

Praktik Pilihan Rasional Perempuan Desa Pelaku UMKM di Kabupaten Kediri dalam Peningkatan Perekonomian Keluarga

Rational Choice Practices for Village Women as MSMEs in Kediri Regency in Improving the Family Economy

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ABSTRACT

This writing aims to find out and analyze the practices of village women who join MSMEs actors in the Kediri Regency in improving the family economy. It is interesting to study in-depth the gender equality and the construction that women in gender equality build as actors or drivers of these MSMEs. This study uses qualitative research methods with an interpretive approach, while the theory used is a rational choice theory. The results of this study explain that: 1) The rational choice of women MSMEs in Kediri Regency is due to awareness, encouragement, and opportunities in running the micro business by playing the role of actors and existing resources. 2) The process of forming rational choices for women MSMEs in Kediri Regency is due to a solid determination to achieve goals and the pressure of the family economy. 3) The formation of capital for MSMEs actors in Kediri Regency is in various ways: (a) providing a sales mechanism initiative, (b) building social capital, (c) establishing norms, and (d) instilling trust.

Keywords: family economy, gender equality, MSMEs Kediri, rational choice, women's role



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INTRODUCTION

In Indonesia, micro, small and medium enterprises (MSMEs) have a significant role in national economic growth. According to Law No. 20 of 2008 concerning MSMEs, the purpose of MSMEs Empowerment is to create a balanced, advanced, and equitable national economic structure: growing and developing the ability of MSMEs to become solid and independent businesses, increasing the role of MSMEs in regional development, job creation, income distribution, economic growth, and alleviating people from poverty (Elpanso & Helmi, 2022). Data from the Ministry of Cooperatives and MSMEs in 2020 shows that around 99% of business units employ around 97% of the workforce. Data from the Central Statistics Agency (BPS), the number of micro, small and medium enterprises (MSMEs) has reached 64 million. This figure has reached 99.9% of all businesses in Indonesia. The MSMEs sector is the most significant contributor to Gross Domestic Product (GDP), which absorbs the most jobs and is relatively resilient to financial crises. MSMEs have an essential role in lifting small communities out of poverty to become economic drivers (Cocker & Hafford-Letchfield, 2022).

Looking at the life of the village community, narratives about the majority of village people are identified with work related to agriculture and even systems close to tradition. Women's problems are nothing new in terms of equality, position, and degree, but women's rights have always been questioned by many people. This problem has become the focus of attention in society (Dewi et al., 2022). Women are described as gentle and clean, so they will not fit in the world of work. This is what makes women not given freedom to participate. In the phenomenon that occurs in society, problems are often encountered related to the limited involvement of women in the public sector; this is evidenced by the frequent placement of women in positions that are not too strategic in the management structure of an organization in society (Wulantami, 2018). This condition seems to want to explain that in spite of being in the public sector. For example, people think that because women are not leaders in the private sector, they are not fit to lead, let alone have power because they do not have the ability in that field (Morris & Bickle, 2022). In this case, the household is an example, and women can only take care of the kitchen and manage spending money for the family automatically when they are in community organizations.

This argument arises because of growing awareness about the fate and condition of women who are victims of oppression and injustice in the hegemony of the patriarchal system. The liberal feminist movement has several essential indicators that serve as guidelines for determining the extent to which a person is said to have liberal feminist thoughts; these indicators are where women have choices and can think individually and rationally (Susiolo, 2020). The roots of the liberal feminist perspective rest on freedom and equality of rationality. Liberal feminists are interested in improving the status of women around the world, increasing women's participation in public life and gaining access to power (Donert, 2022).

Gender is a concept used to define differences between men and women from a non-biological perspective. However, this differs from gender, commonly used to determine differences between women and men regarding biological anatomy. The term gender focuses more on a person's biological aspects, including differences in body chemistry and hormones, physical anatomy, reproduction, and other biological characteristics. According to Sugiarti and Handayani, gender is a trait inherent in women and men shaped by cultural and social factors, so certain assumptions about social and cultural roles are born (Sa'adah, 2022). Meanwhile, gender equality is where men and women are given the same conditions to get the same opportunities and rights as human beings so that they can increase their role and participate in the political, social, economic, cultural, defense and national security activities, as well as equality in enjoying the results of development. Equality and justice form human civilization's basic ideas, goals and main missions to achieve prosperity, build a harmonious social and state life, and build a quality family. The position of women in society until now, namely women, is still below men in the social life of society; women are under them. This is undoubtedly contrary to human nature to be created equal, so the power of men over women is contrary to human dignity and worth. It is not surprising that men present products of this kind of power. However, for now, they argue that gender equality has been implemented in the Indonesian state government (Survatiningsih et al., 2022).

Rational choice can be understood as a thought process for choosing, where a large scale is expected to provide more significant benefits than several existing choices. The thing that takes precedence is rationality, namely by considering several aspects. This rational choice is essential to implement because it helps humans make the best decisions. The rational choice theory assumes that humans are rational

agents who always put their interests first. In other words, in every action, humans look for ways to get their interests by calculating them to maximize profits and minimize costs (Jaiyeola & Adeyeye, 2021). Thus, this rational choice theory presupposes that all actions are based on a cost-benefit calculation, while the profit and loss are based on information. In rational choice theory, every action is always based on rational choices; choices determine the information that enters the brain. Finally, the mechanism or consideration of profit and loss makes rational choice theory dominant in its application (Susanti & Hayat, 2022)

Research from Harini & Mustofa explains in optimizing the role of women to overcome the social impact of Covid-19 in Blumbungan Village, Boyolali Regency, the role of women in becoming volunteers to control early marriage is a form of rational choice due to awareness of implementing government policies. However, this activity still has challenges in overcoming the impact of early marriage, especially stunting and increasing childbirths in a comprehensive and integrated manner with village development planning so that the results are more optimal (Harini & Mustofa, 2022). In addition, Soleman et al research explains that women who have families work because of the demands of the family's economic needs. Because most of these women's husbands are only absorbed in jobs in the private sector, the amount of income of these women's husbands is still not sufficient to meet the needs of family life. Thus, the work of married women is a choice they make to help their husbands meet the economic needs of the family (Soleman et al., 2022). In addition, research from Tenri et al. also explains the role of women as facilitators for creating new business opportunities because socially dominant women's interactions can influence the people around them to participate in innovations that can generate financial profits. In addition, women can be said to be agents of change and movers in transforming non-productive activities into productive activities that are economically productive in their surroundings (Tenri et al., 2023). Meanwhile, Octavia et al. also explain that women's entrepreneurship has a significant effect on eco-friendly entrepreneurship and market orientation. In addition, environmentally friendly entrepreneurship has been proven to affect a market orientation significantly, and market orientation has been proven to affect marketing performance. Simultaneously, the marketing performance of MSMEs is significantly influenced by women entrepreneurship, ecofriendly entrepreneurship and market orientation (Octavia et al., 2023)

This writing is motivated by narratives about village communities, most of whom are identified with work related to agriculture. Even the systems are full of tradition. Along with the development of the era, there are variations in work and even gender equality carried out by women, especially in rural areas, with the role of women from the village as actors and drivers of MSMEs in Kediri Regency in improving the family economy, even though in general it is often found that village women only carry out activities in the domestic sphere, such as cooking, washing, taking care of the house and the like or in the public domain, helping or even working as laborers in the agricultural sector whose wages are relatively minimal. This is why it is interesting to study gender equality and the construction that women in gender equality build as actors or drivers of these MSMEs. This research has a novelty since previous research was more general regarding views on the rational choice of MSMEs actors such as research from Chotban & Kasim (2020) and Soleman et al. (2022). This research specifically discussed rational choices for women in defending gender in choosing to become MSMEs actors to improve the family economy. Furthermore, regarding the topic of women's choice by Sofyan & Fantini, (2021) this research limits the strategy of empowering women MSMEs, which is also in line with the government's projection of encouraging women MSMEs to continue developing their business to a higher level (Hariyanto, 2023). Therefore, the importance of this research is it has a novelty value in implementing the rational choices of women MSMEs in improving the family economy in Kediri Regency. From this explanation, the research question is "What are the rational choice practices for village women as MSMEs in Kediri regency in improving the family economy?"

METHODS

This study used a qualitative paradigm. The qualitative paradigm is used to assist in searching new findings related to the phenomenon regarding the practices of village women as MSMEs in Kediri Regency in improving the family economy. This is interesting to study because the view that village women who are only at home become housewives or help in the agricultural sector is now different from the variety of women's work. Even women can stand side by side with men in the financial world, especially as MSMEs actors in Kediri Regency. This study uses a rational choice theory from the

character James S. Coleman who looks at women MSMEs in choosing actions and risks that are considered to provide the best results.

This research was conducted on women who work as MSMEs actors in Kediri Regency with the implementation of data collection in the field for 3 months which was carried out in the last month of 2022. Kediri Regency was chosen as the research location because there was a phenomenon of women becoming MSMEs actors with their respective products, which had their characteristics and received support from the Regent of Kediri so that MSMEs in Kediri Regency had the opportunity to open business partners. This is supported by data from the Central Statistics Agency (BPS); the number of micro, small and medium enterprises (MSMEs) has reached 64 million. This figure has reached 98.68% of all businesses in Indonesia. The MSMEs sector is the most significant contributor to Gross Domestic Product (GDP), which absorbs the most jobs and is relatively resilient to financial crises. MSMEs are essential in lifting small communities from poverty to become economic drivers. Even the Ministry of Cooperatives and MSMEs released that 64.5 percent of MSMEs actors were women-dominated. This study uses a purposive technique which examines in detail the condition of women MSMEs who become informants in rational choices to run their businesses. The total of informants is 5 people who are able to describe the topic above until the data is saturated. Determination of informants is selected by category: (1) Female MSMEs (2) Running the business for at least 1 year (3) Married (4) Improving the family economy. The following is a table of informant data in this study:

Name	Product
Dewi (32 year)	Pineapple Pie
Muna (24 year)	Mushroom Chips
Rika (30 year)	Processed Cashew, Jenang, Madimongso
	(taste variations)
Muniroh (33 year)	Processed Salted Egg (Duck), Intestine Chips
Lailatul (23 year)	Shredded Fish

Table 1. MSMEs actors (Women) of the Ganesha Association, Kediri Regency

The first informant is Dewi (32). Having 1 child from her marriage, she is the head of the Ganesha community. Even though she is a woman, she always provides direction and information regarding the subject of information about MSMEs which always protects their members when sharing with other associations and synergizing with related agencies. She is involved in making pineapple pies, one of the superior products because it is one of the original fruits in Kediri Regency; this is also a priority for the Regent because it is a superior product from Kediri with the essential ingredients of pineapple. She is not only a housewife but also a businessman. She is assisted by her husband, who accompanies her from the beginning, which makes her family relationship harmonious and thus improves the family's economy.

The second informant, Muna (24), is a woman from Kediri. She has just started her business and is assisted by her husband; she is pursuing a mushroom chip business with various flavors. Even though women in her village are generally only housewives, this is different. She is highly motivated and enthusiastic about helping increase her family's income apart from the agricultural products her husband is involved in. However, by selling these products, she can provide income to increase her family's income.

The third informant is Rika, a mother with 2 children from Kediri. Rika (30) previously did not join MSMEs in Kediri Regency by carrying out her activities only independently with her husband and running her business with makeshift designs to packaging that was relatively simple to marketing her products not yet extensive. However, now she is in business and joins MSMEs in Kediri Regency, which is still classified as new. However, joining the MSMEs can provide good direction in their business, from training, licensing, and packaging to marketing. Variations in the products sold by this informant include processed cashew, jenang, madimongso and other processed forms. This resilient woman who does not give up easily in running her business is classified as actively participating in membership activities from various exhibitions held to help promote her products so that they are better known and able to increase revenue in sales.

The fourth informant is Muniroh (33), a native of the Kediri Regency. She also has 2 children, and in running her business, she is assisted by her husband and employees. This informant has been in this business for quite a long time and was well-known before entering MSMEs; by entering MSMEs, she

gets permission which, according to her, is very helpful. Besides that, packaging and marketing are very helpful in introducing this business in order to be able to increase revenue.

The fifth informant is Lailatul (23). When looking at her age, she belongs to the category of the youngest informant compared to other informants. She is from Kediri. Even though she is still young, her built enthusiasm is not inferior to others. She is pursuing his her business, namely fish floss, which cannot be separated from the role of the relevant agencies and the association in expanding marketing to increase marketing income from the business.

The data collected in this study was carried out through direct interviews. This means that data collection is done with primary data. The interviews were conducted in-depth and structured according to the interview guidelines that had been prepared so that the results obtained were by the research focus. The interviews in this study was adjusted to the informants' free time because each informant worked daily to serve customer orders directly or use an application. Thus, in-depth interviews can be carried out more freely and not in a hurry.

This analysis was conducted by classifying and categorizing data based on several themes according to the research focus. The results of the interviews were converted into transcripts to explain in detail the data obtained. Interview transcripts were written according to the authenticity of the informant's words. Then they were grouped or categorized based on questions about the social practices of women who work as MSMEs actors in Kediri Regency. After the categorization process, then the data was interpreted and discussed by the theoretical framework or previous studies that were conducted related to the research themes examined in this study.

RESULTS AND DISCUSSION

MSMEs are the most significant contributor to Gross Domestic Product (GDP) in absorbing employment and are relatively resilient to financial crises. MSMEs are the backbone of the Indonesian economy. MSMEs are essential in alleviating small communities from poverty to become economic engines, especially after the economic crisis (Hafford-letchfield & Cocker, 2002). Micro Enterprises are productive businesses owned by individuals and/or business entities with micro-business criteria stipulated in the law (Dewi et al., 2022). A productive economic business that stands alone is carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or separated directly or indirectly from small businesses or large businesses with total net assets or proceeds from sales. Annually as stipulated in the law (Amin, 2019).

In developing countries, MSMEs are essential to income, employment, skills development, and delivery of goods and services. MSMEs development is one of the tools to increase people's purchasing power (Sari & Kusumawati, 2022). There are four main goals in the development of micro, small and medium enterprises, namely: poverty alleviation, women's empowerment, efforts to create jobs and development for this purpose (Odozor, 2022). MSMEs are considered the engine of national economic progress because they involve many young people and the poor to increase community productivity and income for low-income groups (Brännström & Gunneflo, 2021). In the current 4.0 era, MSMEs actors must be able to face the challenges and opportunities that exist. The need for digital system adaptation and disruption of business digitalization to digital business will impact their business(Elpanso & Helmi, 2022). This can be seen in digital entrepreneurship, where there is a transition process from offline to digital business. This is done so that business actors can maintain their business and increase their sales turnover. In the era of globalization, MSMEs actors must develop service/product innovations, build technology, develop HR skills (Human Resources), and expand marketing areas. One of the adjustments MSMEs can make is opening an online store using digital marketing (Harini & Mustofa, 2022). Utilization of social media digital platforms for product promotion media can also be done to continue opening a business and selling through online media. This strategy is carried out considering the ease of transaction processing, product promotion, consumer response to the effectiveness of digital purchases, and a much more significant increase in sales volume.

Apart from the above, the role of women in MSMEs is also significant, since the number of MSMEs nationally is dominated by women (Sofyan & Fantini, 2021). This proves that the opinion of women, especially village women, can be refuted because, in the current era, many women can increase family income apart from income from their husband's work. This proves the rational choice of women MSMEs

in Kediri who can make their decisions by taking the risk with their choices. Here is a further explanation (Octavia et al., 2023).

Rational Choices of Women MSMEs in Kediri Regency

One of the obstacles MSMES actors face is the need for more interest in people's purchasing power for their products. This is due to the public's perception that local products are of less quality. To encourage MSMEs, sales growth must be encouraged through mentoring, training, and improving human resources (Elpanso & Helmi, 2022). However, female MSMES actors in Kediri Regency chose to become MSMEs business actors because they have passion and it is based on the considerations they have made. Coleman emphasizes that the actions taken by individuals have a purpose. James Coleman's rational choice theory also has 2 essential factors: actors and resources. In this study, the actors in question are MSMEs actors who focus on women and the stakeholders involved, while resources, in the form of money, are owned and managed into their respective products (Ritzer, 2012). The following is an interview excerpt:

"I decided to become an MSMEs player; I thought about it carefully and also discussed it with my husband; where I am committed to helping my family's income so that my family's economy is stable, and if I get more, Alhamdulillah. And I have taken many risks from this decision, but I am sure I can get through it with the support of my beloved husband" Muna (24 years)

"I live as one of the drivers of this economy, apart from fulfilling my needs, I am also able to do that and can earn my own income and help family economy mutually" Lailatul (23 year)

"Starting something new is difficult, but I am sure with this decision to become an MSMEs player with the products I sell. I also get support from my husband to pursue the target" Muniroh (33 year)

In designing and building the expansion of the potential for superior products, MSMEs actors need interesting innovations so that the economic growth rate increases sharply if they can manage, market and maintain the quality of the products they run. If it clashes with female MSMEs, this is a form of feminism in which a woman empowers herself in her capacity because her abilities and capacities can be equated with men's. This is in line with Sonya Tissa Radlia (2019) who suggested not to compare it with masculinity. It is not necessary because it can stand alone.

Digital feminist visibility requires detailed attention to how users perceive the abilities and everyday language of various online platforms about feminist identity and engagement (Keller, 2019). In this context, it analyzes the reflections of feminist users on the practice of using social media to enhance their marketing to understand the strategic decisions and difficult sacrifices made to make the platform attractive. This shows how certain feminist sensibilities emerge as widely accepted and highly attractive in creating content via social media as a competitive strategy to introduce their products to an audience, demonstrating that they have expertise in this regard (Savolainen et al., 2022). Here is an excerpt from the interview:

"Yes, people around me initially doubted my abilities, especially since I am a woman. However, I have a nature that does not easily give up in going through the process. I faced many challenges, from having experienced the lowest point, namely experiencing bankruptcy and even confusion in rearranging the business that I was in. Time has passed, and now I am happy in this profession and can help my family's income more or less" Dewi (32 years)

This explanation encourages enthusiasm, so consumers purchase MSMEs products by improving them, building a brand image, guaranteeing product quality, and carrying out sales promotions. Brand image is still the focus of attention of several practitioners and researchers in marketing science because it influences interest and purchasing decisions for a product or service (Elpanso & Helmi, 2022). Brand image is defined as the consumer's perception of a brand that is in their minds (Astina, 2020). Consumers will remember information about a brand when they participate in general decision-making. Several kinds of literature reveal that brand image can be formed and strengthened through several approaches, such as sales promotion, advertising, and service quality (Mutmainnah, 2019). Brand image is reported to be one of the factors that encourage consumers to use products or services sustainably (Lecumberri, 2022). In an empirical study, brand image is reported to be essential in increasing sales.

The Process of Forming Rational Choices for Women MSMEs in Kediri Regency

Coleman emphasized that every individual in acting has a goal to be achieved. In addition, there are also two essential factors in making a rational choice, namely, actors and resources. Individuals are given various choices, and these choices have different objects from one another. However, in the end, the individual will only choose one option, which will be used as a decision or action. However, rational actions are sometimes seen as irrational actions by others, so it can be interpreted that the rational actions taken by a person cannot be measured from the perspective of another person but based on the point of view of someone who takes action (Coleman, 2013).

In this case, the resource in question is the ability of MSMEs actors to manage, control, and market so that they can sell their products as much as possible; this depends on each business actor. Besides, the amount of capital and mastery of social media also affect sales products that have an impact on improving the family economy. The power referred to in terms of product sales is the right of every MSMEs actor with various strategies used because these are their respective strengths, and there is no threat of attachment to any party (Ritzer, 2012). The interests referred to in this case are the goals to be achieved by women MSMEs who can increase sales and be able to increase their family income. They do this with a purpose, namely to meet daily needs, to have a more significant business, or others. This is in line with the following interview excerpt:

"Alhamdulillah, with strong determination, I chose to be this entrepreneur and joined the Kediri Regency MSMEs; I felt the impact of training, exhibitions and other things, which in the end enabled me to increase sales of my products, especially through the role of social media. I learned a lot with other friends who are willing to share hearings. The output I feel I can be even more enthusiastic about entrepreneurship with increasing profits" Rika (30 years)

"A lot of experience has been gained in this matter, through a process that is quite tiring but with the same interests and the support from the government, especially related agencies, is greatly facilitated, both training, exhibitions and other activities that can increase sales" Dewi (32 year)

"Yes, I really feel facilitated by this MSME community, because there is a lot of experience that cannot be exchanged for anything. I feel very happy with the environment that is always forward-looking" Muna (24 year)

Women work with and join MSMEs because the sale of their products is based on Coleman's rational choice; when viewed from the goal, it is a rational action, namely, being able to increase sales so that the actions taken by women MSMEs are rational. This action is rational in the context of this study because rational action is an action that has a goal by individuals who take action as desired with various choices. The rational action in this matter is how women decide to become MSMEs. The money generated from these sales can be used for various things related to fulfilling needs and developing more products that they produce. Various considerations of losses also threat this action if they keep selling it. However, even so, they are still looking for ways to keep the products they sell selling well and even by utilizing social media.

Formation of Social Capital for MSMEs Actors

Sales Mechanism. The MSMEs sales mechanism is the same as the buying and selling process. The buying and selling process is done directly to the respective MSMEs locations or virtually by ordering through trading platforms or social media. Transactions will continue if there is an agreement between the seller and the buyer through virtual e-banking, or digital wallet, it is necessary to cross-check purchase transactions, or you can buy in COD. However, it needs to be scrutinized so that unwanted things do not occur, such as fraud and the like.

"In my experience, in the beginning, using the social media marketplace and WhatsApp, I was deceived by buyers with fake receipts in transactions because, at that time, I was still unfamiliar with this, but later on I was able to check transactions through e-banking or digital wallets or something safer. Use platforms such as Shopee or open more secure stalls" Lailatul (23 years)

"So far in marketing both offline and online there have been no problems and hopefully it will always be kept away from unwanted things. This is because I often share with other friends who have experienced or bad stories and I try to learn from them" Muniroh (33 year)

"I have tried various platforms and for now the opportunity for widespread marketing is using the Tik Tok Shop and Shopee, which I feel. The sales are quite busy. Besides that, I also have resellers who help sell my products" Rika (30 year)

Therefore, experience is the best teacher, and designing strategies is important so that it will not happen again. In general, it is necessary to have an overall mature plan to reach the market and make resellers customers of the products provided by business actors. This strategy determines the target market and satisfies consumers by building a combination of marketing mix elements: product, distribution, promotion, and price (Chotban & Kasim, 2020). This shows that women are capable of doing this, which is in line with the primary goal of feminism, which is to increase awareness and bring transformation towards a world that is gender (Sulistyowati, 2021). The movement continues to broaden its perspectives and undergo transitions, resulting in a 'cartography of knowledge and power' (Afif et al., 2021)

Social Capital. Social capital establishes relationships between individuals in community membership, consumers and related stakeholders. Social capital is invisible but can be realized through relationships between these individuals, making it easier for them to take specific actions (Savolainen et al., 2022). Social capital can be realized when norms and beliefs in this society can be well established. Alternatively, it can be interpreted that there is no abuse of trust given to other people. Thus, social capital is a form of trust and the norms that apply in society (Coleman, 2008). Building social capital is easy, but maintaining it takes work. Social capital itself can be damaged when the beliefs and norms that are intertwined in it are damaged. Damage to social capital can arise from individuals in society or from other parties who want social capital to be damaged.

"Alhamdulillah, with strong determination, I chose to be this entrepreneur and joined the Kediri Regency MSMEs; I felt the impact of the training, exhibitions and other things, which in the end enabled me to increase sales of my products, especially through the role of social media. I learned a lot with other friends who are willing to share hearings. The output I feel I can be even more enthusiastic about entrepreneurship with increasing profits" Rika (30 years)

"I am very happy to be one of the MSMEs actors, I know a lot of relationships, reach, and friends who support each other. Not only economic orientation, but we already feel like a family" Muna (24 year)

This expression explains that it is essential for the capital to be executed correctly so that the output is also sound. This can be associated with these female MSMEs actors. In that case, if they violate the regulations, it will generally be considered damaging to the value of trust from the consumers who have bought the product. Intertwined social capital is built on norms and trust. Thus, it is norms and also beliefs that can determine social capital or social networks that can later be used to work together. This social capital exists to facilitate individual action in society. In addition, social capital can be used to realize individual interests. This social capital cannot be seen because social capital exists in individual relationships in society (Coleman, 2013).

Formed norms. Norms are rules that are made and then agreed upon in society. These norms are formed to justify or blame an action taken in society. This is true because what determines the good and bad of someone's actions is someone else. This norm appears after the existence of individual rights. The right in question is the individual's right to perform an act so that this norm reduces individual actions that are only concerned with their rights without regard to the rights of others; norms can be carried out fundamentally by being attached to the social system. Norms can refer to individuals who commit these actions and impose sanctions on themselves. In such cases, the norm is said to be internalized (Coleman, 2008). The norm referred to here is the trust given to other individuals. If an individual who is given a mandate violates the mandate given because he wants to carry out his norms, such as wanting to fulfill his desires or gaining his benefits, he is considered to have violated the norms that exist in society.

"In writing, in this association, there is no kind of binding norm, but at least if you have joined and are under the auspices of the agency, with so many trainings and lots of activities, it is a pity if you do not utilize it optimally, because our product will not develop. There are various facilities, but they are not used optimally. However, so far, the members have really participated, although not all. Some who are already independent and have high sales are no longer active. We are also aware of how busy they are, but if beginners are not active, it is a shame, since we have a commitment at the beginning" Dewi (32 years)

"Yes, even though there is no binding community, I believe that the commitment of each individual also influences the formation of norms and values. By coincidence in our community we care very much for and support each other which forms norms even though they are not written I am very close to them, and so are they." Rika (30 year)

Thus, trust will not be given a second time in the future because it is considered a violation and does not follow the norms that apply in society. Every individual behavior in society has limits on what can be done and what cannot be done, but their actions should not disturb the peace of other individuals in society. This also applies to MSMEs actors who generally have freedom of expression but still maintain and comply with the rules of the MSMEs community in the Kediri Regency.

Trust. Trust is an assessment of others. This assessment is not only based on outward appearance but also a behavior that must be abode by the norms that exist in society. In giving this mandate, two parties are involved, namely the trustee and the other party, but both have their own goals. An individual given the mandate (trustee) has two choices in carrying out his actions: choosing to maintain the trust, or it could be the other way around. If the individual can maintain the trust given to him, then the next time, the community will not hesitate to place their trust in him. However, if an individual prefers the opposite choice, namely not carrying out the mandate given to him and preferring to fulfill his interests, society cannot trust that individual at a later time. This is so because society no longer has trust. After all, the individual prefers to violate the norms in society and carry out his norms (Coleman, 2013).

Matters related to trust in MSMEs in Kediri Regency are establishing trust between members and members, and between members and group leaders that are closely intertwined. This is like when members are appointed to participate in certain activities, they must participate, and if they do not participate, they must give clear reasons as a form of commitment in society. This is because the relationships built are based on the economic interests and awareness of each of these MSMEs actors.

"So far, since I joined MSMEs, I have received a lot of attention, and I believe that maybe this is the best way for me to become a circle businessman who is very supportive and gives constructive advice if things go wrong," Rika (30 years)

"There are many things that might not be said in describing the achievements that I have experienced, from the beginning to meet the needs of a less fortunate family until now to be able to improve the family's economy" Muna (24 year)

This expression explains that trust is crucial in each member so that harmony is formed in the organization, in this context for MSMEs actors in Kediri Regency. This is a benchmark used by individuals in making choices in taking action. Individual strength forms the belief to take action in carrying out goals. Individuals use capital from an event to carry out interests that will be achieved to to reach a goal.

CONCLUSION

Women MSMEs in Kediri Regency choose their rational choice to become women entrepreneurs who can manage various components and take advantage of advances in information technology. For implementation, they can keep up with time; thus it can be said that liberal feminism can work well; that is, there is no comparison that women can increase family income based on their rational choices. The orientation of Coleman's rational choice theory shows that everyone acts intentionally towards achieving a goal, where values and choices shape the goal. In Coleman's rational choice theory, there are two interrelated elements, namely actors and resources. Resources are things that are controlled by actors in which they have an interest in them. In this case, the actor has control over the resource. This aligns with the situation of women who become MSMEs in the Kediri Regency.

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