

# **The Empowerment For Women's Economic With Productive Financing at Bank BTPN Syariah**

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## ABSTRAK

The aim of this study is to find out the financing patterns provided by bank BTPN Syariah to special customers of pre-poor women in improving their micro-businesses. And to find out the increase in the growth of financing channeled by bank BTPN Syariah. The type of research in this paper uses literature research, taking data that has been presented from available sources. Then the author processes from the existing data sources. Sources of research data in research that are relevant to the theme and formulation of the problem presented. This research is qualitative descriptive. The results of this study indicate that the development of financing at bank BTPN syariah experienced growth in the period June 2017 to June 2018 which grew by 18.128 percent. Bank BTPN syariah provides special microfinance for underprivileged women who have a business, this financing program is called the Future Package (PMD). The financing special for women, customers are not charged with collateral, customers always receive entrepreneurial guidance on a regular basis, customers have the opportunity to save at Bank BTPN Syariah, and customers can take advantage of mobile phone technology facilities with Wow IB bank BTPN Syariah program. The results of this study indicate that the bank BTPN Syariah has carried out a financing program specifically provided for pre-prosperous women, in a plan to fix their family's economy. Pre-prosperous women's special financing at Bank BTPN Syariah has been enjoyed by its customers. With Islamic financing, customers can obtain business capital from one million to four million to develop their business. Pre-prosperous women's special financing is a financing product that is only owned by Bank BTPN Syariah. Even financing products at Bank BTPN are devoted to PMD productive financing and do not serve consumptive financing. So the funds of depositors can be channeled directly to productive economic activities.

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## INFORMASI ARTIKEL

Katakunci:

Women's Economic, Sharia Financing, and Bank BTPN Syariah

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## 1. INTRODUCTION

The basic idea of an Islamic banking system can actually be put forward simply. The operation of Islamic financial institutions is mainly based on the PLS principle (porphyte and loss sharing for profit and loss). This profit sharing principle in Islamic finance is highly recommended and is an appropriate and relevant solution to overcome the problem of limited fund allocation, whether in the form of loan or savings funds with the intention that effective business management and financing can be achieved. Islamic banks do not charge interest, but instead invite participation in funded business fields. The depositors also share a share of the bank's profits in accordance with a predetermined ratio. Thus there is a partnership between Islamic banking and depositors on the one hand, and between banks of investment customers as resource managers of depositors in various productive businesses on the other.<sup>1</sup>

The characteristics of the Islamic banking system that operates based on the principle of profit sharing provides an alternative banking system that is mutually beneficial for the community and the bank, and emphasizes aspects of fairness in transactions, ethical investments, promoting values of togetherness and brotherhood in production, and avoiding speculative activities in financial transactions . By providing various banking products and services with a variety of financial

schemes, Islamic banking is an alternative banking system that is credible and can be appreciated by all groups of Indonesian society without exception.<sup>2</sup>

The existence of a bank's financial institution accompanies meetings between parties who need funds for working capital and investment with those who have excess funds. The availability of sources of funds for business which are supported by the ease of banking mediation that encourages business expansion and eliminates aggravating funds. Islamic banking are banks whose working mechanism uses a profit sharing system, not using the interest mechanism. Islamic Banks are banking financial institutions whose operations and products are developed based on alqur'an and Prophet's Sunnah.<sup>3</sup>

**Table 1.1**  
**Portion of Financing in Shariah  
Banking on Period April 2018**

<b>N O</b>	<b>Purpose of Financing</b>	<b>Financin g</b>	<b>Portion Of Financin g</b>
1	Working Capital	97.569	33,91 %
2	Investment	67.008	23,29 %
3	Consumptio n	123.178	42,80 %
<b>4</b>	<b>Total</b>	<b>287.755</b>	<b>100 %</b>

**Source: Statistics of shariah Banking  
(OJK, 2018) / (Data processed) \***  
**Billion Rupiah**

<sup>1</sup>Algaoud, Latifa M and Mervyn K. Lewis. *Perbankan Syariah, Prinsip, Praktik, Prospek.* (Jakarta: PT. Serambi Ilmu Semesta. 2001), 9-10

<sup>2</sup><http://www.bi.go.id/web/id/Perbankan/Perbankan+Syariah/> (accessed 18 February 2011).

<sup>3</sup>Gita Danupranata. *Ekonomi Islam.* (Yogyakarta: UPFE-UMY. 2006) 42-43

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From the data above shows that the distribution of financing in syariah banking in the period of April 2018 is still dominated for financing for consumptive purposes that is equal to 42.80 percent or equal to 123,178,000,000,000. Then the second portion is the distribution of working capital financing by 33.91 percent, and the last portion for financing distribution on investment is 23.29 percent. There needs to be seriousness from Islamic banks to be able to support the real sector, especially the productive activities of small and medium micro enterprises. To maintain its consistency as an institution that will sustain and contribute to the country.

PT Sharia National Pension Savings Bank (Tbk) (BTPN Syariah) seeks to increase commitment in developing financial inclusion through empowering female customers in productive poor segments. Deputy Managing Director of bank BPTN Syariah Mulia Salim explained, empowering female customers was carried out because women were considered to have a large share in the family economy. So that later, it can help in driving the economy in Indonesia. "We believe, if women have the spirit to try, the family's economy will grow, so they have the opportunity to become more prosperous," he said through a press release given to Kompas.com, Thursday (08/30/2018). BTPN also provides mentoring programs, such as simple financial management, to provide opportunities for customers to open financial access, as well as to increase customer capacity. "BTPN

Syariah provides ongoing assistance even since prospective customers have not received financing. Our prospective customers educate so that they have the courage to try, discipline, want to work hard and solidarity with others. In essence, they understand that the key to success is in them," continued Noble. For information, in the first semester of 2018, BTPN Syariah assets increased 32.5 percent to 10.73 trillion. One of these assets was supported by an IPO conducted in early May. In addition, Third Party Funds (TPF) also grew by 17.8 percent to 7.02 trillion. Financing distribution also grew by 19.1 percent to 6.87 trillion. In addition to developing the business and providing assistance, BTPN Syariah also measures the welfare movements of its customers through the Poverty Probability Index (PPI) to identify pre-prosperous communities. "We use PPI to ensure that the customers we serve feel a real social impact after interacting with us. By measuring simple things such as changes in the use of wood or charcoal, to children's education. From the results of the study, there is an increase in the quality of life. they are from year to year," he said.<sup>4</sup>

The bank BTPN Syariah focuses on building the people's economy through empowering women. The segment of financing distribution also targets super-micro or productive poor people. Sharia BTPN President Director Ratih Rachmawaty stated, if the mother is empowered, the family will also be empowered. "Our vision is to become

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<sup>4</sup><https://ekonomi.kompas.com/read/2018/05/08/110200226/btpn-syariah-resmi-melantai-di-bei>, (accessed 20 July 2018).

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the best Islamic bank for inclusive finance and change the lives of millions of Indonesians," he explained, each super micro customer can get Rp. 2 million per person. The loan scheme is also quite easy because, the bank does not ask for any collateral. "The guarantee is only face-to-face. As long as the face continues to meet our employees, we are happy to make them our customers. We don't ask, have a motorcycle registration or a house certificate or not," said Ratih. According to him, Sharia BTPN does not need to ask for guarantees because the target community is unbankable. "If you have a certificate like that, it means bankable, for us as long as we want to do business, let's serve it," he said. He said, based on the Synovate Quantitative study in 2008, as many as 71 percent of people had never borrowed from a bank. As many as 34 percent said they did not borrow at the bank because the process was complicated, then 28 percent said they had no money. Therefore, BTPN Syariah seeks to facilitate unbankable customers throughout Indonesia to obtain financing. Ratih said, usually the customers use the loan to run the home industry, such as making salted eggs, patchworks, and others. "So in addition to providing financing to them, we also save savings for them and there is no administrative fee. We give financing first, if the money increases then save them," he said.<sup>5</sup>

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<sup>5</sup><https://www.republika.co.id/berita/ekonomi/syariah-ekonomi/17/10/19/oy2ck3382-btpn-syariah-sasar-nasabah-pembiayaan-super-mikro>, (accessed 21 July 2018).

PT Bank BTPN Syariah was listed its initial shares in the capital market. The Company is the 10th company in 2018 as well as the 575th company in the capital market. In the initial public offering (IPO) the company will release as much as 10% of their shares in the stock market equivalent to 770.37 million ordinary shares. BTPS shares are listed at an offering price of Rp975 per share. Thus, from this IPO, the company will obtain fresh funds of Rp. 751 billion. In the initial listing, BTPS shares rose 23.08% or 225 points to the level of Rp1,200. BTPS shares are traded 7 times with a volume of 421 lots and generate a transaction value of Rp51.2 million. President Director of Bank BTPN Syariah, Ratih Rachmawaty said the company had succeeded in developing customers from underprivileged families into prosperous families. Pre-prosperous customers have been the focus of the company's customers for the past seven years. There are customers who come from batik laborers with a salary of Rp 160,000 per day who now even have their own kiosks. "Hopefully we are ready to build a more open business by becoming a public company," he said at the Indonesia Stock Exchange Building, Tuesday (05/08/2018). In this initial offering, bank BTPN Syariah shares experienced excess demand or oversubscribed up to 1.7 times. According to the plan, the funds obtained from the initial public offering of the shares, after deducting the emission costs, will be used entirely by the company to increase the financing volume of the productive poor customer

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segment which is the focus of the company.<sup>6</sup>

The empowerment for economic women's is also the focus of Bank Indonesia's attention as part of the Smes development program and in the effort to achieve the vision of Bank Indonesia as a central bank that contributes significantly to the Indonesian economy that supports BI's main task," Rosmaya said at the International Women's Economic Empowerment seminar: Inclusive and Sustainable Growth Framework at JCC Senayan, Saturday, July 21 2018. Rosmaya said in a McKinsey & Company survey, 2015 the number of women covered half the world's population, but only produced 37 percent of Gross Domestic Product. In Indonesia, of the total population of 237.5 million (2010 census), half or 49.7 percent are female, but the Labor Force Participation Rate (TPAK) of the female population is only half of 50.9 percent of the total female working age population. Whereas the TPAK of the male population reached 82.5 percent. "This indicates that only half of Indonesia's female population is economically active through contributing to the amount of labor in the production of goods and services in the economy," said Rosmaya. The results of the 2015 IFC study, said Rosmaya, the contribution of women entrepreneurs to GDP in Indonesia was 9.1 percent, while the contribution of women entrepreneurs to exports was still relatively small or less than 5

percent. Rosmaya said women entrepreneurs are generally small entrepreneurs and are engaged in the informal sector, so sales turnover is lower than male entrepreneurs. In addition, according to Rosmaya, most women entrepreneurs are engaged in the trade and services sector compared to the manufacturing sector. Although in terms of the use of technology and computer use, women entrepreneurs are lower than male entrepreneurs. However, the use of networks and other websites for marketing is generally the same between male entrepreneurs and female entrepreneurs. Rosmaya said in the BPS Sakernas, 2017 Indonesian women's population works more in the informal sector which reaches 40.2 percent of a total of 60.9 million informal sector workers. The informal sector is an important part of economic, social and political life in most developing countries, as well as some developed countries. "In countries with high rates of population growth or urbanization, the informal sector tends to grow to absorb large numbers of workers. In addition, most forms of business in the informal sector are SMEs," said Rosmaya.<sup>7</sup>

From the description above, the authors are interested in deepening the financing patterns provided at bank BTPN Syariah that are specifically given to pre-prosperous women. The limitation used in this study is specifically the growth data of btpn

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<https://idxchannel.okezone.com/read/2018/03/27/278/1878427/btpn-syariah-bakal-ipo-10-saham-pada-26-april>

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<sup>7</sup><https://bisnis.tempo.co/read/1109173/bank-indonesia-mendorong-perempuan-aktif-secara-ekonomi>, (accessed 12 oktober 2018)

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syariah bank financing for the June 2017 period until June 2018. As well as the distribution of financing schemes owned by BTPN Syariah banks that are given specifically for pre-prosperous women who aim to increase their business.

Special financing for pre-prosperous women is the only product owned by BTPN Syariah banks and is not owned by other Islamic banks. Financing products at BTPN Syariah Bank will only be given in the form of special productive financing for productive activities for pre-prosperous women. This financing program is named the Paket Masa Depan (PMD) financing program.

## 2. LITERATURE REVIEW

Melisa in her research entitled *Relevance of Gender Role and Women's Economic Contributions to Achieve Falah in the Household*, concluded that in an effort to achieve prosperity (*falah*), women in their households every day try their best to perform their roles well, both as housewives and breadwinner. For this reason they manage time so that all the roles they carry can be carried out in a balanced manner. Nevertheless, there are certain obstacles that will be experienced in carrying out the dual role, one of the important problems if women enter the public sector or work outside the household is family development will be neglected and neglected. Therefore, even though women are allowed to work in the public sector, they should not abandon

the domestic sector and care for their children.<sup>8</sup>

The results of the research by Retno Endah Supeni and Maheni Ika Sari entitled *Efforts to Empower Women's Economy through Small Business Management Development (Descriptive Study on Small Business Activities for Women in the Wirolegi Village, Jember Regency, Coordination of UM Jember Women's Study Center)*. Concluding that the economic empowerment of women in the assisted areas of Wirolegi Village which has been initiated by PSW UM Jember since 2006 until now generally has not shown optimal results. This can be explained in each element of women's empowerment which consists of welfare, access, conscientisation, participation and equality of control. For example, the element of welfare (welfare) shows that only about 50% of the beneficiaries who have owned a business. Their access is limited to participating in training and coaching activities but has not been able to reach information technology and public services to support the development of their businesses. Understanding of the gender equality of these assistants is also still low so that it becomes an internal obstacle in entrepreneurship.<sup>9</sup>(Retno and Ika. 2011).

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<sup>8</sup> Melisa. *Relevansi Peran Gender dan Kontribusi Ekonomi Perempuan untuk Mencapai Falah dalam Rumah Tangga*. (Palembang: Journal of An-Nisa'a at UIN Raden Fatah. 2017) 60

<sup>9</sup>Retno Endah and Maheni Ika Sari. *Upaya Pemberdayaan Ekonomi Perempuan Melalui Pengembangan Manajemen Usaha Kecil*. (Semarang: Paper was presented at Seminar Nasional Ilmu Ekonomi Terapan Faculty of economic UNIMUS. 2011).

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Rianawati, the results of her research entitled History of the Involvement of Islamic Women in the Field of Economics. Mentioning History has proven that Islamic women have done and involved themselves in various aspects of life, both in the economic, social, political, educational, health, and even war fields. The involvement and involvement of women in the economic field after the arrival of Islam has been proven by the work of Siti Khadijah, the wife of the Messenger of Allah, who from a young age had become a businessman in the trade sector. The Ummi Bani is a merchant. In addition there is Zainab bint Jahsy who works as an animal tanner. Ummu Salim bint Malhan works as a bridal makeup artist. Al-Syifa 'a woman who is good at writing was assigned by the Caliph 'Umar to handle the city market of Medina. Abdullah Ibn Mas'ud's wife was known as a successful and active entrepreneur because his husband and child were unable to meet the needs of their families. There is also Ummul Mukminin Aisyah bint Abu Bakar ash-shiddiq. During his lifetime, Aisha had narrated the 2,210 most hadiths of her time and taught in Islamic studies assemblies devoted to women. Fatimah Az-zahra who pounded wheat to fulfill daily needs. Halimah As-Sa'diyah who worked to feed her. Zainab bint Jahsh (working in the field of home industry in the process of tanning animal skin. Ummu Mubasir women Ansar in date palms and many more women during

the time of the Prophet who worked in the economic sector.<sup>10</sup>

Rachna Fauzia Nurhuda ets, in their research entitled The Influence of Financing the Future Package on Customer Welfare in BTPN Syariah MMS Bojo Soang, explained that there was an effect of the distribution of Future Pakaet financing at BTPN Syariah Bank on the level of customer welfare at BTPN Syariah Bank MMS Bojongsoang. The determination coefficient shows that the influence between differentiation strategy implementation variables or X variables on welfare improvement variables or Y variables obtained is 0.717. So it can be said that the contribution of variable X is the distribution of PMD financing by BTPN Syariah MMS Bojosoang to Variable Y or the level of customer welfare is 71.7%, this shows a fairly high level of influence. Then the remaining 28.3% changes that occur at the level of customer welfare are due to other factors not examined other than PMD financing channeled by BTPN Syariah Bank MMS Bojosoang.<sup>11</sup>

Novi Puspitasari, ets, in their research entitled the role of Gender, Women's Economic Contributions, and Family Welfare of Horticultural Farmers, showed the results of the study

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<sup>10</sup>Rianawati. *Sejarah Keterlibatan Perempuan Islam Dalam Bidang Ekonomi*. (Pontianak: RAHEEMA) Journal of Gender and Child Studies. 2016) 25

<sup>11</sup>Rachna Fauzia, etc. *Pengaruh Pembiayaan Paket Masa Depan Terhadap Kesejahteraan Nasabah di Bank BTPN Syariah MMs Bojosoang*. (Bandung: Research of Prosiding Civitas Akademika Universitas Islam Bandung. Sosial dan Humaniora. Keuangan dan Perbankan Syariah, Gelombang 2, Tahun akademik 2014 – 2015) 482

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that the role of gender in domestic and public activities was in the medium category and the role of women in family income was 11.3 percent. Most families classified as non-poor based on BPS indicators and families also have subjective well-being in the medium category. Women's economic contribution is significantly related to objective and subjective well-being.<sup>12</sup>

Debby Pramana and Rachma Indrarini in their research entitled at BPR Syariah to Improving SMEs Welfare Based on Sharia Maqashid. stated that the results of the analysis carried out to customers of BPRS Prima Mandiri Pamekasan financing obtained results that there was a link between financing and the welfare of BPRS customers. This is possible because when customers get financing, the business results will increase. When business results increase, customers can automatically improve their welfare. Increased welfare can be measured by maqashid sharia, such as increased zakat, infaq, shadaqah customers, increased fulfillment of customers' daily consumption, fulfillment of needs for education, increased future investment and customers can develop their businesses. With the increase of customer welfare, it can be said that BPRS Prima Mandiri Pamekasan has an important role, especially in the provision of capital. However, the BPRS should also provide counseling or socialization to customers, both training in improving skills,

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<sup>12</sup>Novi Puspitasari, etc. *Peran Gender Kontribusi Ekonomi Perempuan, dan Kesejahteraan Keluarga Petani Hortikultura*. (Bogor: Journal Of Ilmu Keluarga dan Konsumen. Institut Pertanian Bogor.2013) 15.

managing finance, religious sociology, so that customers can become better.<sup>13</sup>

Islamic banking never lend money but sell goods to customers by providing facilities to pay the price of goods. Islamic banks rent goods to customers for a certain period. To obtain goods sold or leased to the customer, Islamic banking buy from suppliers of goods. Strictly speaking, customers never get funds in the form of loans from Islamic banks. Such sharia banking fals model is because Islamic banking cannot charge interest to customers. That is, because the enactment of the prohibition of lending money with interest, the Islamic banking does not provide funding facilities directly to customers as well as conventional banking, but through other modus operandi.<sup>14</sup> Financing provided in the form of financing of buying and selling, leasing financing, and in the form of profit sharing.

The financing contract offers a way to create and expand financing, facilitate the financing of transactional contracts, and provide a channel for capital formation and resource mobilization between investors and entrepreneurs. The main characteristic of financing contracts is the absence of a debt contract. Financing contracts are intended to fund transactional contracts in the form of trade finance or asset-

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<sup>13</sup>Debby Pramana and Rachma Indrarini. *Pembiayaan BPR Syariah Dalam Peningkatan Kesejahteraan UMKM Berdasarkan Maqashid Syariah*. (Surabaya: Jurnal Ekonomi dan Bisnis Islam Universitas Airlangga. 2017) 59.

<sup>14</sup>Sutan Remy Sjahdaeni. *Perbankan Syariah Produk-produk dan Aspek-aspek Hukumnya*. (Jakarta: Kencana. 2014) 176



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backed securities (trade finance-based securities (asset-based securities), or provide capital through equity partnerships that can be realized in several forms such as partnerships, ownership or other partnerships.<sup>15</sup>

Financing is one of the main tasks of the bank, namely the provision of funding facilities to meet the needs of the parties that constitute the unit deficit. According to the nature of its use, financing can be divided into:<sup>16</sup>

o Consumptive financing, namely financing that is used to meet consumption needs, which will be used up to meet the needs.

o Productive financing, namely financing aimed at meeting production needs in a broad sense, namely to increase business, both production, trade and investment.

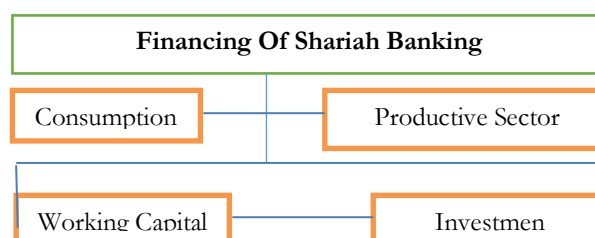
According to its requirements, productive financing can be divided into;

a. Working capital financing, which is financing to meet the needs of (1) increased production, both quantitatively, namely the amount of production, as well as qualitatively, namely improving the quality or quality of production; and (2) for trading purposes or an increase in utility of place of an item.

b. Investment financing, which is to meet the needs of capital goods (capital

goods) and facilities that are closely related to it.

In general, the types of financing can be described as berikut;<sup>17</sup> (Nurkholis, 2008);



Shariah banking never lend money but sell goods to customers by providing facilities to pay the price of goods. Shariah banking rent goods to customers for a certain period. To obtain goods sold or leased to the customer, shariah banking buy from suppliers of goods. Strictly speaking, customers never get funds in the form of loans from Islamic banks. Such sharia bank modus operandi is because Islamic banks cannot charge interest to customers. That is, because the enactment of the prohibition of lending money with interest, the Islamic bank does not provide funding facilities directly to customers as well as conventional banks, but through other modus operandi.<sup>18</sup>

### Economy and Women

Women's economic empowerment is needed to realize inclusive and sustainable economic development, including considering the number of women reaching half of the

<sup>15</sup>Muhamad. *Manajemen Keuangan Syariah Analisis Fiqih dan Keuangan*. (Yogyakarta: UPP S'TIM YKPN. 2014) 230

<sup>16</sup>Nur Kholis, Nur. *Modul of subject Manajemen Perbankan Syariah*. (Yogyakarta: Prodi Ekonomi Islam Fakultas Agama Islam Universitas Islam Indonesia. 2008)86

<sup>17</sup>*Ibid.*

<sup>18</sup>Sutan Remy Sjahdaeni. *Perbankan Syariah Produk-produk dan Aspek-aspek Hukumnya*. (Jakarta: Kencana. 2014)

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world's population. This issue is the subject of an international seminar discussion on "Women's Economic Empowerment: A Framework for Inclusive and Sustainable Growth" organized by Bank Indonesia in collaboration with the Indonesian Economists Association (ISEI) today (21/07) in Jakarta in the framework of Voyage to Indonesia welcomes the 2018 annual meeting of the International Monetary Fund (IMF) - World Bank. The international seminar opened by the Deputy Governor of Bank Indonesia, Ms. Rosmaya Hadi is also a series of 2018 Indonesian Creative Works (KKI) exhibitions held on July 20-22 2018 at Exhibition Hall A, Jakarta Convention Center. In his remarks, Rosmaya Hadi conveyed the importance of increasing women's participation in the economy to encourage Indonesia's economic growth acceleration amid the current economic recovery conditions. For this reason, women may be able to take advantage of the opportunities for rapid economic development, including the current digital economy so that it can become an accelerator of increasing women's participation in the economy.<sup>19</sup>

According to Siagian (1984) the role of women in rural areas is divided into two parts (1) as a wife or housewife, where they do household chores which do not generate income directly but do not allow other family members to make a living, (2) help to make a living in family life everyday where women in

the village usually accompany their husbands to work for a living. The purpose of family life, which is happiness and inner life that can be achieved by being based on love from both parties, is tolerant, honest and forthright. Men and women as beings are bound to each other, therefore this husband must have uniformity, to face problems in the family. In dealing with problems in the family must be solved by deliberation, thus a prosperous family will be achieved.<sup>20</sup>

Strategy for Women's Improvement in economic activities:<sup>21</sup> Increased access to education and health services

- a. Education through formal channels for pre-prosperous women.
- b. Non-formal education through the Women's School which includes literacy education and life skills including economic empowerment.
- c. Health services and improving nutrition for women workers.
  1. Providing convenience and access to multiple roles:
    - a. Provision of community-based child care;
    - b. Enforcement of the application of the same equality principle in the same job and position;
    - c. Gender awareness advocacy.

<sup>20</sup>Indah Aswiyati. *Peran Wanita Dalam Menunjang Perekonomian Rumah Tangga Keluarga Petani Tradisional Untuk Penanggulangan Kemiskinan di Desa Kuwil Kecamatan Kalawat*. (Manado: Journal Holistik Universitas Sam Ratulangi. 2016) 6

<sup>21</sup>Amalia Adininggar Widyasanti. *Peran Perempuan Dalam Pembangunan Ekonomi Nasional*. (Surabaya: Paper has Presented at Seminar Voyage to Indonesia: Women Participation for Economic Inclusiveness. 2018) 16

<sup>19</sup><https://www.bi.go.id/id/ruang-media/info-terbaru/Pages/Pemberdayaan-Ekonomi-Perempuan-Wujudkan-Pertumbuhan-Ekonomi-yang-Inklusif-dan-Berkesinambungan.aspx>, (acceed 16 October 2018).

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3. Increased access and facilitation to economic activities (work or entrepreneurship):
  - a. Job skills training and entrepreneurship;
  - b. Financial services and microcredit;
  - c. Job market information that focuses on women's needs:
    - Part time employment or flexible shift arrangements between employers.
  - d. Optimization of technology and communication information in women's business chains
  - e. Collaboration with the private sector to provide assistance and special employment for women

In the history of Islam there have also been women who participated in moving the economy and succeeding in doing business. the woman's figure was none other than the wife of the Prophet Muhammad, namely Siti Khodijah, who was a woman who had succeeded in doing business and entrepreneurship.

She is one example of success Women who are successful in doing business with the way of doing business in an Islamic economy. From the success of Siti Khadijah as a woman who does business without ever neglecting her obligations as a mother and a wife, Allah never forbids Muslim women from doing business. Doing business in Islam not only must be lawful in terms of capital and how we do business but also must accompany good intentions and do business because Allah SWT. Because then the sustenance we receive will bring blessings and we also need to spend our wealth in the way of Allah SWT. Islam gives its own view to women who want to trade as Siti

Khadijah. At present, trading can also be identified with entrepreneurship or business. Benschop (2009) in his research entitled "Muslim business moment doing boundary work: The negotiation of Islam, gender and ethnicity within entrepreneurial contexts" explains that a woman's work is related to ethnicity and religion. Islam provides limits that must be implemented above the culture of a region. The results of this study explain that the rules in Islam, which are explained through Al-Quran and Hadith, must be prioritized over the culture adopted in an area. Women who decide to entrepreneurship, of course have certain motives, which can be different for each person and also in each region. Of course the motive of a woman in entrepreneurship varies according to the region, because each region has unique characteristics, such as women businessmen who are members of IWAPI Surabaya. In addition to motives, women who choose entrepreneurship will certainly experience many challenges, related to their identity as housewives, and also related to local religion and culture. Alam (2012) explains the obstacles that are often experienced by business women are stressful conditions due to heavy work, lack of ability to determine business location, lack of ability to manage time with family, lack of ability to obtain financial loans, imbalances between family and business, lack of companion / teacher business, lack of access to information, insufficient support from family, and prejudice of the local community towards women who do business. These obstacles can

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have an impact on the smoothness of a woman in running her business.<sup>22</sup>

In addition, one figure of Muslim businessmen, women who choose to develop the economy through entrepreneurship and using Islamic bank financing products in order to open or develop their business is Pamella Sunardi, a woman as Pamella supermarket owner in Yogyakarta. Supermarkets are very famous and have several branches in the city of Yogyakarta. Religious life and a lot of understanding of religion led him to prefer shariah banking. Previously his family had used loan or credit products in conventional banks. This Muslim businessman considers that the bank is evil which drains a lot of hard work. In a book this Muslim businessman told me that the money obtained from hard work had to be deposited to the bank, so we could never set aside money to buy clothes. We can only get new clothes, if bought by our brothers. Often we also get good used clothes from our brothers. Even though bad thoughts about the bank arose due to the naive thoughts of the children, the impression that the bank was evil had stuck to adulthood and became a kind of trauma to me. I am reluctant if I have to deal with banking, "said Pamella Sunardi.<sup>6</sup> Pamella Sunardi further revealed that the feeling of trauma to the bank office was still quite long in my mind. I don't dare if I have to deal with the bank. When my husband

and I engaged in Pamella's retail business so that later it developed to have 7 branches, not a dime we used capital from the bank. Only after my husband and I entered the gas station business in 2005, I started trying to get in touch with the bank again. Even then at the urging of the husband. The banking that we choose to get loans is shariah banking.<sup>23</sup>

### 3. METHOD

The type of research that is used in this paper is using the type of library research. That is, the searcher uses previously presented data with sources relevant to the existing title. Data obtained by the author of the data that has been presented and then processed through the author. The author does not do the data retrieval directly in the field.

The nature of research used in this paper is qualitative. Which will describe the distribution of financing at bank BTPN Syariah, and the accumulation of shariah financing for economic productive sector. And describes the distribution of shariah financing for some activities for the community. Than strategy and formula Bank BTPN Syariah giving the financing for womens pre-prepourius.

This type of data consists of primary data and secondary data. Primary data in this paper is data obtained directly by the author after processing existing data. Primary data in writing in the form of a large

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<sup>22</sup> Sesha Ayu Permatasari and Muhammad Nafik H.R. *Perilaku Bisnis Muslimah : Muslimah Berkeluarga Anggota IWAPI di Kota Surabaya*. (Surabaya: Journal JESTT Universitas Airlangga. 2015) 900

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<sup>23</sup> Eko Widiyanto. *Dengan Keluarga Sakinah Membangun Bisnis Barokah*. (Yogyakarta: Mitra Pustaka Nurani. 2013) 53-54

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development of financing product collection, the development of financing product at bank BTPN Syariah in a period. As well as the primary data the authors obtain by calculating the large contribution of financing productive sector. While the secondary data in this paper is to present data that has been presented as the financial annual report Bank BTPN Syariah. Secondary data is obtained from several sources that are considered relevant to the existing theme.

Data collection techniques by the author is to obtain data that has been presented from several sources. There are obtained from previous studies, some are sourced from journals, from the internet, and so forth.

Data analysis technique used is descriptive qualitative technique, that is after processing the existing data the author will describe from the data that has been processed. The author will describe the amount of development financing product at bank BTPN Syariah. So the financing for womens to develop them bisnis. Than explain about finacing special for womens. Then will be described about the development of financing at Bank BTPN Syariah.

#### 4. RESULTS AND ANALYSIS

##### 4.1 Development of Financing at BTPN Syariah Bank

**Table 3.1**

**Growth in Financing at Bank BPTN  
Syariah Period On June 2018**

N O	Type Of Financin g	JUNE 2017	JUNE 2018	Grow th
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1	Murabah ah	7.198.1 44	8.503.0 38	18,12 8 %
2	Istishna'	-	-	-
3	Qardh	93	118	26,88 2 %
4	Ijarah	-	-	-
5	Mudhara bah	-	-	-
6	Musyara kah	-	-	-
7	<b>Total</b>	<b>7.198.2 37</b>	<b>8.503.1 56</b>	<b>18,12 8 %</b>

**Source : Annual Report of Bank BTPN  
Syariah on June 2018 (Data processed)**

From the data above shows the growth of financing channeled at Bank BTPN Syariah in the period June 2017 and June 2018 which grew by 18.128 percent. The financing channeled at bank BTPN Syariah Sharia is dominated by murabahah financing of 99.99 percent, while the qard financing agreement is only 0.01 percent or only 118 million in June 2018. Even bank BTPN Syariah dont use all the applicable contracts in syariah banking. It will be a huge growth opportunity for bank BTPN syariah, if they use contracts which can support their business activities. Bank BTPN Syariah that focus and give only on financing the micro productive sector can take advantage of existing contracts, especially contracts with profit sharing schemes namely mudharabah and musyarakah agreements. Both of these contracts are very suitable and relevant for the financing pattern of productive activities, more fair for all parties.

#### **4.2 The Financing Patterns for Womens Pre-prosperous at Bank BTPN Syariah**

The financing pattern at bank BTPN Syariah is channeled to pre-prosperous communities, especially women. For financing products, BTPN Syariah provides a Future Package (PMD) program. PMD is an integrated BTPN Syariah program that is given to a group of rural women who want to try and have dreams to change lives but do not have access to banking services. PMD offers several benefits for customers who use it, namely: Financing, Savings, and Insurance Benefits. With financing facilities ranging from IDR 1,000,000 to IDR 50,000,000. And payments that can be made with installments made every two weeks within one year.<sup>24</sup>

The women who are the customer segment of BTPN Syariah's choice have diverse businesses, such as convection, coffee shop, selling meatballs, noodle shops, and trading with an online system. In fact, the BTPN Syariah customer segment is a productive poor community, but the subsidiary of the BTPN Bank focuses on female customers because it is sure to improve family welfare so that women or mothers play a very important role. In addition, women are more easily invited to be disciplined so that the risk of lending can be minimized.<sup>25</sup>

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<sup>24</sup><https://www.syariahbank.com/produk-bank-btpn-syariah/>, (accessed tanggal 22 July 2018).

<sup>25</sup><https://jabar.antaraneews.com/berita/65762/perempuan-jadi-ceruk-nasabah-pilihan-btpn-syariah>, (accessed 22 July 2018).

The customers, said Ratih, can also get additional financing after one year. "If the first year can be Rp. 2 million, after the face is present, the next year they can get a maximum of Rp. 4 million," he said. Every year, he said, the ceiling will continue to grow. Thanks to this strategy, the problematic financing ratio (NPF) of BTPN Syariah was maintained at 1.7 percent in the second quarter of this year. "That's much smaller than the industry average," he said. To maintain the NPF so that it is always maintained, Ratih said, there are 12 thousand high school graduates of BTPN throughout Indonesia who visit customers every two weeks. Employees called 'Melati Putih Bangsa' also assist customers in making transactions and education. It is expected that in the future more micro-players will receive financing. "Now as of June we already have 2.8 million customers, if in total from 2010 our customers are around four million. Our total assets are also around Rp 8 trillion," Ratih said.<sup>26</sup>

Focusing on empowering productive poor customers, BTPN Syariah has two Main Funding and Financing products. Both products are solely intended to empower productive poor families. Financing "Not only providing access and business capital needs (financial inclusion), the financing of BTPN Syariah provides an empowerment program for millions of its customers" Future Package (PMD) is our flagship product in the financing

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<sup>26</sup><https://republika.co.id/berita/ekonomi/syariah-ekonomi/17/10/19/oy2ck3382-btpn-syariah-sasar-nasabah-pembiayaan-super-mikro>. (accessed 12 October 2018).

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program. Along with the growth and needs of financing customers, BTPN Syariah will continue to bring new innovations to improve the lives of customers and their families.<sup>27</sup>

BTPN Syariah Bank focuses on building the people's economy through empowering women. The segment of financing distribution also targets super-micro or productive poor people. Sharia BTPN President Director Ratih Rachmawaty stated, if the mother is empowered, the family will also be empowered. "The vision to be the best Islamic bank for inclusive finance and to change the lives of millions of Indonesians. Every super micro customer can get Rp. 2 million per person. The loan scheme is quite easy because the bank does not ask for any collateral." As long as the face continues to meet our employees, we are happy to make them customers. Sharia BTPN does not need to ask for guarantees because the target is unbankable. BTPN Syariah seeks to facilitate unbankable customers throughout Indonesia to obtain financing. Customers use the loan to run a home industry, such as making salted eggs, patchwork rugs, and so on. Customers get additional financing after one year. "If the first year can be Rp. 2 million, after the face is regularly present, the next year they can get a maximum of Rp. 4 million,"<sup>28</sup>

Bank BTPN Syariah is a sharia commercial bank, financing at bank

<sup>27</sup>[www.btpnsyariah.co.id](http://www.btpnsyariah.co.id)

<sup>28</sup><https://republika.co.id/berita/ekonomi/syariah-ekonomi/17/10/19/oy2ck3382-btpn-syariah-sasar-nasabah-pembiayaan-super-mikro>. (accessed 12 October 2018).

BTPN Syariah is devoted to pre-prosperity services. This product is characteristic of BTPN Syariah banks, because this bank does not provide consumptive financing, all customer funds will be channeled to productive financing, women's micro-economic sector. This financing product is called the Future Package (PMD), to support the economy of women who own businesses. The existence of PMD financing for women greatly benefits customers because customers can obtain capital without using collateral, even customers will be trained to develop their business through routine central meetings.

## 5. CONCLUSION

The growth of financing distribution at BTPN Syariah Bank in the period June 2017 and June 2018 grew by 18.128 percent. Financing is dominated by murabahah financing of 99.99 percent or 8,503,038,000,000, while 0.01 percent or 118,000,000 for financing with the Qard contract. Not all financing contracts have been used by BTPN Syariah Banks such as salam, istisnha', mudharabah, musyarakah, and ijarah contracts.

The financing pattern channeled by BTPN Syariah banks specifically for pre-prosperous women. The form of distribution of financing provided by Sharia BTPN Bank in the form of productive financing, does not serve consumptive financing. Financing channeled by BTPN Syariah Bank distributes financing under the name of the Future Package (PMD). PMD financing channeled is given to

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underprivileged women to do micro businesses. PMD does not require customers to include collateral items, customers are only asked to attend regular meetings at the BTPN Syariah Bank center. Customers can get additional financing for disciplined customers. In addition, PMD financing customers can obtain Waw IB services, which are part of financial inclusion activities, shariah banking services using mobile phones.

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