

# Establishment of Salimah Pre-Cooperative as an Effort to Empower Women: Strategies for Strengthening Women's Economy in Banyumas

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## ABSTRACT

Women's empowerment is a crucial fundamental aspect of social development and economic acceleration in society. The Muslim Women's Association (Salimah) in Banyumas is a case study of a women's community that has great potential to improve family welfare through economic and community initiatives. This article analyzes Salimah's empowerment model through its Pre-Cooperative Formation Assistance program, which focuses on strengthening management capacity, entrepreneurship, and the establishment of shared stores. The results of the study show that a participatory approach, the formation of Pre-Cooperatives as a forum for collective learning, and intensive assistance have the potential to increase women's economic independence while strengthening community solidarity based on religious values. This program makes a real contribution to development communication by placing women as central actors of change. These findings confirm that women's empowerment through pre-cooperatives has the potential to become a model of socio-economic sustainability at the grassroots level.

**Keywords:** Women's Empowerment, Sharia Pre-Cooperative, Salimah, Economic Independence.

## INTRODUCTION

Women play a strategic and crucial role that cannot be ignored in the dynamics of social development, economic acceleration, and ensuring family welfare at the global and national levels. In the modern development landscape, the paradigm of women's empowerment has evolved, where the focus is no longer limited to improving economic skills alone, but also includes strengthening social capacity and agency through the mobilization of communities bound by shared values. In Indonesia, value-based organizations play a central role in this process. Based on the findings of Nuryanti et al. (2024), the Muslim Women's Association (Salimah) in Banyumas has been identified as actively implementing women's empowerment programs through economic skills training, family education, and spiritual strengthening, all of which form strong social capital. This model confirms that religious-based organizations such as Salimah have great potential to support women's economic empowerment (Hafiz & Sungaidi, 2021).

Although a strong social foundation has been established, preliminary research shows that Salimah members face an urgent need for a more structured and sustainable economic framework to transform this social capital into economic capital. In this context, the establishment of a sharia pre-cooperative has been identified as a crucial strategic opportunity, as this institutional model allows for the active participation of women in the management of collective enterprises—a mechanism that has proven effective as a tool for economic empowerment (Kasdi, 2019). However, the implementation of this idea has been hampered by significant empirical challenges. The main challenges faced are the members' lack of knowledge about pre-cooperative management, governance, and financial administration, as well as limited market access due to the lack of a collective platform for selling.

These capacity and structural issues justify the need for research-based intervention. These issues form the basis for the design of this program, which aims to comprehensively analyze and describe how the pre-cooperative formation assistance program is designed as an integrated model for women's empowerment. This program specifically involves pre-cooperative management assistance and entrepreneurial skills development, focusing on mechanisms that enable Salimah community members to overcome capacity deficits through the establishment of joint stores and achieve sustainable economic independence. The scientific contribution of this article lies in providing an empirical model that integrates development communication, which emphasizes active participation and knowledge transfer as a theoretical framework for transforming value-based organizations into competitive economic entities. By involving Salimah members in this process, this research is expected to increase women's economic independence and strengthen their role in the family and community.

## LITERATURE REVIEW

Women's empowerment in the socio-economic context in Indonesia has often proven effective when institutionalized through value-based organizations. Persaudaraan Muslimah (Salimah) has a strong network based on religious values, which inherently strengthens the social solidarity of its members. In the context of the Banyumas region, this organization provides a vital space for women to gain access to non-formal education, improve their economic skills, and strengthen their community identity. Sharia pre-cooperatives, in particular, are identified as a highly effective means of supporting this empowerment process because they are ethically aligned with the values embraced by members and provide a platform for microeconomic empowerment (Bhagawati et al., 2025). The function of pre-cooperatives goes beyond their definition as economic entities; they are also a forum for collective learning and a catalyst for social solidarity (Acharya & Kumar, 2025). Thus, the existence of Salimah provides social capital, networks, and an ideal value foundation for developing pre-cooperatives as instruments that not only increase income but also consolidate women's collective capacity, as the Savings and Loan Pre-cooperative is key to empowerment (Grace et al., 2024).

Although the social foundation for the establishment of pre-cooperatives is already in place, its implementation is hampered by a significant gap in managerial capacity. Community members often lack a thorough understanding of pre-cooperative governance structures, accountable financial recording mechanisms, business planning, and effective organizational administration. This lack of technical capacity has the potential to cause pre-cooperatives to not run optimally or to stall, a risk that can be mitigated through intensive consultation strategies (Eseza et al., 2025). In addition to managerial challenges, members also face limitations in terms of shared marketing platforms. This gap in managerial knowledge and lack of collective platforms is exacerbated by substantial economic dependence on core family income, which makes women vulnerable to economic fluctuations. Therefore, interventions focused on strengthening institutional management through the establishment of Pre-Cooperatives as learning laboratories are an essential prerequisite for achieving sustainable economic independence for women.

## METHOD

This study adopts a descriptive qualitative approach, focusing on analyzing the implementation and effectiveness of the Salimah Pre-Cooperative Formation Assistance Program in Banyumas. The choice of a qualitative design is based on the need to obtain a deep and comprehensive description of the mechanisms, processes, and impacts of empowerment at the community level (Furidha, 2024). This intervention program fundamentally adopts and applies the principles of Development Communication, which essentially emphasizes dialogue, active participation of target groups, and effective knowledge transfer (Odoom, 2020). The program implementation stages are systematically arranged, including socialization of needs, institutional assistance, assistance in establishing joint stores, operational assistance, and comprehensive evaluation. This design aims to ensure that the interventions are responsive to the actual needs of the community and are able to facilitate sustainable social change.

The success of the program was supported by a synthesis of previous research findings on the central role of Islamic pre-cooperatives as a tool for strengthening the community economy. Therefore, pre-cooperative management assistance focused on understanding the principles of Islamic pre-cooperatives, initial

administration and bookkeeping, collective business planning, and leadership. The empowerment strategy focuses on establishing a Joint Store as a means of learning by doing for sales and inventory management. The implementation of this program is also supported by a team of proponents consisting of communication experts, public speaking experts, and community empowerment practitioners, as well as student support, to ensure comprehensive knowledge transfer and structured strategy implementation.

## RESULTS AND DISCUSSION

### Salimah as a Space for Women's Empowerment

The Muslim Women's Association (Salimah) plays an essential role as a catalyst for socio-economic development at the community level. In Banyumas, Salimah's strength lies in its strong internalized social network based on religious values, an effective social capital in strengthening the collective solidarity of its members. In this context, Salimah has transformed into a strategic non-formal space for women to access education, improve practical economic skills, and consolidate community identity. This approach is in line with research findings that show that sharia pre-cooperatives are a very effective means of supporting women's empowerment. The success of Islamic pre-cooperatives lies in their value alignment with members, as this model is not only recognized as a mere economic entity but also positioned as a forum for collective learning and a structure for social collectivity. Thus, pre-cooperatives in the Salimah environment become instruments that transcend profit-making functions, serving as tools to achieve social and economic welfare.

The social capital possessed by Salimah in Banyumas, which includes conducive social conditions, an intensive communication network, and a firm foundation of values, creates ideal prerequisites for the development of a community-based economic model. This strength of solidarity can be leveraged to mitigate the risk of business failure often experienced by micro-enterprises. The development of pre-cooperatives within this organizational framework ensures that these economic initiatives are integrated with ethical and religious values, thereby promoting transparency and accountability in their governance. Therefore, Salimah's existence not only provides support, but also fundamentally provides the social-institutional infrastructure necessary to develop pre-cooperatives as a vital instrument capable of transforming women's socio-religious potential into structured and sustainable economic independence.

### Problems Faced by Salimah Members

The pre-intervention analysis identified three crucial obstacles that synergistically hampered the effectiveness of women's economic empowerment in the Salimah community. First, there was a significant knowledge deficit in pre-cooperative management, with the majority of members lacking expertise in institutional governance, accountable financial record-keeping, and prospective business planning. This lack of managerial capacity has been empirically proven to be a high risk factor that prevents pre-cooperatives from functioning optimally. Second, there is a limitation in collective outlets for product marketing, which means that members' products can only compete in local markets and are limited to personal networks. Third, structurally, economic dependence on core family income places women in a vulnerable position to economic fluctuations. This condition creates an urgency for the formation of pre-cooperatives as a crucial strategy to increase financial independence and strengthen family economic resilience.

### Empowerment Solutions Through the Establishment of Pre-Cooperatives

The establishment of Pre-Cooperatives is identified as the primary institutional solution for transforming Salimah's social capital into structured economic activities. Pre-Cooperatives function as Collective Learning Forums and Shared Stores, where members who own businesses can directly market their products together. This model was deliberately chosen to address the managerial and market capacity deficits described in subsection 4.2. Through active participation in the operations of the Shared Store, members will be directly involved in simple record-keeping practices, stock management, and collective customer service, which is an effective way of learning by doing (Grace et al., 2024). The Pre-Cooperative serves as a safe laboratory for members to test small business models before developing them into fully-fledged legal cooperatives.

The assistance provided focuses on strengthening the institutional capacity of pre-cooperatives. This strategy includes intensive assistance in drafting Articles of Association/Bylaws (AD/ART) that are in accordance with sharia principles and the local context, as well as establishing a functional organizational structure. These efforts are a prerequisite for Pre-Cooperatives to become accountable entities. Furthermore, entrepreneurship development is carried out by encouraging members to proactively identify new business opportunities, innovate products that are responsive to the market, and collectively manage small capital. The main focus is to build a business mentality and collective leadership within the pre-cooperative structure as a first step towards independence.

This Shared Store serves as a crucial catalyst for market acceleration. Salimah members now have a collective physical space to display and sell their products, overcoming the limitations of marketing that previously relied solely on personal networks. With the Shared Store, there has been an increase in product bargaining power and logistical efficiency. This collective management fosters a sense of shared ownership and responsibility, thereby indirectly strengthening community solidarity and ensuring the sustainability of the economic model they have built.

## CONCLUSION

The empowerment of women through the establishment of the Salimah pre-cooperative has proven to be a highly effective strategy in initiating the improvement of women's economic independence in Banyumas. This program has empirically succeeded in overcoming capacity deficits through the establishment of the Pre-Cooperative as a collective learning forum and Joint Store and the implementation of collective member management in a significant way, while also strengthening the social structure of the women's community. The establishment of pre-cooperatives has had a multidimensional impact, not only in the economic sphere, but also socially and psychologically for members. This intervention model, which integrates the strengthening of sharia pre-cooperative institutions and management through learning by doing, has high replication potential in other value-based women's communities throughout Indonesia.

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