

# Household economic empowerment model: Case study of Aisiyiah Eknaker assembly Medan city

Devia Syahfitri Br. Purba<sup>ID\*</sup>, Reni Ria Armayani Hasibuan,  
Juliana Nasution

Universitas Islam Negeri Sumatera Utara, Medan, Indonesia

**SERAMBI**

**221**

## Abstract

This research analyzes the household economic empowerment model developed by the Economic and Employment Council (EKNAKER) of Aisiyiah Medan City through programs such as Bina Usaha Ekonomi Keluarga Aisiyiah (BUEKA), MSME Bazaar, Aisiyiah Entrepreneurial School (SWA), and Aisiyiah Cooperative. Using a qualitative methodology, data were collected through interviews, observations, and documentation, and data were analyzed using NVivo 15. Findings indicate that EKNAKER enhances homemakers' economic capacity through training, capital support, and marketing initiatives. Key challenges include limited capital and low digital literacy; however, community support and an effective organizational structure are vital for the program's success.

## Public interest statements

This study examines EKNAKER Aisiyiah Medan's household economic empowerment through BUEKA and MSME Bazaars. Despite limited capital and low digital literacy, strong community support boosts homemakers' economic capacity, improves welfare, and strengthens family resilience, offering a replicable model for broader community development

**Keywords:** Empowerment Model, MSMEs, Aisiyiah Economic and Labor Council.

**Paper type:** Case study

✉ Corresponding: Devia Syahfitri Br. Purba.  
Email: [deviapurba255@gmail.com](mailto:deviapurba255@gmail.com)

## ARTICLE INFO:

Received 5/20/2025  
Revised: 7/25/2025  
Accepted: 7/26/2025  
Online First 7/31/2025



SERAMBI: Jurnal Ekonomi  
Manajemen dan Bisnis Islam,  
Vol 7, No. 2, 2025, 221-234  
eISSN 2685-9904



© The Author(s) 2025

This work is licensed under a [Creative Commons Attribution 4.0 International License](https://creativecommons.org/licenses/by/4.0/).

**Abstrak**

Penelitian ini menganalisis model pemberdayaan ekonomi rumah tangga yang dikembangkan oleh Dewan Ekonomi dan Ketenagakerjaan (EKNAKER) Aisyiyah Kota Medan melalui program-program seperti Bina Usaha Ekonomi Keluarga Aisyiyah (BUEKA), Bazar UMKM, Sekolah Wirausaha Aisyiyah (SWA), dan Koperasi Aisyiyah. Data dikumpulkan melalui wawancara, observasi, dan dokumentasi, serta dianalisis menggunakan NVivo 15. Temuan menunjukkan bahwa EKNAKER meningkatkan kapasitas ekonomi ibu rumah tangga melalui pelatihan, dukungan modal, dan inisiatif pemasaran. Tantangan utama meliputi keterbatasan modal dan rendahnya literasi digital; namun, dukungan masyarakat dan struktur organisasi yang efektif sangat penting bagi keberhasilan program.

**Pernyataan untuk Kepentingan**

Publik Penelitian ini mengkaji pemberdayaan ekonomi rumah tangga EKNAKER Aisyiyah Medan melalui BUEKA dan Bazar UMKM. Meskipun modal terbatas dan literasi digital rendah, dukungan masyarakat yang kuat mampu meningkatkan kapasitas ekonomi ibu rumah tangga, meningkatkan kesejahteraan, dan memperkuat ketahanan keluarga, sehingga menawarkan model yang dapat direplikasi untuk pembangunan masyarakat yang lebih luas.

**Kata kunci:** Teknologi Finansial, Pemasaran, Perbankan.

**Introduction**

Empowerment involves providing individuals with autonomy, authority, and trust, enabling them to develop their potential and enhance their environment. It encompasses various aspects, including social, cultural, economic, and gender issues. A key focus within this framework is women's economic empowerment, which seeks to improve women's welfare while also contributing positively to family and community economies (Rachmi, 2024). Veronica Tan, the Deputy Minister of Women's Empowerment and Child Protection (PPPA), has emphasized the importance of women's economic empowerment in breaking the cycle of violence and promoting women's independence. Many women are hesitant to speak out due to their economic dependence on their husbands. Therefore, business training and support from various organizations, including community groups, are essential for enabling women to achieve economic independence (Ministry of PPPA, 2023).

In Indonesia, women's empowerment is increasingly evident through their participation in the micro, small, and medium-sized enterprise (MSME) sector, particularly in household-based businesses. With access to training and mentoring, women now play a strategic role in bolstering their families' and communities' economic well-being. Aisyiyah, a women's organization affiliated with Muhammadiyah, has a vast national network that engages in activities related to education, health, social welfare, and economic empowerment (Fatma, 2025).

At the local level, Aisyiyah Medan City's Economic and Labor Council (EKNAKER) actively supports women's economic initiatives. As of 2024, EKNAKER has guided 47 MSMEs, 85% of which are managed by housewives, operating in various sectors, including culinary, handicrafts, fashion, and services. This demonstrates that economic empowerment is a meaningful and impactful pursuit rather than merely a formal activity.

Nevertheless, many Aisyiyah branches still struggle to maintain financial independence for their programs. To tackle this challenge, EKNAKER has developed initiatives like Bina Usaha Ekonomi Keluarga Aisyiyah (BUEKA), the MSME Bazaar, the

Aisyiyah Entrepreneurial School (SWA), and the Aisyiyah Cooperative. These programs are designed to enhance women's skills, market access, and financial capital, enabling them to establish and operate independent home-based businesses. Additionally, they help reduce women's economic vulnerability and strengthen their bargaining power in society, particularly for those from lower-income backgrounds.

One of the primary challenges is the limited financial resources. Many branches and sub-branches of Aisyiyah lack sufficient independent funding sources to sustain their economic initiatives. This situation calls for institutional strengthening and adaptive development models. In response, EKNAKER implements programs such as BUEKA, the MSME Bazaar, SWA, and the Aisyiyah Cooperative. These initiatives aim to equip housewives with entrepreneurial skills, access to markets, and capital assistance to help them build sustainable and independent home businesses.

Beyond promoting economic outcomes, these initiatives drive social transformation by reducing women's dependency, which often exposes them to exploitation and injustice. Women from lower-income backgrounds frequently encounter structural barriers, such as limited access to information, training, and commercial networks. Through these community-based programs, they can attain greater self-sufficiency and improve their bargaining position both within their households and in society.

Although quantitative data regarding the percentage of women who achieved economic independence after participating in SWA is limited, anecdotal evidence and testimonials suggest that participants have experienced increased confidence, decision-making power, and income contributions. These positive outcomes highlight the importance of expanding and replicating such models in other regions. This study aims to identify the role of Aisyiyah's Economic and Employment Council (EKNAKER) in Medan City in empowering housewives economically through its MSME programs, including Bina Usaha Ekonomi Keluarga Aisyiyah (BUEKA), the MSME Bazaar, Sekolah Wirausaha Aisyah (SWA), and Koperasi Aisyah. The study will evaluate the effectiveness of these economic empowerment programs in enhancing the economic welfare of housewives, including increased income and economic independence through the development of MSMEs. It will also identify both supporting and inhibiting factors influencing the success of these empowerment initiatives and the challenges faced by EKNAKER in implementing these programs.

## Literature review

The empowerment model is a strategic approach used to increase the capacity of individuals or groups to access economic, social, and political resources. Empowerment emphasizes the active involvement of people in the decision-making process and control over their own lives. In the context of the household economy, empowerment models can take the form of skills training, access to business capital, and strengthening social and community networks. In the context of this research, the empowerment model focuses on household economic empowerment through MSMEs by EKNAKER. According to Listiani (2020), there are three main models of empowerment relevant to EKNAKER. The participatory empowerment model emphasizes the community's independent role as the primary actor. In this model, communities are actively involved in all stages of planning, implementation, and evaluation, without relying on external facilitators. This approach fosters a sense of ownership and ensures that empowerment efforts align with local needs.

In contrast, the centralized empowerment model places control in the hands of external parties who plan and execute programs without community involvement. This often leads to passivity among residents, as the activities may not align with their genuine aspirations or priorities, resulting in less effective outcomes. The community development model integrates

counseling, training, internships, and comparative studies to enhance the potential of local resources and increase community self-reliance. By building skills and capacities, this model supports long-term independence and strengthens the community's ability to sustain its development.

### **Micro, Small, and Medium Enterprises (MSMEs)**

MSMEs play a vital role in Indonesia's economic structure by absorbing labor, stimulating entrepreneurship, and supporting income distribution. In the context of household empowerment, MSMEs serve as a platform for families, particularly women, to generate income and foster economic self-reliance. Their flexible, community-based nature also makes them well-suited to local economic development and responsive to market shifts (Maulidya, 2022). Both government programs and religious social organizations increasingly rely on MSMEs as instruments of economic resilience. These enterprises' ability to fulfill that role, however, depends on access to training, capital, market opportunities, and sustained mentoring. These factors determine whether MSMEs can realize their potential as drivers of inclusive and equitable growth.

### **Aisyiyah Economic and Labor Council (EKNAKER)**

Aisyiyah's Economic and Employment Council (EKNAKER) is one of Muhammadiyah's autonomous organizations, focusing on the economic development of women. It was founded on 27 Rajab 1335 H, which coincided with 19 May 1917 AD. Siti Bariyah led Aisyiyah at the suggestion of Nyai Ahmad Dahlan. Meanwhile, Nyai Walidah or Nyai Ahmad Dahlan herself acted as a preacher for 'Aisyiyah. Through programs such as Bina Usaha Ekonomi Keluarga Aisyiyah (BUEKA), Aisyiyah Cooperative, UMKM Bazaar, and Aisyiyah Entrepreneurial School (SWA), the assembly provides a platform for housewives to learn, develop, and manage businesses independently. Aisyiyah applies the principle of *da'wah bil hal*, which is spreading Islamic values through concrete actions in daily life, including in the economic aspect. Empowerment by EKNAKER Aisyiyah emphasizes community collaboration, program sustainability, and providing access to markets and business training.

### **Prior studies**

Research by Rachmi Al Nido et al. (2022) with the title Model of empowerment of farm women's groups (KWT) through social capital to maintain group cohesiveness using a mix method method that combines qualitative data with quantitative data shows that the empowerment model of the Farm Women's Group (KWT) through training, mentoring, and utilization of local potential can improve household welfare in Gorontalo City. This participation-based empowerment promotes increased income, a greater role for women in the household, and economic independence. However, it still faces constraints on market access and financial literacy. These findings align with the focus of this research on women's economic empowerment models through community institutions.

Dyah Pikanthi Diwanti et al. (2019) conducted a qualitative study to analyze the role of BUEKA in promoting women's economic empowerment in PCA Mergangsan, Yogyakarta. The research outlines the stages of empowerment, from business start-up to sustainability, and highlights the mentoring and training processes provided by 'Aisyiyah's Majelis Ekonomi dan Ketenagakerjaan (MEK). The findings indicate that BUEKA contributes to enhancing members' skills, product marketing, and economic independence, despite facing several challenges. These insights are valuable in understanding the institutional role in community-based women's economic empowerment. Research by Fatma Sari Hutagalung et al. (2025)

employed the Classroom Action Research (PTK) method in two cycles to enhance the digital marketing skills of Aisyyah members at the Helvetia Branch. The empowerment focused on mastering SEO optimization, affiliate marketing, and utilizing TikTok and Instagram as practical marketing tools. The results showed that digital marketing training gradually improved members' skills and supported women's economic independence.

## Methods

This research employs a qualitative approach to gain an in-depth understanding of the role of the EKNAKER of Aisyyah Medan City in the economic empowerment of homemakers through MSMEs. The qualitative approach was chosen because this research focuses on exploring the factors that influence success and challenges in economic empowerment, which cannot be measured solely by numbers or statistical data but require an in-depth analysis of the processes and experiences that occur in society.

### Data collection methods

In-depth interviews were conducted with 22 informants, comprising administrators and members of the Aisyyah Economic and Employment Council (EKNAKER) in Medan, as well as housewives involved in economic empowerment programs. The criteria for interviewees included EKNAKER board members involved in program planning and implementation, as well as EKNAKER members who are active housewives running micro, small, and medium enterprises (MSMEs) in various sectors, such as food, crafts, and services. The brief profiles of the informants include five board members with experience in program management and 17 housewives involved in economic activities. The semi-structured interviews employed a question guide that covered topics such as program effectiveness, challenges faced, the program's impact on daily life, and suggestions for improvement. Additionally, the researcher conducted direct observations of activities organized by EKNAKER, such as training sessions, SME bazaars, and other programs. This observation aims to record the dynamics of activities, interactions between participants, and program management carried out by EKNAKER, while identifying factors not mentioned in the interviews, such as organizational issues or suboptimal program implementation. Furthermore, documents related to the economic empowerment program implemented by EKNAKER, such as activity reports, training materials, and previous program evaluations, will be analyzed to provide an overview of the program's structure and objectives, as well as to assess the results achieved. With this approach, it is hoped that the data collection methods in this study will be more comprehensive and informative.

### Data Analysis Method

The next stage is the data analysis stage, at which the researcher uses the NVivo application. NVivo is software designed to help researchers analyze qualitative data or approaches produced by QSR International. It is a tool that creates information in the form of text and images. At the data analysis stage, researchers process the data using qualitative descriptive analysis. This method involves logical reasoning to draw conclusions based on the data studied (Muliana, 2023). The data in this study were obtained through field research, including in-depth interviews conducted with 22 MSMEs under the guidance of the Economic and Labor Assembly (EKNAKER) of Aisyyah Medan City. The interviews were conducted from February to March 2025, in the areas of the Economic and Labor Council (EKNAKER) that were fostered, both at the Aisyyah secretariat office in Medan City and at the business premises of each interviewee. The interview process was conducted face-to-face and partly via online media (WhatsApp calls and Zoom Meetings) to accommodate the conditions and

availability of the interviewees. All interviews employed semi-structured guidelines to gather in-depth information related to the role, program effectiveness, challenges, and supporting factors in the economic empowerment of housewives based on MSMEs.

## Results and discussion

This research involved an academic and organizational representative: Mrs. Khusmilawati, M.Ak, Deputy Treasurer of the Aisyiyah North Sumatra Regional Leadership. Though not a business owner herself, her expertise provided critical insights into Aisyiyah's institutional framework, broader vision, and the strategic direction of the economic empowerment initiatives led by the Majelis EKNAKER. Her perspective served as a valuable complement, enriching the analysis of program structure and implementation at the regional level.

Field observations and analysis of EKNAKER's program implementation revealed a strong orientation toward a community-based empowerment model (community development). This approach is well-suited for institutions like Aisyiyah that support numerous MSMEs, as it emphasizes collaboration, sustained mentoring, member participation, and the development of local business networks. Programs such as MSME bazaars, cooperatives, and entrepreneurship training are part of structured efforts to strengthen members' economic self-reliance. Interviews indicate that this approach has been successful in driving real business growth. However, challenges remain, particularly in outreach and sustaining long-term programs.

NVivo word frequency analysis revealed several dominant terms in the interview data with MSME participants assisted by the Economic and Employment Assembly (EKNAKER) of Aisyiyah Medan City. The most frequent word was "*program*" (5.22%), underscoring that structured initiatives such as training, bazaars, cooperatives, and business mentoring are the core activities driving EKNAKER's empowerment strategy. Equally significant is the term "*business*" (2.61%), which reflects that most members had already established small businesses prior to joining the assembly. This suggests that EKNAKER's role is not only to initiate entrepreneurship but to support and strengthen existing enterprises.

The word "*bazaar*" (1.84%) indicates that among all the initiatives, bazaars are the most frequently implemented and actively participated in. They offer members opportunities to showcase products, generate income, and engage with broader markets, making them a flagship activity of the assembly. The term "*members*" (0.91%) highlights EKNAKER's grassroots nature: programs are designed and run *by members, for members*. This word appears in contexts that emphasize participation, mutual support, and ownership, reinforcing that empowerment within Aisyiyah is not top-down but community-driven.

Interestingly, the words "*change*" and "*product*" also appear at a frequency of 0.91%, suggesting a meaningful connection. While "*change*" may occur less frequently than "*program*", its presence indicates perceived transformation – members reported better product visibility, improved sales, and enhanced business management. The equal frequency of "*change*" and "*product*" implies that product innovation is a key driver of positive development among members. The Word Cloud image below visualizes these commonly used terms, illustrating how participants consistently associate empowerment with structured programming, collective involvement, and tangible business improvements.

The Coding Summary feature in NVivo is used to group and calculate the frequency of important words that have been coded. This feature is similar to Word Cloud, except that it is presented in the form of a table, allowing researchers to see quantitatively how often a word or theme appears, along with its corresponding percentage. From this feature, an initial picture of the main themes that will be further analyzed thematically is obtained.



**Figure 1.**  
*Word Cloud*  
Source: Nvivo 15 Data Processing Results (2025)

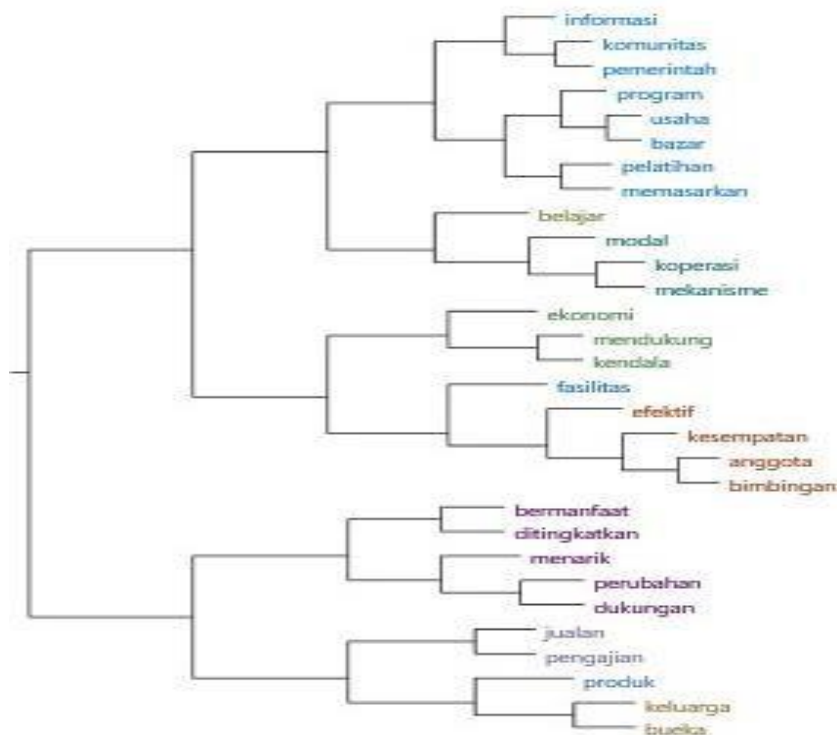
**Table 1.**  
*Coding results*

| Word        | Length | Count | Weighted Percentage (%) |
|-------------|--------|-------|-------------------------|
| Program     | 7      | 627   | 5,22                    |
| Business    | 5      | 314   | 2,61                    |
| Bazar       | 5      | 221   | 1,84                    |
| Changes     | 9      | 109   | 0,91                    |
| Products    | 6      | 109   | 0,91                    |
| Cooperative | 8      | 94    | 0,78                    |
| Family      | 8      | 76    | 0,63                    |
| Bueka       | 5      | 74    | 0,62                    |
| Training    | 9      | 73    | 0,61                    |
| Economy     | 7      | 66    | 0,55                    |
| Facilities  | 9      | 62    | 0,52                    |
| Capital     | 5      | 61    | 0,51                    |
| Support     | 8      | 60    | 0,50                    |
| Selling     | 6      | 53    | 0,44                    |
| Mechanism   | 9      | 44    | 0,37                    |
| Recitation  | 9      | 44    | 0,37                    |
| Effective   | 7      | 43    | 0,36                    |
| Community   | 9      | 40    | 0,33                    |
| Interesting | 7      | 40    | 0,33                    |
| Learn       | 7      | 39    | 0,32                    |
| Helpful     | 10     | 35    | 0,29                    |
| Marketing   | 10     | 34    | 0,28                    |
| Support     | 9      | 34    | 0,28                    |
| Opportunity | 10     | 33    | 0,27                    |

|             |    |    |      |
|-------------|----|----|------|
| Obstacles   | 7  | 32 | 0,27 |
| Enhanced    | 12 | 31 | 0,26 |
| Information | 9  | 30 | 0,25 |
| Government  | 10 | 30 | 0,25 |
| Guidance    | 9  | 29 | 0,24 |

Source: Nvivo 15 Data Processing Results (2025)

Figure 2 illustrates a Word Tree visualization that shows the relationships between words in the interview data, which has been coded using NVivo. This analysis maps the context of words frequently used by informants, thereby strengthening the research findings based on field data and relevant literature.



**Figure 2.**

*Word Tree*

Source: *Word Tree* Results of Nvivo 15 Data Processing (2025)

Based on an analysis of interview data processed using NVivo 15 software, the Hierarchy Chart visualization reveals that the empowerment programs, particularly the UMKM Bazaar program, have a significant impact on the economic development of their members. The emergence of prominent themes such as increased turnover, higher income, and greater economic independence underscores this effect. These findings confirm that the implementation of the Economic and Employment Council (EKNAKER) programs, especially in expanding market access through the bazaar, has successfully promoted the economic

transformation of the households involved. Therefore, the program's effectiveness is demonstrated not only through the completion of activities but also by tangible outcomes, including the growth of micro-businesses, rising income levels, and members' ability to attain financial independence.



**Figure 3.**

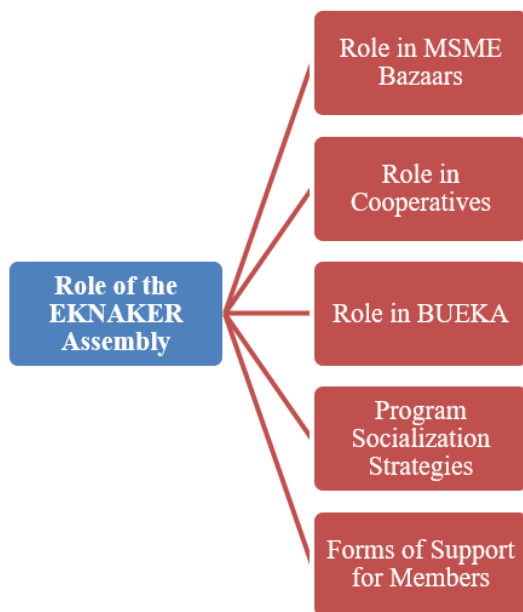
*Hierarchy Chart of Program Effectiveness*

Source: *Hierarchy Chart Results of Nvivo 15 Data Processing (2025)*

The following Mind Map visualization illustrates the distribution of the EKNAKER, Aisiyiyah Medan City's role in implementing household economic empowerment programs. The Mind Map outlines six main aspects: the Assembly's involvement in the Bina Usaha Ekonomi Keluarga Aisiyiyah (BUEKA) program, the MSME Bazaar, the Aisiyiyah Entrepreneurial School (SWA), the Aisiyiyah Cooperative, various forms of support to members, and socialization strategies for the program.

Based on the results of interviews with informants, it can be concluded that the role of the Economic and Manpower Assembly (EKNAKER) is most evident in the Bazar UMKM and Cooperative Aisiyiyah programs. The bazaar program has been well-received by approximately 99% of members, as evidenced by the consistent organization of monthly bazaars that facilitate the marketing of members' products. Meanwhile, the cooperative program has only been implemented at around 50%, as its rollout is still uneven across all branches and fostered groups. For the Aisiyiyah Family Economic Business Development (BUEKA) and Aisiyiyah Entrepreneurial School (SWA) programs, the interview results indicate that both programs are still in the planning stage and have not yet been fully implemented. This is due to limited resources and operational readiness at the assembly level. In terms of support, the EKNAKER makes a significant contribution to MSME players, among other things, through the provision of selling facilities, product promotion assistance, and straightforward business counseling that members can apply directly.

However, several obstacles remain for the program's socialization strategy. Interview results show that members' understanding of the program is not yet entirely uniform. Different interpretations of the program's objectives and technical implementation lead to variations in the participation levels of members. This suggests that there needs to be strengthening efforts in the socialization and internalization aspects of the program to achieve the empowerment goals more effectively.

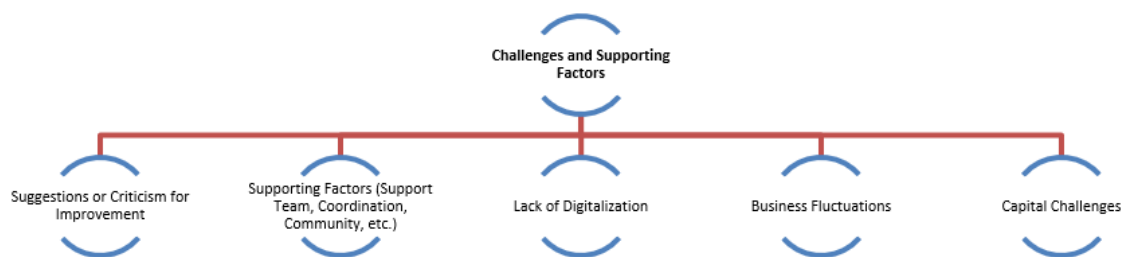


**Figure 4.**

*Hierarchy Chart Mind Map of the Role of EKNAKER Assembly*

Source: Results of *Hierarchy Chart Mind Map* Data Processing Nvivo 15 (2025)

The next feature used is the Hierarchy Chart Project Map, which displays the structure of relationships between codes based on the classification of main themes: The Role of EKNAKER, Program Effectiveness, and Challenges and Supporting Factors. The primary focus in this visualization is the Challenges and Supporting Factors theme, which contains nodes such as Capital Challenges, Business Ups and Downs, Lack of Digitalization, Supporting Factors, and Suggestions or Criticisms for Improvement. Each of these nodes is directly connected to the central nodes through arrows that depict hierarchical and conceptual relationships. With this visualization, it can be seen that the various challenges faced by MSMEs assisted by the EKNAKER have a close relationship with the internal and external context of business actors, while supporting factors such as community support and coordination are the primary reinforcement for program sustainability. In addition to clarifying the structure of the analysis, this Project Map also serves as a visual guide in designing empowerment program intervention strategies that are more adaptive and responsive to members' needs.

**Figure 5.**

*Hierarchy Chart Project Map Section Challenges and Supporting Factors*

Source: Results of Hierarchy Chart Project Map Data Processing Nvivo 15 (2025)

The EKNAKER plays an active role as a facilitator and companion through programs such as BUEKA, the MSME Bazaar, Aisiyiah Cooperatives, and the planned implementation of the Aisiyiah Entrepreneurial School (SWA). A total of 86% of informants reported being familiar with and involved in at least one program, with the Assembly's role covering training, providing market access, and community support. However, some programs have not yet been implemented. Among the several programs, the UMKM Bazaar is the most actively implemented program and the most participated in by members. In addition, the results of the interviews indicate that the understanding of each existing program has not been fully grasped by the members, as evidenced by the varying interpretations of members regarding several programs.

According to the coding results, 77% of informants reported that the programs were effective in improving their skills, confidence, and business capacity. The most significant impact is seen in the indicator of economic independence, not just an increase in turnover, as reflected in the hierarchy chart and word tree. The main challenges identified include limited capital, low digital literacy, and inconsistent business operations. As many as 68% of informants explicitly mentioned these challenges. Meanwhile, supporting factors such as community cohesiveness, intensive mentoring, and a solid organizational structure are key elements that reinforce the program's success. Suggestions from members revolve around increasing socialization, exemplary management, and strengthening periodic evaluations.

### Practical implication

The findings from the research on the Household Economic Empowerment Model implemented by the EKNAKER of Aisiyiah Medan City have several practical implications for community development and economic empowerment initiatives. Firstly, the study highlights the effectiveness of community-based empowerment models, emphasizing the importance of local participation in program planning and implementation. This suggests that similar organizations should adopt participatory approaches to ensure that programs are tailored to the specific needs and contexts of community members. Additionally, the significant role of training in enhancing the skills and confidence of housewives indicates that ongoing educational programs are essential. Organizations should prioritize the development of training modules that focus on both technical skills and business management to foster sustainable economic independence.

Furthermore, the research identifies community support and strong organizational structures as critical factors for success, implying that building networks among members and

providing mentorship can enhance the effectiveness of empowerment programs. This necessitates facilitating networking opportunities and peer support systems to strengthen community ties. The challenges of limited capital and low digital literacy among members highlight the need for targeted interventions, suggesting that programs should include financial literacy training and access to micro-financing options to empower members economically. Integrating digital skills training can also help members leverage technology for business growth. Moreover, the successful implementation of the EKNAKER model serves as a replicable framework for other regions, enabling policymakers and community leaders to adapt this model to their local contexts, thereby ensuring that economic empowerment initiatives are scalable and effective across diverse communities. Lastly, the findings suggest the necessity for continuous monitoring and evaluation of empowerment programs, as well as establishing feedback mechanisms to help organizations assess the impact of their initiatives and make necessary adjustments to improve outcomes. In conclusion, the practical implications of this research offer valuable insights for enhancing economic empowerment efforts, particularly for women in community settings, by focusing on participatory approaches, training, support structures, and addressing challenges to improve the economic capacity and resilience of their members significantly.

## Conclusion

The Economic and Labor Council (EKNAKER) of Aisiyah Medan City adopts a community-based empowerment model with a participatory approach and internal capacity building. This is reflected in the integration between the Community Development model, which involves training, counseling, and business assistance, and the Participatory model, where members are actively involved in every stage of the program, from planning to implementation. Key programs, such as Bina Usaha Ekonomi Keluarga Aisiyah (BUEKA), UMKM Bazaar, Aisiyah Entrepreneurial School (SWA), and Aisiyah Cooperative, have become key instruments in the process of household economic empowerment, especially for housewives.

The analysis shows that EKNAKER plays a crucial role in assisting members through skills training and promoting business opportunities, like monthly bazaars. Over 86% of informants are engaged in at least one program, indicating the effectiveness of its initiatives. Achievements include increased self-confidence, improved business skills, and greater marketability of independent products, with 77% reporting a positive impact on economic independence. However, challenges like limited capital and inconsistent participation persist. Community cohesiveness and effective mentoring help balance these issues. Overall, EKNAKER's empowerment program has successfully enhanced the economic independence of housewives through MSMEs while promoting community solidarity and women's participation in local economic development. This model can serve as a best practice for similar initiatives in other regions.

## References

- Abdeldayem, M., & Aldulaimi, S. (2023). Developing an Islamic crowdfunding model: a new innovative mechanism to finance SMEs in the Middle East. *International Journal of Organizational Analysis*, 31(6), 2623–2644. <https://doi.org/10.1108/IJOA-02-2022-3159>
- Al Nido, R., Rili Windiasih, Adhi Iman Sulaiman, Krismiawati Muatip, & Lilik Kartika Sari. (2024). Model pemberdayaan kelompok wanita tani (KWT) melalui modal sosial untuk menjaga kohesivitas kelompok. *Agrivet: Jurnal Ilmu-Ilmu Pertanian Dan Peternakan*

- (*Journal of Agricultural Sciences and Veteriner*), 12(1), 117–132.  
<https://doi.org/10.31949/agrivet.v12i1.10088>
- Ariawan, Widjaja W, Judijanto L, Budiman R, B. A. A. (2025). the Impact of Capital Strengthening in Culture on the. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 14(1), 44–60.
- Fatoni, A., Setyawan, I., & Pirmansyah, I. (2023). Dampak E-commerce terhadap Munculnya Kreativitas Berwirausaha dan Daya Saing Usaha Mikro Kecil Muslimah Majelis Taqorrub Ilallah (MTI) Bekasi. *Jurnal Ilmiah Universitas Batanghari Jambi*, 23(1), 145.  
<https://doi.org/10.33087/jiubj.v23i1.3071>
- Kamilah, K., B Syarbaini, A. M., & Yafiz, M. (2022). Jula-Jula: Economic and Accounting Practices in the Muslim Community of North Sumatra. *Share: Jurnal Ekonomi Dan Keuangan Islam*, 11(2), 251–275. <https://doi.org/10.22373/share.v11i2.13213>
- Kementerian Pemberdayaan Perempuan dan Perlindungan Anak (Kementerian PPPA). (2023). *Perempuan berdaya, keluarga sejahtera, negara kuat*.  
<https://www.kemenpppa.go.id/page/view/NTU3Nw==#:~:text=%E2%80%9CKalau%20bicara%20tentang%20pemberdayaan%20perempuan,seluruh%20Indonesia%2C%E2%80%9D%20kata%20Ida>
- Maghfiroha, A. (2024). Women’s Economic Empowerment Through Sharia Principles. *International Journal of Islamicate Social Studies*, 2(2), 155–164.  
<https://doi.org/10.62039/ijiss.v2i2.75>
- Mubarak, Z., Faridah, R., Yuliani, R., Sukarni, S., & Fong, M. (2023). Does Sharia Dormitory Business Unit support Islamic University Sustainability? Market, Financial, and Maqashid Sharia Analysis. *Ikonomika*, 8(1), 37.  
<https://doi.org/10.24042/febi.v8i1.15990>
- Musaropah, U., Suharto, S., Delimanugari, D., Suprianto, A., Rubini, R., Kurnianingsih, R., & Ayudiati, C. (2019). Pengembangan Kewirausahaan Berbasis Industri Kreatif Bagi Jamaah Wanita Majelis Taklim Di Desa Kepek. *Nuansa Akademik: Jurnal Pembangunan Masyarakat*, 4(2), 79–90. <https://doi.org/10.47200/jnajpm.v4i2.556>
- Nur Fadilah. (2023). Tantangan Ekonomi Syariah Dalam Menghadapi Masa Depan Indonesia Di Era Globalisasi. *Salimiya: Jurnal Studi Ilmu Keagamaan Islam*, 4(4), 159–177.  
<https://doi.org/10.58401/salimiya.v4i4.1439>
- Syahbudi, M., & Ma, S. E. I. (2021). *Ekonomi Kreatif Indonesia: Strategi Daya Saing UMKM Industri Kreatif Menuju Go Global (Sebuah Riset Dengan Model Pentahelix)*. Merdeka Kreasi Group.
- Sinambela, K., Jannah, N., Harahap, M. I., Islam, U., & Sumatera, N. (2025). Cultivating Middle-Class Prosperity : Exploring The Socioeconomic Drivers In Indonesia ‘ S. *Jurnal Ilmiah Mahasiswa Raushan Fikr*, 119–130. <https://doi.org/10.24090/jimrf.v14i1.13532>
- Suginam, S. (2022). Transformasi Digital di Masa Pandemi Covid 19: Studi Fenomenologi Pada UKM Kota Medan. *Journal of Business and Economics Research (JBE)*, 3(2), 296–299.  
<https://doi.org/10.47065/jbe.v3i2.1696>
- Suwanda, S. (2023). Digital Transformation in Industrial Management: Challenges and Opportunities. *Jurnal Price: Ekonomi Dan Akuntansi*, 1(02), 89–97.  
<https://doi.org/10.58471/jecoa.v1i02.3871>
- Wahyuni Wahyuni. (2023). Analisis Sistem Akuntansi Penggajian Pegawai Dinas Lingkungan Hidup. *Lencana: Jurnal Inovasi Ilmu Pendidikan*, 2(1), 51–64.  
<https://doi.org/10.55606/lencana.v2i1.2980>
- Widjaja, G. (2024). Maqasid Syariah Dalam Regulasi Fintech: Analisis Kritis Kerangka Hukum Ekonomi Islam di Era Digital. *Borneo: Journal of Islamic Studies*, 5(1), 23–36.
- Widowati, Titik Ekowati, & Adhy, S. (2024). Peningkatan Produktivitas dan Daya Saing Produk UMKM melalui Transformasi Digital. *Jurnal Pelayanan Dan Pengabdian Masyarakat Indonesia*, 3(1), 58–67. <https://doi.org/10.55606/jppmi.v3i1.750>

## Additional information

### Author details

Universitas Islam Negeri Sumatera, Medan, Indonesia

Devia Syahfitri Br. Purba, Reni Ria Armayani Hasibuan, Juliana Nasution

### Contributions

All authors contribute equally in the research and publication process

### Corresponding author

Correspondence to Devia Syahfitri Br. Purba

Ethics declarations

### Funding

The author(s) received no financial support for the research, authorship, and/or publication of this article.

### Availability of data and materials

Data sharing is not applicable to this article as no new data were created or analyzed in this study.

### Competing interests

No potential competing interest was reported by the authors

### Publisher's Note

Imperium Research Institute remains neutral with regard to jurisdictional claims in published maps and institutional affiliations

### Rights and permissions

Open Access. This article is licensed under a Creative Commons Attribution 4.0 International License, which permits use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons licence, and indicate if changes were made. To view a copy of this licence, visit <http://creativecommons.org/licenses/by/4.0/>.

### Cite this paper:

Br. Purba, D., Hasibuan, R. R. A., & Nasution, J. (2025). Household economic empowerment model: Case study of Aisyiyah Eknaker assembly Medan city. *SERAMBI: Jurnal Ekonomi Manajemen Dan Bisnis Islam*, 7(2), 221-234. <https://doi.org/10.36407/serambi.v7i2.1694>



## SERAMBI: Jurnal Ekonomi Manajemen dan Bisnis Islam

Publisher : LPMP Imperium.  
Frequency : 3 issues per year (April, August & December).  
ISSN (online) : [2685-9904](https://doi.org/10.36407/serambi.v7i2.1694).  
DOI : Prefix 10.36407.  
Accredited : SINTA 3  
Editor-in-chief : Prof. Dr. Suryani  
Indexed by : [Google Scholar](https://scholar.google.com/), [Garuda](https://garuda.rui.com/), [Master List Copernicus](https://masterlist.copernicus.org/)