

Economic Empowerment Of Women Costumers Through The Future Package Program (PMD) At BTPN Syariah MMS, Tanjung Balai Selatan District

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Abstract - The Future Package (PMD) financing product is financing provided by Bank BTPN Syariah to poor people, especially women, to empower underprivileged families to have a better life using the Murabahah and Wakalah agreement. This research is the first to aim to analyze and describe the implementation of The Future Package (PMD) program at BTPN Syariah MMS Bank, Tanjungbalai Selatan District, to empower the economy of female customers. Second, to determine the impact on customers in Tanjungbalai Selatan District with The Future Package (PMD) at Bank BTPN Syariah. The research approach used in this research is descriptive qualitative with data collection methods using observation, interviews, and documentation. The study results conclude that first, as a whole, 90% of BTPN Syariah Bank has carried out the stages of financing requirements by the provisions. However, there is a less than the optimal role of companion given by Bank BTPN Syariah (maintenance). Second, the Future Package (PMD) 80% has a positive impact on the welfare of female customers in Tanjungbalai Selatan District to improve the economy of both families and communities. The Future Package program helps those who want to open a business and increase business capital. However, some customers have not felt the impact of the Future Package (PMD) because of the companion's less than optimal role.

Keyword : Community Economic Empowerment, *Murabahah, Wakalah, Paket Masa Depan (PMD).*

1. INTRODUCTION

The banking industry is one of the arteries in the economy. The existence of a bank in the community, especially for business people, is an important matter. When Islamic banks first developed both in the country and abroad, it was often said that Islamic banks were profit-sharing banks. This distinguishes Islamic banks from conventional banks that operate on an exciting system (A.Karim, 2013).

Although now many banks have sprung up, the problems faced now are the lack of access to Islamic banking, and the lack of public knowledge about banking and also the products and financing of Islamic banks, especially in rural areas, where the majority of people in rural areas have poverty rates and unemployment rates. Relatively high compared to urban communities. Therefore, to expand the reach of financing facilities, especially for female customers, financial institutions that are not burdensome are needed so that the level of the economy in the community increases.

One of the financial institutions currently believed to help empower the community's economy is PT Bank Tabungan Pensiun Nasional (BTPN) Syariah. Bank BTPN Syariah launched the Micro and Small Business (UMK) business with the Future Package (PMD) program. In carrying out the activities of disbursing bank funds, BTPN Syariah innovates

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to design a business capital that is tailored to the community's needs, not only focusing on financial access but also training and mentoring to increase capacity that its business grows sustainably.

All women want a good or sufficient life to meet their lives and their families needs. Many of those who want to work or intend to help the family's economy not only fill their spare time but to earn a living and improve their standard of living because perhaps their husband's income is said to be insufficient so that many women or homemakers work. If the husband's income is not enough to meet daily needs, it cannot be denied that women have a role to play in addition to doing household chores.

In this program, financing is given to female customers who run business activities to increase their capital or want to start their business but are not yet accessible to banking so that with the Future Package (PMD) financing, which aims to empower the economy which is expected to create jobs and provide added value for the community. . The Mas Depan package is a loan worth 1-3 million paid through instalments that provides unsecured loans. However, the guarantee only requires the presence of the customer receiving capital in the association every two weeks and having life insurance during the financing period (Riyanti_bbc).

After getting capital or additional capital in the form of money, of course, they have to pay instalments that have been determined by the bank in the form of instalments every two weeks within one year. Is it possible that the Future Package (PMD) program from BTPN Syariah will effectively improve women's economy and ease their burden? Meanwhile, they have to fulfil their obligation to pay instalments every two weeks.

Moreover, the author has seen, especially the people in Tanjungbalai Selatan sub-district, Tanjungbalai city, many enthusiastic mothers want to join as customers of Bank BTPN Syariah there, even though financing services from other bank and non-bank financial institutions also provide many conveniences. In providing financing, but the people there still choose Bank BTPN Syariah.

Based on the description above, the authors are interested in researching and reviewing how the implementation of the financing program and the impact of the Future Package (PMD) at Bank BTPN Syariah MMS, Tanjungbalai Selatan District. Thus, from the description of the background that has been explained given the importance of empowering the community, especially women, through banking financial institutions.

2. THEORETICAL REVIEW

a. Community Economic Empowerment

Many experts have put forward the definition of empowerment. Power is the same as power/strength, then the meaning of the word empowered is to have power or strength.

Based on the explanation above, empowerment can be interpreted as an effort made to become empowered or have power. In Indonesian, the word empowerment comes from English, namely empowerment. Merriam Webster in the Oxford English Dictionary defines empowerment in 2 (two) meanings, namely:

To give ability or enable to, which translates as giving the ability or ability to do something.

To give power of authority to, which means to give authority/power.

Since the growing recognition that humans are a critical factor in the development, the term empowerment is not a new thing. However, it has often been echoed in the context of development. In connection with the importance of the role of humans in development, community empowerment is essential to get the attention of all components of the nation, both the government, the private sector and the community itself.

Community empowerment is an effort to prepare the community and efforts to strengthen community institutions to realize progress, independence, and prosperity in an atmosphere of sustainable social justice. Traps of poverty and underdevelopment. In

other words, empowerment is enabling and empowering the community. (Sumodiningrat, 1999).

b. The Concept of Community Economic Empowerment

The use of different concepts of empowerment by various experts from various fields of expertise has created a definition of empowerment. Community empowerment is how people gain greater control over their affairs/problems and increase initiatives related to their destiny. The community must meet two social conditions to be able to experience the empowerment process. Namely, community members must have a sense of community and must participate actively in community activities (Phuk Tjilen, 2019). One of the concepts of economic empowerment can be briefly stated as follows: (Aulia, 2014)

- 1) Empowerment of the people's economy is not enough to increase productivity, provide equal business opportunities, and only provide stimulant capital injections. However, it must guarantee close cooperation and partnerships between those who have developed and those still weak and underdeveloped.
- 2) The policies in empowering the people's economy are: providing more significant opportunities or access to production assets (especially capital), strengthening the position of people's economic business transactions and partnerships, so that people's economic actors are not mere price takers, education and health services, strengthening small industries, encouraging the emergence of new entrepreneurs, and spatial equity.
- 3) Community empowerment activities include: increasing access to business capital assistance, increasing access to human resource development and increasing access to facilities and infrastructure that directly support the socio-economic conditions of local communities.

c. Women's Economic Empowerment

The concept of women's empowerment in the development literature has an inclusive perspective. Empowerment is increasing women's independence by respecting local diversity and uniqueness. According to Moulton in Prijono & Prijoko, women's empowerment is often defined as a fair distribution of power to encourage greater awareness and participation of women in all aspects of life. This concept is often associated with the idea of giving power to women to be able to actualize themselves in order to enhance their existence in society.

The essence of women's empowerment, according to Kreider, is, first, the reflection of emancipatory interests to encourage women to be able to participate collectively in development. Second, the process of involving individuals or communities in the process of enlightenment, awareness, and collective organization and can manage or master skills in order to be able to become critical and practical participants in society. (Marmoah, 2014)

The word of Allah SWT in Surah Ar-Rad verse 11:

لَهُ مُعَقِّبَاتٌ مِّنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ يَحْفَظُونَهُ مِنْ أَمْرِ اللَّهِ إِنَّ اللَّهَ لَا يُغَيِّرُ مَا بِقَوْمٍ حَتَّىٰ يُغَيِّرُوا مَا بِأَنفُسِهِمْ ۗ وَإِذَا أَرَادَ اللَّهُ بِقَوْمٍ سُوءًا فَلَا مَرَدَ لَهُ ۗ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

Meaning: "For him (humans) there are angels who always take turns guarding him, from the front and behind him. So keep it at the command of Allah. Verily, Allah will not change the condition of a people until they change the condition of themselves. And if Allah wills evil for a people, then none can resist it and there is no protector for them but Him.

From this verse it is explained that Allah states that Allah will not change the fate of a people unless the people change their own destiny. In this case it is clear that humans are asked to try and strive to make changes to their lives. One of these changes can be done through community empowerment activities.

d. *Murabahah*

Murabahah or also called *ba'bitsmanil ajil*. The word *murabahah* comes from the word *ribhu* (profit). So *murabahah* means mutual benefit. In simple terms, *murabahah* means buying and selling of goods plus the agreed profit.

Murabahah buying and selling in terminology is mutually beneficial financing carried out by *Shahib al-mal* with parties in need through buying and selling transactions with the explanation that the procurement price of goods and the selling price have an excess value which is a profit or profit for *Shahib al-mal* and the taking made in cash or instalments. (Mardani, 2013)

Murabahah is a sale and purchase transaction in which the bank states the amount of profit. The bank acts as the seller, while the customer acts as the buyer. The selling price is the bank's purchase price from the supplier plus profit (margin). Both parties must agree on the selling price and payment term. The selling price is stated in the sale and purchase contract, and if it has been agreed, it cannot be changed during the contract's validity. In banking, *murabahah* is always associated with instalment payments (*bi tsaman ajil* or *majjal*). (Soemitra, 2017)

e. *Wakalah*

Wakalah or representation, also called *al-wikalah* means submission, representation, delegation, mandate, and power of attorney. *Wakalah* according to the terms of the scholars include: (Al Hadi, 2017)

- 1) Hanafiyah argues, that *wakalah* is someone who replaces the position of people in management (certain problems).
- 2) Malikiyah argues, that *wakalah* is a person occupying (replacing) the position of another person in his rights, and he carries out that position.
- 3) Syafi'iyah argues that *wakalah* is a parable of a person giving power to the person appointed to represent during his lifetime.
- 4) Hanabilah argues that *wakalah* is a request for the replacement of someone who allows doing something that is in accordance with other parties, whose duties are related to the rights of Allah with humans.

From some of the definitions above, it can be stated that *wakalah* is the control of rights, the delegation of power, and the granting of a mandate to people who are trusted by the person who represents them within a certain time limit, to take action in accordance with an agreement that is justified by Islamic law.

f. Future Package Financing Products (PMD) at Bank BTPN Syariah

In the modern world, women play an essential role in the development and progress of society's economy. Bank BTPN Syariah seeks to take advantage of this potential by providing a funding product intended for women, especially in rural areas, namely the BTPN Syariah Future Package. The presence of this Bank BTPN funding product allows women in rural areas to access banking services and use them to improve the standard of living of their families.

In the past, the difficulty of accessing banking services for the poor was a severe problem when they needed a source of funding for their business. They often choose to use the services of a broker, owe to neighbours or sell personal items to get additional investment funds. With BTPN sharia banking services, the public can apply for loans to financial institutions or banks that are more credible and guaranteed to be secure so that people can avoid fraud. In addition to helping the community's economy, the BTPN Syariah Future Package (PMD) product opens up opportunities for emerging innovations in the economic field.

The financing of the BTPN Syariah PMD program puts more emphasis on productive activities. Rural women will be trained and guided to make financial plans for their businesses to manage the funds received with a total sense of responsibility. Meanwhile, BTPN Syariah only acts as a facilitator, role model and mentor for these women. After participating in the PMD financing package training, it is hoped that rural

women will have the courage to start a business, discipline, hard work, and cooperate to improve family living standards.

3. METHODS

The approach used in this research is qualitative. This research was conducted by direct observation of the research location and the object under study. Therefore, this type of research is field research. This research method is based on the researcher is to be a key instrument. This research is descriptive, and the researcher focuses this research on the results obtained from the research field. Qualitative approaches tend to analyze data inductively, and meaning is a concern, especially in qualitative approaches.

Data collection techniques were obtained from observations, interviews, documentation. This data was obtained from primary sources, namely from BTPN Syariah MMS Tanjungbalai Selatan District, and secondary data from literature, articles, scientific works, and analytical materials related to this research. The results of the data collected will be analyzed using qualitative analysis techniques.

The results of the answers from the interviews, then editing, categorization, descriptions were carried out. This is intended to obtain clarity according to the researcher's questions to find out how the implementation and impact of the Future Package (PMD) program for female customers in Tanjungbalai Selatan District.

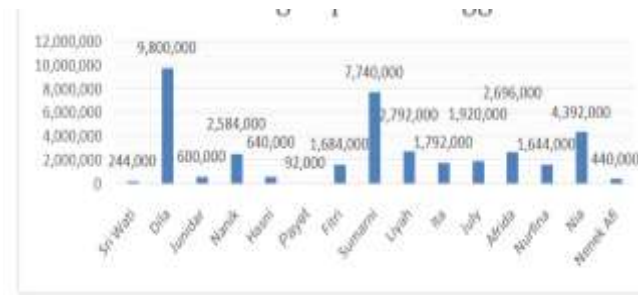
4. RESULT AND DISCUSSION

The Future Package Program (PMD) is a sharia-based financing program from Bank BTPN Syariah which aims to empower women from underprivileged families to have a better life. The Future Package (PMD) is an integrated BTPN Syariah program given to women in rural areas who dream of changing their lives. However, they do not have access to banking services. The financing procedure for the Future Package (PMD) program at Bank BTPN Syariah consists of 10 stages. First, conducting Pre-Marketing, prospective customers submit financing application files, survey and interviews, termination of financing, basic membership training (PDK), disbursement process, the process of purchasing goods by customers and showing proof of receipt to the bank, customer maintenance, and finally participating regular meeting every two weeks.

The result of implementing the Future Package (PMD) financing program is the success of this program in empowering its customers. The role of the Future Package Financing Program (PMD) through Bank BTPN Syariah in empowering women's economy in Tanjungbalai Selatan District 90% has increased the economy and has a positive impact and cannot be denied by the many job vacancies for customers who do not have a business so they can have their own business.

However, some are not carried out by Bank BTPN Syariah to the fullest. In the customer maintenance section, the bank, especially the Sentra Supervisor, assists its customers. By the objectives of the empowerment to be achieved. The task of the Sentra Supervisor is not only in charge of taking instalments but also in charge of providing direction on how to manage money, thereby increasing customer insight in running their business. One of the lack of assistance provided by the bank due to the high burden and responsibility makes the officers careless and less than optimal in carrying out their duties, and maybe this has resulted in various problems. Namely, the business being run is stuck, and the occurrence of fraudulent financing where the capital is not used according to the contract.

Based on the results of interviews conducted with customers of the Future Package (PMD) program at Bank BTPN Syariah, it is clear about the impact of the Future Package (PMD) program.



Picture 1. Costumer Income every 2 weeks

Picture 1 shows the benefits obtained by customers in Tanjungbalai Selatan District who receive financing for the Future Package (PMD) program per 2 weeks. The graph shows the average income of customers has increased. The benefits obtained by customers vary due to the type of business they run. Like Mrs Dila, who earns Rp. 9,800,000 per 2 weeks. Mrs Dila has a grilled meatball business. Mrs Dila's strategic business location supports the rapid increase in Mrs Dila's profits which makes Mrs Dila's needs very fulfilled. The type of business is essential in increasing profits, such as Ibu Payet, which gets the minor profit. To sew Mrs Payet's clothes requires quite a significant capital, and the profit is not much because it is not every day someone sews clothes.

If viewed with the theory of impact and based on the observation and interview data obtained, the impact of the existence of the Future Package financing product in the South Tanjungbalai District, the researcher can conclude that the Future Package financing product, when viewed from the economic aspect of customers can improve their economy. However, of the many customers interviewed, some have not been able to feel any impact on the existence of this financing program. Some customers have mediocre incomes because the businesses they run are not very interested, causing some of them sometimes to find it challenging to pay instalments from the bank. Should customers who have difficulty paying financing instalments can be assisted with cash which was agreed at the beginning. If the customer is unable to pay, they may use the cash on the condition that later it will be paid, but this is not applied in practice. Customers prioritize borrowing between fellow group members, because later when they want to make an advanced loan, the bank will accept it without thinking.

From the explanation above, it can be concluded that the BTPN Syariah bank to reach underprivileged communities in need of financing by offering the Future Package (PMD) product provided to the people of Tanjungbalai Selatan District 80% has an impact on their welfare to improve the economy of both families and communities. Before this financing, some women in the southern Tanjungbalai sub-district only expected income from their husbands. So it can be said that the Future Package financing product has a positive impact on improving the economy of customers in South Tanjungbalai District.

The need is increasing at this time, plus the pandemic conditions. Everything is uncertain if you only rely on your husband. Mothers who participate in the financing program intend to help their household economy. With a future package financing program (PMD) from Bank BTPN Syariah, mothers of customers are helped in terms of capital. They can innovate to improve the household economy. However, the current condition is entirely uncertain, making it difficult for some to pay the bank's instalments or instalments.

In the Financing Program, of course, there is assistance from the bank itself to direct and help customers better manage their capital to get optimal results. However, in this case, assistance from the bank is considered lacking. It is hoped that there is a need for optimization from the bank itself in terms of mentoring and monitoring customers so that there is no misguided direction for capital borrowers in managing their business.

5. CONCLUSION

Based on the discussion of research conducted related to the economic empowerment of female customers through the Future Package (PMD) program at BTPN Syariah bank, the following conclusions can be drawn:

- a. The Future Package Program (PMD) is a sharia-based financing program from Bank BTPN Syariah which aims to empower women from underprivileged families to have a better life. This Future Package financing uses *wakalah wal murabahah*. The stages of implementing Future Package (PMD) financing to empower women's economy are pre-marketing, surveys and interviews, Basic Membership Training, customer maintenance. Overall, 90% of BTPN Syariah Banks have carried out these stages by the provisions. However, the role of the companion provided by Bank BTPN Syariah is less than optimal (maintenance).
- b. BTPN Syariah to reach underprivileged communities who need financing by offering Future Packages (PMD) products given to the people of South Tanjungbalai District to impact their welfare. The 80% Future Package (PMD) program has a positive impact on the welfare of female customers in Tanjungbalai Selatan District to improve the economy of both families and communities. The Future Package program helps those who want to open a business and increase business capital. However, some customers have not felt the impact of the Future Package (PMD) program due to the less than the optimal role of the mentor given to them. Produce more accurate research.

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