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OSAKA, JAPAN

{ Conference Proceedings
{ May 10-12 2016

ICSSAM

International Conference on
Social Science and Management

ISEPSS

International Symposium on
Education, Psychology and Social Sciences



Conference Proceedings

May 10-12, 2016
Osaka, Japan

ICSSAM

International Conference on Social Science and
Management

ISEPSS

International Symposium on Education, Psychology
and Social Sciences

ICSSAM

International Conference on Social Science and Management

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ISEPSS

International Symposium on Education, Psychology and Social Sciences

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General Information for Participants

■ Registration

The registration desk will be situated on the **10th Floor** at the **Osaka International Convention Center** during the following time:

13:00-16:30 Tuesday, May 10, 2016

08:00-17:30 Wednesday, May 11, 2016

08:30-16:00 Thursday, May 12, 2016

■ Organizer



Higher Education Forum (HEF)

Tel: + 886 2 2740 1498 | www.prohef.org



■ A Polite Request to All Participants

Participants are requested to arrive in a timely fashion for all addresses. Presenters are reminded that the time slots should be divided fairly and equally by the number of presentations, and that they should not overrun. The session chair is asked to assume this timekeeping role and to summarize key issues in each topic.



Sandals or Slippers



Tank Top



Shorts

■ Certificate

Certificate of Presentation or Certificate of Attendance

A certificate of attendance includes participant's name and affiliation, certifying the participation in the conference. A certificate of presentation indicates a presenter's name, affiliation and the paper title that is presented in the scheduled session.

Certificate Distribution

Oral presenters will receive a certificate of presentation from the session chair after their presentations or at the end of the session. Poster presenters will receive a certificate of presentation from the conference staff at the end of their poster session.

The certificate of presentation will not be issued, either at or after the conference, to authors whose papers are registered but not presented. Instead, the certificate of attendance will be provided after the conference.

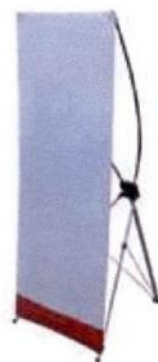
■ **Preparation for Oral Presentations**

All presentation rooms are equipped with a screen, an LCD projector, and a laptop computer installed with Microsoft PowerPoint. You will be able to insert your USB flash drive into the computer and double check your file in PowerPoint. We recommend you to bring two copies of the file in case that one fails. You may also connect your own laptop to the provided projector; however please ensure you have the requisite connector.

Preparation for Poster Presentation

Materials Provided by the Conference Organizer:

1. X-frame display & base fabric canvases (60cm×160cm)
2. Adhesive tapes or binder clips



Materials Prepared by the Presenters:

1. Home-made Poster(s)
2. Material: not limited, can be posted on the canvases
3. Recommended poster size: 60cm*160cm

<p>A 60cm*160cm poster illustrates the research findings.</p>	<ol style="list-style-type: none"> 1. Wider than 60cm (left) 2. Copy of PowerPoint slides in A4 papers (right)

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International Committee of ICSSAM

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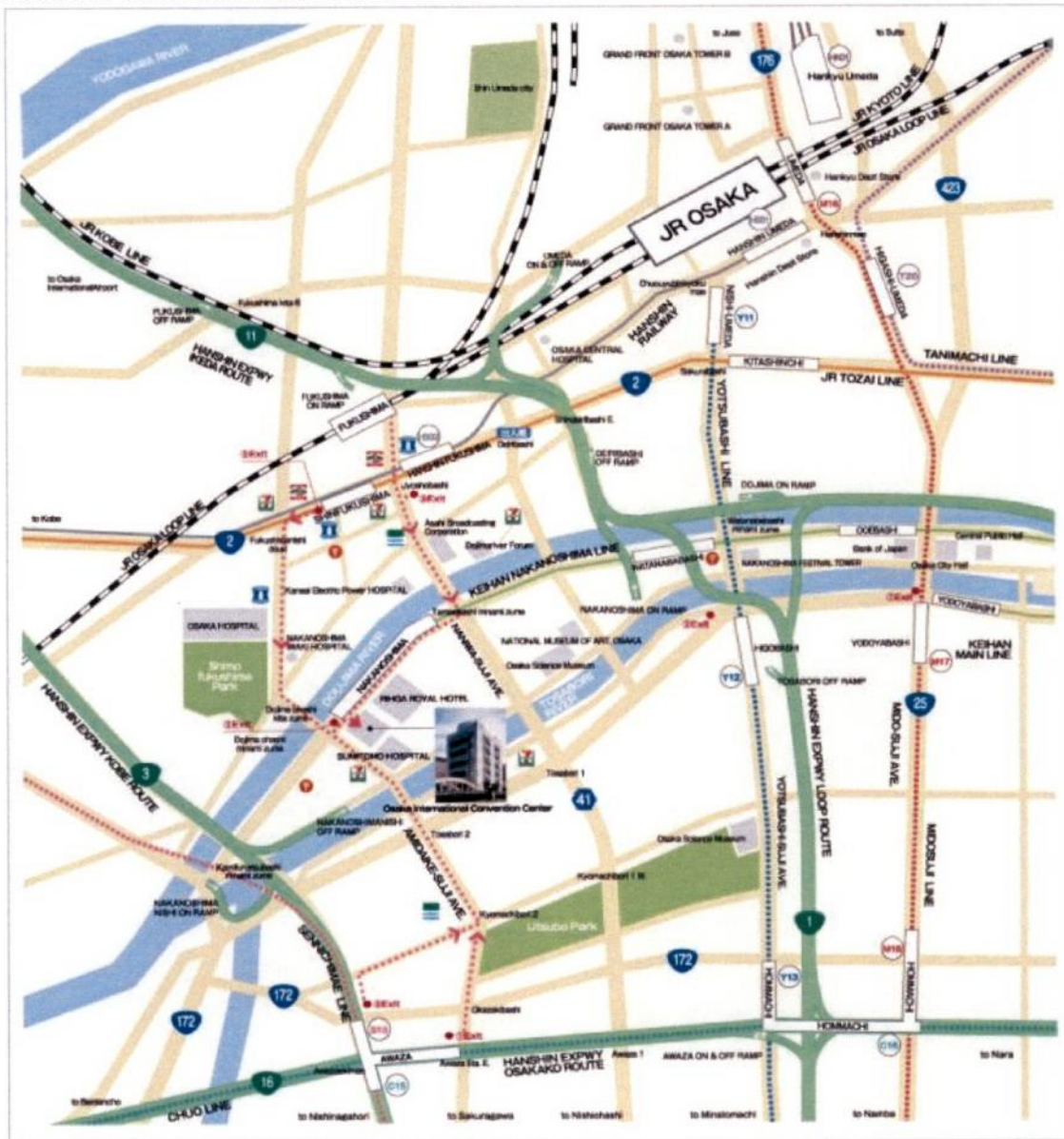
Conference Venue Information

Osaka International Convention Center

Tel:+81-06-4803-5610

Address: 5-3-51 Nakanoshima, Kita-ku, Osaka City, 530-0005 Japan

Access to Osaka International Convention Center



From Kansai International Airport

- Approx.55 minutes to Osaka Station on the JR Line
- Approx 60 minutes to the Osaka Station by airport limousine bus

15 minutes by Osaka city bus from JR Osaka station. Take No.53-bound for Funatsubashi,or No.55-bound for Tsurumachi 4-chome.Get off at Dojima Ohashi bus stop.

From Osaka International Airport(Itami Airport)

- Approx 30 minutes to Osaka Station by airport bus

15 minutes by Osaka city bus from JR Osaka station. Take No.53-bound for Funatsubashi,or No.55-bound for Tsurumachi 4-chome.Get off at Dojima Ohashi bus stop.

From Shin-Osaka Shinkansen(Bullet Train) Station

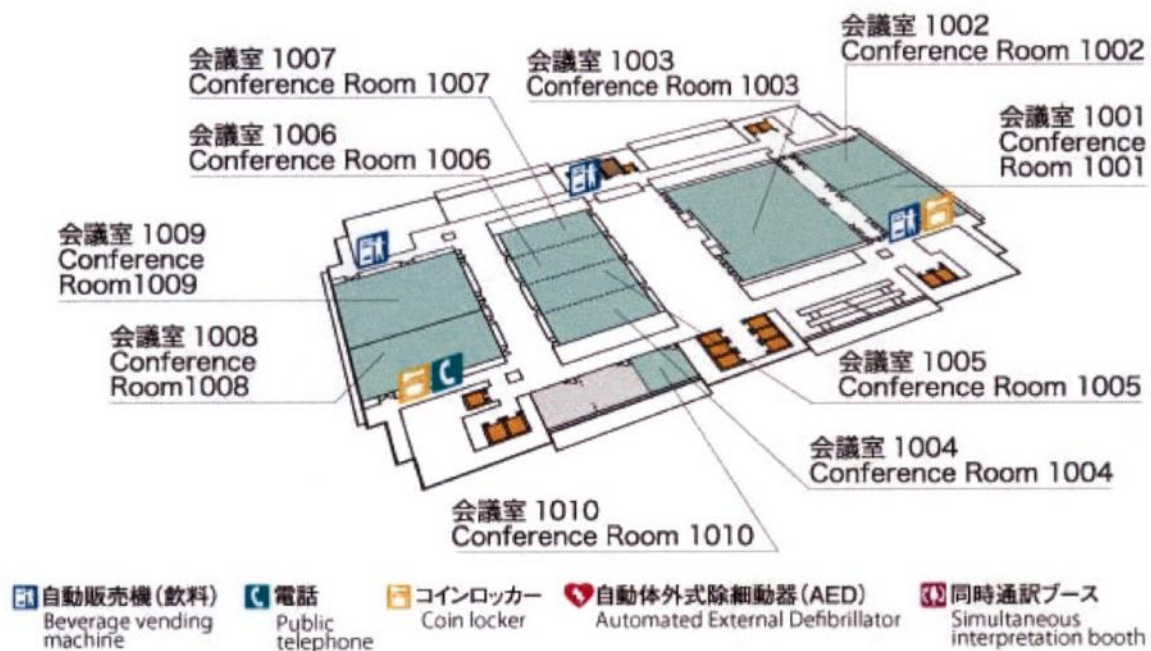
- Transfer to the JR local line at Shin-Osaka Station,and disembark at Osaka Station(approx.5 minutes)

15 minutes by Osaka city bus from JR Osaka station.Take No.53-bound for Funatsubashi,or No.55-bound for Tsurumachi 4-chome.Get off at Dojima Ohashi bus stop.

Train Informaiton

- 1 minute by walk from Nakanoshima station (Exit No.2) on the Keihan line.
- 15 minutes by walk from Fukushima station on the JR loop line
- 10 minutes by waik from Shin-Fukushima station on the JR Tozai line(Exit No.3)
- 10 minutes by walk from Fukushima station on the Hanshin line(Exit No.3)
- 15 minutes by walk from Awaza Station on the Subway Chuo line (Exit.No.1),or Sennichimae line (exit No.9).

The 10th Floor Plan



Oral Session: Conference Room 1004~1007

Poster Session: Conference Room 1008

Tea Break & Networking: Conference Room 1008

Conference Schedule

Tuesday, May 10, 2016		
Oral Session (10th Floor)		
Time	Schedule	Venue
13:00-16:30	Registration	Foyer Area
13:30-15:00	Management (1)/ Communication (1)	Room 1004
	Education (1)	Room 1005
15:00-15:15	Tea Break & Networking	Room 1008
15:15-17:15	Management (2)/ Politics (1)	Room 1004
	Psychology (1)/ Education (2)	Room 1005

Wednesday, May 11, 2016

Oral Session (10th Floor)

Time	Schedule	Venue
08:00-17:30	Registration	Foyer Area
08:45-10:15	Management (3)	Room 1004
	Politics (2)	Room 1005
10:15-10:30	Tea Break & Networking	Room 1008
10:30-12:00	Education (3)	Room 1004
	Society (1)/ Culture/ Psychology (2)	Room 1005
12:00-13:00	Lunch	Conference Hall (12 th Floor)

Wednesday, May 11, 2016

Oral Session (10th Floor)

13:00-14:30	Social Science Keynote Speech <u>Dr. Henry Ma</u> <i>Topic: Teaching for Creativity: The Necessary Elements for Fostering Creativity in Education</i>	Room 1004
14:30-14:45	Tea Break & Networking	Room 1008
14:45-16:15	Education (4)	Room 1004
	Management (4)	Room 1005
16:15-16:30	Tea Break & Networking	Room 1008
16:30-18:00	Education (5)/ General Social Sciences	Room 1004
	Management (5)/ Communication(2)	Room 1005

Wednesday, May 11, 2016
Poster Session (Room 1008, 10th floor)

Time	Schedule
15:00-16:00	Poster Session (3)
	Communication / Finance / Society / Psychology / General Social Sciences / Education
16:30-17:30	Poster Session (4)
	Management

Thursday, May 12, 2016

Oral Session (10th Floor)

Time	Schedule	Venue
08:30-16:00	Registration	Foyer Area
08:45-10:15	Management (6)	Room 1005
	Law	Room 1006
10:15-10:30	Tea Break & Networking	Room 1008
10:30-12:00	Education (6)	Room 1004
	Management (7)	Room 1005
	Society (2)	Room 1006
12:00-13:00	Lunch	Conference Hall (12 th Floor)
13:00-14:30	Education (7)	Room 1004
	Finance (1)	Room 1005
	Society (3)	Room 1006
14:30-14:45	Tea Break & Networking	Room 1008

Thursday, May 12, 2016

Oral Session (10th Floor)

Time	Schedule	Venue
14:45-16:15	Education (8)	Room 1004
	Economics/ Finance (2)	Room 1005
	Society (4)	Room 1006

Social Sciences Keynote Speech

Room 1004

13:00-14:30 Wednesday May 11, 2016

Topic:

Teaching for Creativity: The Necessary Elements for Fostering Creativity in Education

Professor Henry Ma

Associate Dean, School of Design, The Hong Kong Polytechnic University
Leader, Creativity and Design Education Laboratory



Abstract

Conventional education systems often hinder the development of creativity. Teachers always expect a single best answer for every problem. The education system assumes teachers know all the answers and their duty is to pass these on to the students and save the students' from making the effort to seek answers for themselves. Moreover, the education system also over-emphasizes the acquiring of knowledge but lacks emphasis on creative thinking skills. However we are living in fast-changing times, knowledge and skills are becoming obsolete much faster than that are in the past. Fostering creativity can help our students meet the future challenge. Many educators and scholars proposed different methods for fostering creativity. This lecture will discuss the conception of creativity and present a theoretical framework with different elements that shall help in fostering creativity in our teaching and learning practice.

Brief Introduction of Dr. Henry Ma

Dr. Henry Ma, Associate Dean and Associate Professor of School of Design, The Hong Kong Polytechnic University, Guest Research Professor of the Beijing Film Academy and Honorary Professor of Gratia Christian College. He received the "Creative Industry Leader Award in China" (中國創意產業領軍人物獎) and the Hong Kong Digital Entertainment Industry Person of the Year Award (Digital Entertainment Education) in 2012 and 2007 respectively. Henry graduated from the Hong Kong Academy for Performing Arts School of Technical Arts; School of Management, University of Leicester and the Centre for Mass Communication Research, University of Leicester and received his PhD from School of Design, The Hong Kong Polytechnic University. Henry is member of the Audio Engineering

Society, Broad Member of the Hong Kong ACM SIGGRAPH Professional Chapter and Vice-Chairman (Education) of the Hong Kong Digital Entertainment Association. With his active participation in the creative media industry, he has been involved in the design and production of stage, film and TV projects.

In the last ten years, Henry participated in a number of research projects and high-end consultancy projects as principle investigators, project leaders or deputy project leaders with a cumulative sum of funding over fifteen million Hong Kong dollars. These research projects include study of teaching for creativity, management of creativity, project-based blended learning strategy, game-based learning, augmented reality and motion capture. In the last six years, Henry focused on research of creativity and creativity education and released a number of peer reviewed journal papers and conference papers. Henry currently serves as leader of the Creativity and Design Education Laboratory and leads a team of faculty and research staff in conducting studies in creativity and design education.

Economics/ Finance (2)

Thursday, May 12, 2016

14:45-16:15

Room 1005

Session Chair: *Prof. Joseph A. McKinney*

ICSSAM-1792

The Modeling of the Operations Capability in Community Enterprise, Thailand

Sakkarin Wangkahart | *Udon Thani Rajabhat University*

Subchat Untachai | *Udon Thani Rajabhat University*

ICSSAM-1952

Foreign Direct Investment in ASEAN: Factors Affecting and Its Impact on Sustainable Development

Wahyuningsih Santosa | *Trisakti University*

Yuswar Zainul Basri | *Trisakti University*

Muhammad Zilal Hamzah | *STIE Bisnis Indonesia*

ICSSAM-1971

The Trans-Pacific Partnership Agreement: Building Block or Stumbling Block for the World Trading System

Joseph A. McKinney | *Baylor University*

ICSSAM-2063

Valuation of Implicit Human Capital: Cost-Benefit Approach

Thoedsak Chomtohsuwan | *Rangsit University*

ICSSAM-1700

Individual Auditor Turnover Decision, Litigation Risk, and Audit Quality

Raymond M. K. Wong | *City University of Hong Kong*

Agnes W. Y. Lo | *Lingnan University*

ICSSAM-1763

Fair Value Accounting and the Cost of Debt

Haiping Wang | *York University*

Michel Magnan | *Concordia University*

Yaqi Shi | *Western University*

ICSSAM-1849

The Role of Islamic Microfinance in Empowering Women Entrepreneurs in Indonesia

Rr Sita Dewi Kusumaningrum | *Universitas Islam Indonesia*

Ninik Sri Rahayu | *Universitas Islam Indonesia*

The Role of Islamic Microfinance in Empowering Women Entrepreneurs in Indonesia

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Abstract

The practices in many developing countries show that microfinance institution is an effective tool for reducing poverty among women. So far, women are often considered as a segment that does not deserve to be funded as they generally propose for a small amount of loan, in other words not bankable. The result of study in various countries shows that women who use the services of microfinance institutions are more powerful than those who do not participate in it. Recent trends show the rapid development of Islamic microfinance. Also, many of women are now actively involved in economic activities, not only as workers, but also entrepreneurs. This study aims at exploring the role of Islamic Microfinance (*Baitul Maal wat Tamwil*-BMTs) towards the empowerment of women entrepreneurs in Indonesia.

This study is exploring the role of Islamic microfinance on empowering women entrepreneurs using descriptive analytical method. The study is also based on relevant literatures and previous researches that are conducted by the author's own as well as other authors. Further, case study method is used for in-depth analysis, especially to show the practice of Islamic microfinance to women entrepreneurs in Indonesia.

Based on the study of literatures, the emerging Islamic microfinance has played important roles in improving the well being of women entrepreneurs and their families. In the case of Indonesia, especially based on the research study in five BMTs in Sleman District Yogyakarta, Islamic microfinance in the form of BMTs has revealed significant difference between women entrepreneurs of BMTs members and nonmembers on control over savings and income, ownership, decision-making, and mobility and participation of activities outside home.

Keywords: Islamic Microfinance, Women Entrepreneurs, Empowerment, Indonesia

1. Background/ Objectives and Goals

Nowadays, women are playing a challenging role as economic and social actor. Women are actively involved in economic activities, not only as workers, but also entrepreneurs. As an ensue of women empowerment, many of them are now involved in the activity of micro, small, and medium enterprises (MSMEs). In many Asian developing countries, women entrepreneurs or women-owned MSEM are considered potential for empowering women and transforming society in the region (Tambunan, 2010).

Despite of the rapid development in women empowerment, there are main constraints faced by women-owned MSMEs as summarized in Tambunan (2010), i.e. in terms of access to finance, access to markets, access to trainings, access to infrastructures, as well as access to technology. Among these constraints, access to finance especially those provided by formal financial institutions is considered as deterrent for women who aspire to be entrepreneurs since most of them are difficult in providing collateral (women usually do not own assets in their own right) as well as lack of credit (Kumar & Kumar, 2014). In response to that condition, Islamic microfinance provides an alternative solution to the financial constraint of women empowerment among women entrepreneurs through more human oriented financing due to the underlying of Islamic principle.

Based on the current trend, this paper will present the role of Islamic microfinance in empowering women entrepreneurs in Indonesia. In order to meet the objective, the result of study will be divided into two parts. The first part is literature review. It will discuss the concept of women empowerment, women entrepreneurs and its profile in Indonesia, principles and instruments of Islamic microfinance, and typology of Islamic financial products. The second part will elaborate the role of Islamic microfinance as an alternative of women empowerment in the context of Indonesia based on case studies.

2. Methods

This is a conceptual paper which employ a descriptive analytical method to explain the role of Islamic microfinance on empowering women entrepreneurs. This study is conducted based on relevant literatures and previous research findings. Information and data are collected from reliable resources and personal recognized journal both local and international. In a simple way, the secondary sources are predominantly used in the research methodology.

This paper will analyze some literatures on Islamic finance. Moreover, it analyzes the previous researches that is conducted by the author's own as well as other authors. The case study method is also used for in-depth analysis. These will enable us to understand more on women entrepreneurs and the potential role of Islamic microfinance to fill the gap through access to finance and other factors of empowerment.

3. Result

Literature Review

a. Women Empowerment

The concept of women empowerment has been variously defined by many scholars. Swain and Wallentin (2007) argued that women empowerment in the South Asian context is a process for women to effectively improve their well being by challenging the existing norms and cultures. Other scholars are considering the concept and indicators of empowerment as 1) aspects of control on saving and income; 2) asset ownership, 3) decision making, 4) mobility, 5) self-efficacy and 6) self-esteem (Malhotra, Schuler, & Boender, 2002). Meanwhile, The United Nations Population Fund (UNDP) has defined women's empowerment through five major components, i.e. 1) women's sense of self-worth; 2) their right to have and determine choices; 3) their right to have access to opportunities and resources; 4) their right to have the power to control their own lives, both within and outside the home; and 5) their ability to influence the direction of social change to create a more just social and economic order, nationally and internationally (UNDP, 2008). The case of discussion on empowering women entrepreneurs in this paper will be based on the concept and indicators of empowerment that were provided by Malhotra, Schuler, and Boender.

b. Women Entrepreneurs and Its Profile in Indonesia

The concept of entrepreneurship and entrepreneurs can be approached in various way. The OECD (2012) has associated entrepreneurship as entrepreneurial activity to generate value through the creation of economic activity by developing new products, process or markets. Meanwhile, an entrepreneur is operationally defined as a person who has a direct control over activities of an enterprise, by owning the totality or a significant share of the business. The most widely used measure of business ownership and entrepreneurial activity is self-employment (Tambunan, 2009; OECD, 2012). In a simple way, the concept of entrepreneurship in this paper can be defined as a kind of activity to increase the income opportunities for the poor.

The emerging socio-economic development has encouraged women participation in the development activities including entrepreneurship program. Women are largely realizing their important role in increasing the family welfare due to the increase understanding on gender balance as well as the increase level of education. Most of them are testing their ability of doing business through MSMEs. The activity of women entrepreneurs in Indonesia, have been starting to develop since 1980s in the form of MSMEs (Tambunan, 2010). Despite the limited publicly available data from Ministry of Cooperative and SMEs of Indonesia and the Central Bureau of Statistics Indonesia, it is reported in many media of publications that the number of MSMEs actors in Indonesia in 2015 is more than 55 million and approximately 60 percent of them are women entrepreneurs.

Women in entrepreneurship has several characteristics which sometimes different among countries. Based on how their business got started, Tambunan (2009) has summarized from many literatures that in general, women entrepreneurs can be grouped into three categories, namely “chance”, “forced”, and “created” entrepreneurs. Chance entrepreneurs are those who start their business without any clear plan in advance. Forced entrepreneurs are those who start their business due to several reasons such as the death of a spouse. On the contrary, created entrepreneurs are those who start their business as a result of entrepreneurship development program. Based on the field survey conducted by Tambunan (2012), the general few that most women in less developed/poor economies are from the category of “forced” might not happened in Indonesia.

c. Principles and Instrument of Islamic Microfinance

Islamic microfinance is generally defined as financial institution that informally collect and distribute the community funds. It is also categorized as nonbanking institution. In its operationalization, Islamic microfinance uses the principles in Islamic law (*Shari'ah*) which is based on the concept of a social order of brotherhood and solidarity. The participants in banking transactions are considered business partners who jointly bear the risks and profits. Islamic financial instruments and products are also equity-oriented and based on various forms of profit and loss sharing. The structure of Islamic financial institutions in Indonesia is grouped into Islamic banks, Islamic rural banks, Islamic insurance and *Baitul Maal wat Tamwil* (BMT) which each of them has different products and markets but in terms of principles and instruments, there are no substantive differences. Briefly explained, the general principles of Islamic financial institutions operations are as follows (Rahayu, 2015a):

- Prohibition of interest or *riba*. *Riba* means an increase or addition or growth. Technically it refers to the ‘premium’ that must be paid by the borrower to the lender along with the principal amount as a condition for the loan or an extension in its maturity. Interest as commonly known today is regarded by a predominant majority of *fuqaha*’ to be equivalent to *riba*. The prohibition on *riba* is intended to discourage any taking advantage of those in need that would possibly result if profit could be made from the dire circumstances of another (Walterst, 2012).
- Prohibition on excessive uncertainty (*Ghahar*). The concept of *gharar* has been broadly defined by the Islamic scholars in two ways. First, *gharar* implies uncertainty. Second, it implies deceit. The *Quran* has clearly forbidden all business transactions, which cause injustice in any form to any of the parties. It may be in the form of hazard or peril leading to uncertainty in any business, or deceit or fraud or undue advantage. *Gharar* is considered to be of lesser

significance than *riba*. While the prohibition of *riba* is absolute, some degree of *gharar* or uncertainty may be acceptable in certain forms of contracts (Obaidullah, 2008a).

- *Prohibition on Realizing a Gain from Speculation (Mayseer)*. While it is recognized that some amount of speculation is incumbent in any commercial arrangement, Sharia' prohibits speculation beyond a certain limit, and with certain intent. The line is a nebulous one, but focus falls on whether the intention behind the transaction is realizing gain from some productive effort, which is permissible or realizing gain from pure speculation, which is not.
- All activities must be for permitted purposes. When choosing which enterprises in which to invest, a Muslim must not engage in, or derive benefit from, any activity that is prohibited by Sharia'. Such prohibited activities include "gambling and casino games, alcoholic beverages, pork consumption, pornography and prostitution, weapons/defense, and financial services dependent on *riba*."
- Loss profit sharing. Islamic banks and their clients are partners, both sides of financial intermediation are based on sharing risks and gains: the transfer of funds from clients to the bank (*depositing*) is based on revenue-sharing and usually calculated ex post on a monthly basis. The transfer of funds from the bank to the clients is based on profit-sharing (*lending, financing*).

d. Typology of Islamic Financial Product

In accordance with Islamic law, Islamic financial products are based on specific types of contracts. These *Shari'ah* compliant contracts support productive economic activities without betraying key Islamic principles. The contracts cannot create debt, cannot involve the payment of interest, and must provide for a sharing of risk and responsibility between the involved parties. The *Shari'ah* compliant instruments comprise of fund accumulation, financing, and risk management as Obaidullah and Khan (2008b) summarized in the following table:

Table 1 : Shari'ah Compliant Instruments

<i>Shari'ah</i> Instruments	Underlying contracts
Fund accumulation	a. charity (<i>zakah, sadaqah, wakaf</i> , gift that include <i>hiba</i> and <i>tabarru</i>) b. deposits (<i>wadiah, qard hasan</i> and <i>mudarahah</i>), c. equity (<i>musharakah</i>)
Financing	a. profit and loss sharing (PLS) (e.g. <i>mudarahah, musyarakah</i>) b. sale based mode (<i>murabahah</i>) c. lease-based modes (<i>ijarah</i>) d. caring loans (<i>qarn hasan</i>)
Risk	a. guarantee (<i>kafalah</i>), applied in group financing b. collateral (<i>daman</i>) for individual financing and micro-takaful

Source: Obaidullah and Khan (2008b)

Specifically, the characters of the above financing products according to Siebel (2007) are described below:

Table 2: Typology of Islamic Financial Products

1. Financing products	
<i>Profit sharing financing products:</i>	
<i>Musharakah</i> مُشَارَكَة	Equity participation, investment and management from all partners, profits are shared according to a pre-agreed ratio, losses according to equity contributions.
<i>Mudarahah</i> مُدَارَاة	A profit-sharing partnership to which one contributes the capital and the other the entrepreneurship; or the bank provides the capital, the customer manages the project. Profit is shared according to a pre-agreed ratio
<i>Qard Hasan</i> قَرْدٌ حَسَنٌ	Charitable loans free of interest and profit-sharing margins, repayment by instalments. A modest service charge is permissible
<i>Wakalah</i> وَكَاة	An authorization to the bank to conduct some business on the customer's behalf
<i>Hawalah</i> هَوَالَة	An agreement by the bank to undertake some of the liabilities of the customer for which the bank receives a fee. When the liabilities mature the customer pays back the bank

Advance purchase financing products:	
<i>Murabahah</i> محاباه	A sales contract between a bank and its customers, mostly for trade financing. The bank purchases goods ordered by the customer; the customer pays the original price plus a profit margin agreed upon by the two parties. Repayment by installments within a specified period
<i>Istithna'</i> انتفنا	A sales contract between bank and customer where the customer specifies goods to be made or shipped, which the bank then sells to the customer according to a pre-agreed arrangement. Prices and instalment schedules are mutually agreed upon in advance
<i>Mu'ajjal Bai al Salam</i> عاب لجوم	Purchase with deferred delivery: A sales contract where the price is paid in advance by the bank and the goods are delivered later by the customer to a designee
<i>Ijarah Mutahia Bittamlík</i> اجأ	Lease and hire purchase: A contract under which the bank leases equipment to a customer for a rental fee; at the end of the lease period the customer will buy the equipment at an agreed price minus the rental fees already paid.
2. Deposit products	
<i>Wadi'ah</i> ءءءءءء	Sight deposits, including current accounts (<i>giro wadi'ah</i>)
<i>Mudarabah</i> ءءراءءء	Deposit products based on revenue-sharing between depositor and bank, including savings products withdrawable at any time and time deposit products
<i>Qard al-Hasanah</i> ءءءء	Unremunerated deposit products, usually for charitable purposes (<i>widespread in Iran, but not found in Indonesia</i>)
3. Insurance products	
<i>Tadamun, Takaful</i> ءءءءءءءء	Islamic insurance with joint risk-sharing

Source: Seibel, 2007

Among the above instruments, *murabahah*, *mudarabah* and *qard hasan* seems to be the most practical and suitable scheme due to easier operation and monitoring of equal instalment derived from buy-resell model.

Islamic Microfinance: Its Role in Empowering Women Entrepreneurs in Indonesia

Microfinance has been used as a tool for poverty reduction, especially focusing on women. Many literatures have been linking microfinance to women empowerment so far, for example

the result of study from Kato and Kratzer (2013), Kahn and Noreen (2012), and Swain and Wallentin (2007). Most of studies aimed at providing description on the positive link of microfinance in increasing women empowerment from various focuses and aspects such as economic, social, and politics.

Recently, there are many microfinances that run based on Islamic perspectives. As explained by the World Bank, Islamic finance has expanded rapidly over a decade at 10-12% annually, covering bank and non-bank financial institutions, capital markets, money markets, and insurance. The Islamic finance has also emerged as an effective tool for development and poverty alleviation worldwide. It is implemented not only in muslim countries, but also non-muslim countries such as the UK, Luxembourg South Africa, and Hong Kong. Following this trend, Islamic microfinance institutions are also emerged to help realizing women empowerment (Aseanty & Hassan, 2013; Alshebami & Khandare, 2015; Rehman, Moazzam, & Ansari, 2015;). Furthermore, Islamic microfinance is becoming popular in empowering women entrepreneurs (Balogun, Bustamam, & Johari, 2014; Thambiah, Muthaiyah, & Jun 2015).

The discussion on the role of Islamic microfinance in empowering women entrepreneurs in Indonesia is based on the result study of five *Baitul Maal wat Tamwil* (BMTs) in Sleman District, Yogyakarta that have been operating more than five years (Rahayu & Kusumaningrum, 2015). In minimum 10% of women members was used as the research samples by using multistage area sampling methods. The respondents selected were those that have been the member minimum in two years. This research also took the sample of micro-level businesswomen that were not becoming the member of BMT as the control variable. The data was collected through questionnaires and in-depth interview. To determine whether there was a significant difference between the women members of BMTs and the non-members, this study conducted a nonparametric Mann-Whitney U Test.

There were 6 variables used in this research, namely: (1) **Control towards the savings and income**: it was measured from the improvement of the role and bargaining power in making decision particularly regarding the decision to save and use the income obtained or resulted from the business activities. (2) **Ownership**: It referred to the mastery of individual and household for the property and asset in accordance with the legal and formal ownership. (3) **Decision Making**: It was measured through: who would make any decision regarding purchasing and investment in household. (4) **Self-efficacy**: This variable reflected how the articulation and self-confidence of women in speaking in front of public with many parties such as the shareholders, teachers and their children. (5) **Self-esteem**: It was measured through: do the women make a great contribution towards the family, community, and how they evaluate themselves if compared to the male and other community in society. (6) **Mobility and Participation in outdoor activities**. It was related to the freedom of females without any anxieties and inhibited particularly when doing a distance travel alone. Meanwhile, the participation was measured from the involvement of women in outdoor activities. Furthermore,

the role of the Islamic microfinance institution (BMTs) to the empowerment of women entrepreneurs can be explained through the framework on Figure 1.

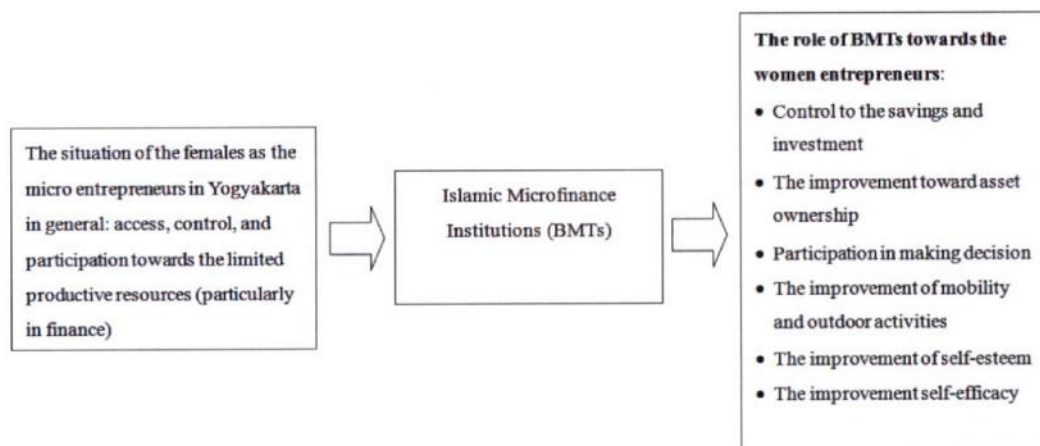


Fig. 1: Framework on The Role of Islamic Microfinance Institutions towards the Empowerment of Women Entrepreneurs

The study of BMTs and women entrepreneurs in the case of Sleman district in Indonesia results in two research findings, namely 1) This study shows a significant difference on control over savings and income, ownership, decision-making, and mobility and participation of activities outside home between women members of BMTs and the non-members. 2) On the contrary, this study shows no significant difference on self-efficacy and self-esteem between women members of BMTs and the non-members. To be concluded, Islamic microfinance (BMTs) in the case study in Indonesia has played significant roles for women entrepreneurs of BMTs members through the variables of control over savings and income, ownership, decision-making, and mobility and participation of activities outside home. Nevertheless, the next research should explore the impact of BMTs on other social as well as religious impacts at the level of women and family members.

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