low capital. The threat that arises namely, the emergence of other motifs as a competitor batik, and batik printing production that offers cheaper prices with a larger production scale (Hardjati et al., 2020).

V. System Diversification and Redundancy

Some of the administrators evaluate how the financial statements of the Muslimat NU educational institution are presented and reconstruct their financial statements based on the Statement of Financial Accounting Standards (Febriani et al., 2021). After the crisis, there are some aspects such

as Recovery funding assistance, Expedited permitting, Business impact assessment, Dissemination of accurate information, Resource directories, and Grant application assistance.

VI. Recovery Funding Assistance

The financing of the Murābahah contract at some BMT NU Branch uses the Murābahah contract ordering and bil wakalah, because if it is not possible for the BMT NU Branch to find goods, then it is represented to the customer to look for the needed goods. (Selvia & Rahman, 2021).

VII. Expedited Permitting

There is also a phenomenon in several places that some Muslimat NU and Fatayat NU cadres are also part of policy makers in the government. Their existence makes it easy for organizations to get access to information, audience meet-up and consultation, cooperation opportunities, expedited permitting and possible funding. (Syukur et al., 2020)

VIII. Business Impact Assessment

The better knowledge and ability of women in managing zakat, the more trained NU women will be in using it. The use of this understanding of zakat builds the strength of NU women in managing zakat in Fatayat NU, Muslimat NU and zakat institutions, especially in LAZISNU (Aisah & Indrianti, 2021)

IX. Dissemination of Accurate Information.

This kind of privilege is such as forming a waste management group and the implementation of waste management extension activities for the villagers. Group formation is carried out by forming an arrangement of active administrators who will work in managing waste. After that, guidance was provided for them to support the planned programs, while the extension activities were carried out by bringing in an expert in the field of waste management. (Fahimah, 2019).

X. Resource Directories

At the provincial level there are regional administrators, at the city or district level there are branch managers. Each sub-district has a branch manager, there are even village administrators to the hamlet. Although the organization is made so rigid and there are rules for its implementation according to the AD/ART, in practice they are very flexible and can be very adaptive to see the situations and conditions they are facing at certain times. That make this organization's adaptability as established and maintained by management and professional practices ('Economic Resilience', n.d.).

XI. Grant Application Assistance

Weaknesses in terms of Operational HR can be covered by taking advantage of the existence of PKK/Fatayat NU and Karang Taruna/IPNU/IPPNU. Especially for the development of Savings and Loans Business, they can ask PKK/Fatayat NU for help. This can be done because it learns from the experience of the Women's Cooperative (KOPWAN) which is fluent in managing savings and loans. Meanwhile, Karang Taruna / IPNU / IPPNU have the potential to manage the development of MSME business units (Cahyudin, 2019).

From this study, it also can be seen that the participation of the government and elements of society, such as religious-based community organizations and non-governmental organizations that care about the Islamic economy and have broad access to information, is needed. Such as from sharia microfinance institutions like sharia financial services cooperatives (KJKS) and baitul maal wat tamwil (BMT) (Herianingrum & Maulana, 2016).

CONCLUSION

In maintaining the economic resilience of themselves, their families and communities, these Muslimat NU and Fatayat NU women have roles as co-pilots of leadership in the household, as nurses in health problems for themselves and their families so that they can save on expenses for treatment, have initiation and continue innovate by utilizing local materials that are around and provide added value for higher selling points. They continue to learn and strive to further develop themselves for the future of themselves, their families and their children. Together with the community and recitation routines that make the bonding stronger, they exchange knowledge, information, market networks, promote each other and buy each other for the sake of the continuity of the business of their friends who share the same fate.

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