

Economic Empowerment of Women Costumers Through the Future Package Program (PMD) at BTPN Syariah MMS, Tanjung Balai Selatan District

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Abstract— *Paket Masa Depan (PMD) financing product is provided by Bank BTPN Syariah to poor people, especially women, to empower underprivileged families to have a better life with Murabahah and Wakalah agreement. This research is the first to aim to analyze and describe the implementation of PMD at BTPN Syariah MMS, Tanjung Balai Selatan District. Second, to determine the impact on customers in Tanjung Balai Selatan District with 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 the first 90% of BTPN Syariah Bank has carried out the stages of financing requirements per the provisions. However, a less-than-optimal role of the companion is given by Bank BTPN Syariah (maintenance). Second, PMD has 80% positively impacts female customers' welfare in Tanjung Balai 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 PMD because of the less-than-optimal role of the companion given to them.*

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

1. INTRODUCTION

The banking industry is one of the arteries in the economy. The existence of a bank in the community, especially for businesspeople, 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 is done to distinguish Islamic banks from conventional banks that operate on an interest system [1].

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 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. quite 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 that is currently believed to be able to help empower the community's economy is PT. Bank Tabungan Pensiun Nasional (BTPN) Syariah. Bank BTPN Syariah which launched the Micro and Small Business (UMK) business with PMD (*Paket Masa Depan*). In carrying out the activities of disbursing bank funds, BTPN Syariah

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

All women want an adequate or sufficient life to meet the needs of their lives and their families. Many of those who want to work or have the intention 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 housewives' 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 PMD financing, which aims to empower the economy which is expected to create jobs and provide added value for the community. *Paket Masa Depan* is a loan worth 1-3 million paid through installments that provides unsecured loans, but the guarantee only requires the presence of the customer receiving capital in the association every 2 weeks and having life insurance during the financing period.

After getting capital or additional capital in the form of money, of course they must pay installments that have been determined by the bank in the form of installments every 2 weeks within a period of 1 year. Is it possible that the existence of PMD program from BTPN Syariah will effectively improve women's economy and ease their burden. Meanwhile, they must fulfill their obligation to pay installments every 2 weeks.

And in fact, the author has seen, especially the people in Tanjung Balai Selatan sub-district, Tanjung Balai city, there are many enthusiastic mothers who 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 the implementation of the financing program and the impact of PMD at Bank BTPN Syariah MMS, Tanjung Balai 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. THEORITICAL REVIEW

Community Economic Empowerment

The definition of empowerment has been put forward by many experts. When viewed from the root word "*daya*" is a basic word and added the prefix "*ber*", which means having power. 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 so that the object becomes empowered or has power. In Indonesian, the word empowerment comes from English, namely empowerment. Merriam Webster in the Oxford English Dictionary defines empowerment in 2 (two) meanings:

- 1) To give ability or enable to, which translates as giving the ability or ability to do something.
- 2) To give power of authority to, which means to give authority / power.

Since the growing recognition that humans are a very important factor in development, in the context of development the term empowerment is not a new thing but has often been echoed. In connection with the importance of the role of humans in development, community empowerment is important 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 along with efforts to strengthen community institutions so that they are able 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 [2].

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 the process through which people gain greater control over their affairs/problems and increase initiatives related to their own 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 community members must participate actively in community activities [3]. One of the concepts of economic empowerment can be briefly stated as follows [4]:

- 1) Empowerment of the people's economy, it is not enough just to increase productivity, provide equal business opportunities, and only provide stimulant capital injections, but must guarantee close cooperation and partnerships between those who have developed and those who are still weak and underdeveloped.
- 2) The policies in empowering the people's economy are: providing greater 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 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.

Women's Economic Empowerment

The concept of women's empowerment in the development of literature has a very broad 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 to enhance their existence in society.

The essence of women's empowerment according to Kreiber is firstly, 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 to be able to become critical and effective participants in society [3][4].

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 بِأَنْفُسِهِمْ ۗ 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 humans are asked to try and strive to make changes to their lives. One of these changes can be done through community empowerment activities.

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 in installments [6][8].

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) [9]. 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 validity of the contract. In banking, *murabahah* is always associated with installment payments (*bi tsaman ajil* or *majjal*) [10].

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 [2]:

- 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 act in accordance with an agreement that is justified by Islamic law.

Paket Masa Depan Products (PMD) at Bank BTPN Syariah

In the modern world, women play an important role in the development and progress of the economy of society. Bank BTPN Syariah seeks to take advantage of this potential by providing a funding product that is 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 serious problem when they needed a source of funding for their business. Not infrequently they choose to use the services of a broker, owe to neighbors, or sell personal items to get additional investment funds. With the existence of 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 existence of the BTPN Syariah PMD product opens opportunities for the emergence of new 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 so that they can manage the funds received with a full 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 cooperation to improve the standard of family life.

3. RESEARCH METHODS

The approach used in this research is a qualitative approach. 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, the researcher focuses this research on the process of 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 Tanjung Balai 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 so that clarity can be obtained according to the researcher's questions to find out how the implementation and impact of *Paket Masa Depan* (PMD) program for female customers in Tanjung Balai Selatan District.

4. RESULTS AND DISCUSSION

Paket Masa Depan (PMD) is a sharia-based financing program from Bank BTPN Syariah which aims to empower women from underprivileged families to have a better life. PMD is an integrated BTPN Syariah program that is given to a group of women in rural areas who have a dream to change their lives. But do not have access to banking services. Broadly speaking, the financing procedure for 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, process of purchasing goods by customers and showing proof of receipt to the bank, customer maintenance, and finally participating regular meeting every 2 weeks.

The result of the implementation of 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 Tanjung Balai 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, there are some that are not carried out by Bank BTPN Syariah to the fullest, namely in the customer maintenance section, the bank, especially the Sentra Supervisor, is responsible for aiding its customers. In accordance with the objectives of the empowerment to be achieved. The task of the Sentra Supervisor is not only in charge of taking installments but also in charge of providing direction on how to manage money, thereby increasing customer insight in running their business. One of the lacks 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, 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 PMD program at Bank BTPN Syariah, it is clear about the impact of PMD program.

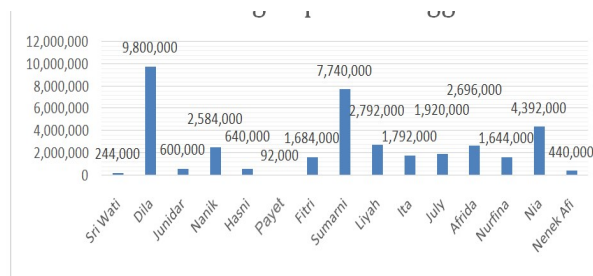


Figure 1. Customer Income every 2 weeks

Figure 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. This type of business has an important factor in increasing profits such as Ibu Payet, who gets the smallest profit. To sew Mrs. Payet's clothes requires quite a large amount of 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 Tanjung Balai 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, there are some who 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 interesting, causing some of them to sometimes find it difficult to pay installments from the bank. Should customers who have difficulty paying financing installments can be assisted with cash which was agreed at the beginning which if the customer is unable to pay then may use the cash on condition that later it will be paid but in practice this is not applied. 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 Tanjung Balai Selatan District 80% has an impact on their welfare to improve the economy of both families and communities. Prior to this

financing, some of the women in the southern Tanjung Balai 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 Tanjung Balai District.

The need is increasing currently, 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 the existence of 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 completely uncertain, making it difficult for some of them to pay installments or installments from the bank.

In the Financing Program, of course, there is assistance from the bank itself in order to direct and help customers to better manage their capital in order 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. CONCLUSIONS

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

- 1) 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 in accordance with the provisions. However, the role of the companion provided by Bank BTPN Syariah is less than optimal (maintenance).
- 2) BTPN Syariah to reach underprivileged communities who need financing by offering Future Packages (PMD) products that are given to the people of South Tanjung Balai District to have an impact on their welfare. The 80% Future Package (PMD) program has a positive impact on the welfare of female customers in Tanjung Balai Selatan District to improve the economy of both families and communities. Those who want to open a business and increase business capital are helped by the Future Package program, although there are some customers who have not felt the impact of the Future Package (PMD) program due to the less-than-optimal role of the mentor given to them. produce more accurate research.

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