

# The Role and Constraints of Group Sharia Financing in the Economic Empowerment of Women Customers

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## ABSTRACT

The purpose of this research is to analyse the role and constraints of group sharia financing in women's economic empowerment for BTPN Syariah Bondowoso customers. This research uses a qualitative approach with a case study method. The location of the object of this research is BTPN Syariah Bondowoso group sharia financing customers in Sumbermalang Village, Wringin District, Bondowoso Regency. Researchers used primary data obtained through interviews. The selection of informants was carried out using purposive sampling technique. The results showed that the group sharia financing product at BTPN Syariah Bondowoso has participated in the economic empowerment of underprivileged women customers. The empowerment includes providing financial assistance as business capital, providing training that is useful for increasing customer literacy and abilities, and assistance in managing customer businesses carried out by BTPN Syariah Community Officers (CO). The results also show that the obstacles experienced in the implementation of group sharia financing as an effort to empower the economy are the bad instalment payments among customers. These obstacles are caused by business failure and misuse of funds for consumptive activities.

## 1. INTRODUCTION

A persistent economic problem in Indonesia is the high poverty rate. This has a huge impact on Indonesia's economic growth considering that Indonesia is a developing country. Based on data from the Central Statistics Agency (BPS), the number of poor people in Indonesia in September 2022 was recorded at 26.36 million people, an increase of 0.20 million people against March 2022. (BPS, 2022). The high poverty rate brings various economic problems including increased unemployment, high crime rates, and others. There needs to be an empowerment strategy to alleviate poverty. Islamic financial institutions are present to deal with these problems, one of which is to improve the community's economy, especially the underprivileged.

Islamic financial institutions are institutions that in carrying out their operational activities adhere to sharia principles in accordance with Islamic teachings and values. Islamic financial institutions are considered superior to conventional financial institutions. This can be seen from the financial performance of the Islamic banking

industry in the midst of the Covid-19 pandemic which is better than the conventional banking industry. (Maharani & Hidayat, 2020).

The reason for choosing an Islamic financial institution that adheres to the concept of Islamic finance itself for Muslims is a mandate in religion. This is because sharia is a basic view in Islam and is a set of norms, values, and laws that govern the way of life in Islam. Sharia itself etymologically is a way or method or path. In the Qur'an at Q.S Al-Maidah/5:48 explains related to sharia with a verse that reads *"for each people among you, we give rules and a clear path"*. (Prihatini et al., 2022).

Bank Tabungan Pensiunan Nasional (BTPN) Syariah is one of the Islamic banking industries. BTPN Syariah provides a wide selection of products that can help the community both in saving funds and financing. One of the products in BTPN Syariah is group sharia financing. Group sharia financing products are financing aimed specifically at productive underprivileged women, carried out based on a sale and purchase agreement (wakalah wal murabahah contract). Group sharia financing products at BTPN Syariah can help women customers who are members of the financing to be financially independent, in addition to group sharia financing products can also help and maintain the business industry that is in decline so that it can rise again. (BTPN Syariah, 2023).

Economic empowerment is an effort to improve the welfare of people who are currently unable to escape poverty. Economic empowerment can improve welfare, where welfare is the dream of every person and every country. The condition of life in a prosperous society and state is something that is idealized. In the implementation of an empowerment program, of course, it cannot be separated from the obstacles faced. Apart from the obstacles faced in implementing empowerment programs, it cannot be denied that empowerment programs are very influential in creating community welfare. Therefore, a solution is needed that can overcome the obstacles in the economic empowerment program so that the program can run optimally. (Soetomo, 2014: 48).

The group sharia financing product at BTPN Syariah is a program that seeks to create economic empowerment for its customers. This product has various benefits that can encourage customers to improve their economic level. Group sharia financing also provides various kinds of convenience to provide comfort for customers. However, the convenience provided can sometimes be an obstacle in the implementation of group Islamic financing instead of providing comfort. This is caused by an unexpected situation. So that empowerment efforts in group Islamic financing products can run optimally, a solution is needed that can overcome these obstacles.

Sumbermalang Village, Wringin Subdistrict, Bondowoso Regency is a village that has been empowered by the right group sharia financing product for quite a long time, besides that the empowerment carried out through BTPN Syariah Bondowoso group sharia financing products has proven to be effective as seen from the increase in income of group sharia financing customers in Sumbermalang Village. Therefore, researchers can be interested in knowing what programs are designed through the right group sharia financing products in achieving the goal of empowering the economy of women in the village. Before the existence of group sharia financing products from BTPN Syariah, people in the village borrowed their daily needs from moneylenders with relatively high

interest rates. Since the existence of group sharia financing at BTPN Syariah, the community has switched from borrowing capital from moneylenders to BTPN Syariah. The easy process and profit-sharing system with low payments are one of the factors that make people prefer BTPN Syariah.

Ikhsan & Timorita (2018) conducted research on a similar topic with the title "The Effectiveness of the Future Package Financing Program at BTPN Syariah in Empowering Women to Develop the Family Economy". The results showed that BTPN Syariah Sleman has empowered women and is quite effective because it can help mothers who are trying or who want to try but have difficulty with capital.

## 2. LITERATURE REVIEW

### 1) ABCD Theory in Economic Empowerment

Soetomo defines empowerment as an action to change a state of society where the standard of living is very low to a better condition in this case economic, socio-cultural and political. Economic empowerment can improve welfare, where welfare is the dream of every person and every country. The conditions of life in a prosperous society and state are idealized. (Soetomo, 2014: 48).

ABCD (Asset Based Community Development) theory is one of the model approaches that can be taken in community empowerment efforts. ABCD theory was first proposed and used by John McKnight and Jody Kretzmann in 1997. ABCD theory in community empowerment efforts prioritizes the utilization of assets owned by local communities. (Mcknight, 2017).

In the ABCD approach, the community that is the target of empowerment is not referred to as a weak group, but the community is actually seen as a group that actually has the potential to get out of various problems, including the problem of improving living standards. Thus it can be said that the actual community that has not been empowered is due to the absence of access to maximize the potential that has been owned, or because of the limited resource system that is able to facilitate the community in order to utilize the potential that has been owned. In empowerment, there is a need for a facilitator whose role is to identify various potentials that are already owned by the community. In addition, the facilitator also plays a role in connecting the potential that exists in the community with the right empowerment system or model. (Rahman, 2018).

### 2) Economic Empowerment According to Islam

Economic empowerment is in line with Islamic teachings, in fact, Islam is basically a religion of empowerment. In the Islamic view, empowerment is a relentless movement. This is in line with the paradigm of Islam itself as a religion of movement or change. As in the word of Allah Qs. Ar-Ra'd: 11 which reads:

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 مَرَدَّ لَهُ ۗ وَمَا لَهُمْ مِنْ دُونِهِ مِنْ وَالٍ

*"For man there are angels who follow him by turns, in front of him and behind him, guarding him at the command of Allah. Verily, Allah does not change the condition*

*of a people until they change the condition of themselves. And if Allah wills evil for a people, there is no one who can resist it; and there is no refuge for them but Him."*

In addition to the core of empowerment creating economic independence, there is a main goal in economic empowerment, namely strengthening faith and faith. Weak economic conditions (although not always) are very close to the mental instability of one's faith. As in the Hadith narrated by Anas bin Malik RA mentioned:

عن أَنَسِ رَضِيَ اللَّهُ عَنْهُ قَالَ: قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَعَلَى آلِهِ وَصَحْبِهِ وَسَلَّمَ: كَادَ الْفَقْرُ أَنْ يَكُونَ كُفْرًا،  
وَكَادَ الْحَسَدُ أَنْ يَغْلِبَ الْقَدَرَ

*"Poverty almost becomes disbelief, and malice almost precedes destiny."*

From the hadith above, it is clear that the economic powerlessness of the community will threaten faith. When faith is lost, a person lives and does as he pleases and in the end causes a lot of damage. So as Muslims we must avoid things that can threaten faith.

### **3) Women's Economic Empowerment**

Women's empowerment can be interpreted as a potential that exists within women to make and produce strategic choices that are useful in their lives. In empowerment, several aspects need to be considered, including political aspects, economic aspects, psychological aspects, and cognitive aspects. What needs to be considered in the economic aspect in order to create a women's economic empowerment is that women must have an activity that can create financial independence for women. (Kurniasih et al., 2018).

Gender inequality is not only related to moral and social issues but also to the economy. Women often do not have equal access and opportunities to be involved in the economic development process, this can be evidenced from most of the access received by women only related to health and education which aims to reduce the birth rate. In fact, providing equal access to women can reduce global poverty. Many work sectors still discriminate against gender differences so that women do not have equal opportunities in obtaining employment. Quite often there are some jobs that can accept both men and women but in reality the salary received by women is lower than men even though the work performed is similar. This is what causes women to be entangled in the problem of poverty. (Firmansyah & Sihaloho, 2021).

A country that can be emulated regarding its success in women's economic empowerment is Bangladesh. Bangladesh has successfully promoted women's empowerment compared to its neighboring countries. Factors that influence the success of women's empowerment are education, prevention of child marriage, women's involvement in formal & informal work, women's entrepreneurship, and easy access to explore resources. In addition, Bangladesh's current cultural and social environment has a tendency to ignore women's unpaid household work, this is also one of the factors in the formation of gender equality between women and men. (M.Muhyidin Robani., 2019).

#### **4) Sharia Financing**

Sharia financing according to Law No.7 of 1992 concerning banking as amended by Law No. 10 of 1998 concerning Banking in Article 1 number (12): "Financing based on sharia principles is the provision of debt or bills that are equated with it based on an agreement or agreement between a bank and another party that requires the financed party after a certain period of time in return or profit sharing." Financing in sharia is closely related to the activities carried out by Islamic financial institutions because most of the income generated by Islamic financial institutions comes from Islamic financing. (Ulpah, 2020).

So it can be concluded from some of the descriptions above that Islamic financing is the provision or distribution of money from loan providers, namely parties who have excess money to borrowers, namely parties who need this money with a certain period of time agreement in returning funds and profit sharing based on sharia principles.

#### **5) BTPN Syariah Group Syariah Financing Product**

Group sharia financing is one of the funding products available at BTPN Syariah. This group sharia financing product system is known in conventional terms as collective credit. Collective credit is a financing program intended for agencies or individuals to finance their needs with a joint responsibility system. However, there are many differences between collective credit and group sharia financing products, namely in group sharia financing products is a financing product with a special target of productive underprivileged women so that financing is only intended for productive activities and there is no usury system that violates Islamic rules.

The exact group sharia financing product at BTPN Syariah was previously called the Future Package (PMD). PMD and group sharia financing products have the same focus, namely character building and building good habits of customers, namely Courage to Try, Discipline, Hard Work, and Mutual Assistance (BDKS).

Precise group sharia financing aims to help business capital for business actors, both new businesses and existing businesses based on sharia principles. Group sharia financing products do not provide financing for businesses that violate Islamic principles such as buying and selling alcohol, loan sharking, pork, and others that are forbidden in Islam. (BTPN Syariah, 2023)

The right product of group sharia financing in its implementation uses a wakalah wal murabahah contract. Wakalah wal murabahah is a sale and purchase in which an Islamic financial institution represents the purchase of a product to the customer then after the product is obtained by the customer then the customer gives it to the Islamic financial institution. After the goods are owned by the institution and the price of the goods is clear, the institution determines the margin obtained and the repayment period to be agreed upon by the Islamic financial institution and the customer. Some people call the wakalah wal murabahah contract with another term, namely murabahah bil wakalah, but both have similar meanings. (Nurhikma et al., 2020). The exact product scheme of group Islamic financing is presented in the following figure:



**Figure 1.** Precise Scheme of BTPN Syariah Group Sharia Financing

The above can be explained that points 1 and 2 BTPN Syariah through the Community Officer (CO) came to the countryside and met prospective customers. In practice, where the BTPN Syariah bank through its representatives, namely COs, visit an area, especially in rural areas and meet prospective female customers to introduce the right product of group Islamic financing.

After introducing the product, in number 3 the CO forms potential customers by forming a group or community group. Furthermore, after the group is formed, in number 4 the prospective customer applies for group Islamic financing, then the bank analyzes the prospective customer for financing eligibility. If the customer is declared eligible, then after number 5 the customer is entitled to receive group Islamic financing by continuing in number 6 using the wakalah wal murabahah contract.

### 3. RESEARCH METHODS

This type of research is a case study research. This research uses primary data. Primary data is information about the role and constraints of group sharia financing in the economic empowerment of women customers of BTPN Syariah Bondowoso. Researchers used purposive sampling technique in determining research informants. The technique used by researchers to obtain or obtain the required research data is using interviews. Researchers used in-depth interviews, where researchers can dig deeper information because they are directly involved with the lives of informants and ask broadly about the information they want to obtain. The data analysis techniques used in this research are data collection, data reduction, data presentation and conclusion drawing. The data validity test used in this study uses the credibility test. The technique used by researchers to test data validity is to use source triangulation.

#### **4. RESULTS AND DISCUSSION**

##### **Overview of Customers in Sumbermalang Village, Wringin Subdistrict, Bondowoso Regency**

Sumbermalang is a village administratively included in Wringin Subdistrict, Bondowoso Regency, East Java Province. Sumbermalang Village has 7 (seven) hamlets, namely: (1) Dusun Krajan south of the river, (2) Dusun Krajan north of the river, (3) Dusun Sempol north, (4) Dusun Sempol middle, (5) Dusun Sempol south, (6) Dusun Sukojadi, and (7) Dusun Tambelan, which is divided into 3 RW and 10 RT.

The education level of the residents of Sumbermalang Village is mostly elementary and junior high school, and there are even some residents who did not graduate from elementary school. Therefore, it can be said that the residents of Sumbermalang Village are generally poorly educated. This low level of education is one of the factors that causes the large number of people with a lower-middle class economy. Therefore, there is a need for access that opens up opportunities for the community to improve their economic level. Group sharia financing is a product of BTPN Syariah that aims to empower women's economy. The presence of BTPN Syariah in Sumbermalang Village is a great opportunity for the community to take advantage of opportunities to create prosperity.

Sumbermalang Village has 7 financing groups that have been scattered in various hamlets. The 7 sharia financing groups in Sumbermalang Village that have been empowered by BTPN Syariah Bondowoso have a total of 113 customers. The 113 customers are divided into 83 active customers and 30 inactive customers. Group sharia financing in Sumbermalang Village focuses on providing financing as business capital for women in starting a business with the hope of increasing their skills and family economic income. The empowerment of women is an important achievement in the success of the group sharia financing program in Sumbermalang Village.

##### **The Role of Group Sharia Financing Exact Products in the Economic Empowerment of Women Customers**

Precise group sharia financing is a BTPN Syariah product aimed specifically at productive underprivileged women. This product aims to improve the welfare of female customers to have a better economic level. BTPN Syariah Bondowoso's group sharia financing products are given to a group of women with middle to low economic status.

There are several factors that influence customers in choosing group sharia financing over others, including increasing customer literacy related to access to financing in banks, as well as increasing insight and ability to manage their businesses. The next factor is the application of group sharia financing at BTPN Syariah does not use collateral, a refund system that makes it easy for customers without the need to come directly to the bank, a repayment limit with a long enough range, friendly community officer (CO) services and responsive COs in handling problems experienced by customers. The main benefit experienced by customers is the women's economic empowerment program in group sharia financing.

Women's economic empowerment carried out by BTPN Syariah is by providing capital assistance that is used to build or develop customers' businesses. Group sharia financing does not only provide funds as capital assistance but also provides training to educate female customers who have abilities in certain fields so that customers can develop and utilize these abilities into a business that can produce and provide profitable income for the customers themselves through the provision of financing for productive businesses.

Customers have a variety of productive businesses including a fish basket business using woven bamboo, some open a grass buying and selling business, and some trade, it proves that rural women have many abilities that are not developed due to lack of motivation and obstacles to capital to build a business, after receiving direction and education on women's empowerment from the bank, it can rebuild the enthusiasm and confidence of rural women to dare to develop their abilities that produce and increase income to improve the family economy. The implementation of empowerment carried out through the right product of group Islamic financing in Sumbermalang Village has proven to be quite effective as seen from the increase in customer income. The increase in income of group sharia financing customers is calculated within a period of two weeks and 37 installment payments over a period of 1.5 years. The data is presented in the following table:

**Table 1.** Increased Income of Islamic Financing Customers Group

No.	Customer Name	Business	Financing Amount	Installment	Initial Income	Current Income
1.	Febriyanti	Besek fish	Rp. 5.000.000,-	Rp. 195.000,-	Rp 100.000,-	Rp 350.000,-
2.	Toyami	Grocery store	Rp. 8.000.000,-	Rp. 312.000,-	Rp. 400.000,-	Rp. 1.000.000,-
3.	Toini	Besek fish	Rp. 9.000.000,-	Rp 351.000,-	Rp. 0,-	Rp. 500.000,-
4.	Herlina	Besek fish	Rp. 7.000.000,-	Rp 273.000,-	Rp. 300.000,-	Rp. 800.000,-
5.	Astik	Besek fish	Rp. 8.000.000,-	Rp. 312.000,-	Rp. 200.000,-	Rp 600.000,-
6.	Suhaina	Fish Besek and sengon wood	Rp. 12.000.000,-	Rp. 468.000,-	Rp 500.000,-	Rp 1.700.000,-
7.	Binti	Grocery store	Rp 4.000.000,-	Rp. 156.000,-	Rp. 0,-	Rp 600.000,-
8.	Nisa	Buying and selling grass	Rp. 6.000.000,-	Rp. 234.000,-	Rp. 150.000,-	Rp. 500.000,-

The table above explains the data on the increase in income of customers with group sharia financing in Sumbermalang Village, Wringin Subdistrict. The increase in income was not obtained instantly, but through the empowerment process carried out by BTPN Syariah over a period of 4 to 9 years. The group sharia financing customers in the table above received financing more than 3 times with advanced cycle financing applications. In the initial financing cycle, customers are only allowed to apply for

financing of a maximum of Rp. 2,000,000. Furthermore, if the customer applies for a further financing cycle, the nominal can remain or increase, which is determined by the results of the customer's business survey conducted by BTPN Syariah officers or commonly called Community Officers (CO). Customers who take financing are obliged to save at BTPN Syariah by 10% of the nominal financing taken, so that the installment payments made every two weeks are adjusted to the obligation to save and the profit margin for BTPN Syariah. The savings can be withdrawn when the financing installment payments have been paid in full.

So by looking at table 4.2.1, it can be said that the empowerment carried out by group Islamic financing products in Sumbermalang Village has proven successful as seen from the increase in income experienced by customers. This increase in income will encourage an increase in economic levels so that welfare can be created.

Economic empowerment for women customers is in line with ABCD theory. John McKnight and Jody Kretzmann (1988) state that empowerment using the ABCD approach is an effort to utilize assets in the community to create empowerment. Utilization of existing assets is needed to be able to overcome the problems faced so that it will create independence. One of the asset contexts in empowerment using the ABCD approach is to explore the potential that exists within what we know as human assets.

Efforts to recognize the potential that exists in group Islamic financing customers are obtained through the training program that is run. The training program aims to increase customers' knowledge and abilities as provisions in managing the business. Group sharia financing customers in Sumbermalang Village, Wringin District build businesses by utilizing natural assets, namely natural resources around. Among them are customers who have a fish basket business made of woven bamboo. The selection of the business is based on the high demand for woven fish baskets in Bondowoso and the abundance of bamboo in Sumbermalang Village, which is the main ingredient in running the fish baskets business. Another business that utilizes the natural resources around is the buying and selling of grass. The high demand for animal feed and the geographical condition of Sumbermalang Village where grass grows well are the reasons why customers choose this business.

Group sharia financing at BTPN Syariah acts as a facilitator in providing access to customers to maximize human assets, namely their potential through training programs. BTPN Syariah also assists financial assets, namely capital assistance to customers in managing businesses to create empowerment. BTPN Syariah as a facilitator also helps customers to build relationships with other financing groups that can be invited to cooperate in order to develop the potential of customers with a wider network.

The role of the right Islamic financing group product in the economic empowerment of women customers by BTPN Syariah Bondowoso is in line with the ABCD theory, namely the utilization of the potential that exists in a person or community in order to create empowerment. Utilization of the potential that exists in oneself becomes a provision in building and developing a business. This is in accordance with women's economic empowerment in Kurniasih et al., (2018), namely the creation of an activity owned by women in order to realize financial independence.

Empowerment in the economic sector according to Islamic views is carried out to realize the happiness of the world and the hereafter (falah), as well as a good and honorable life (al-hayah al-thayyibah). Therefore, in addition to seeking steps to improve the economic level for the sake of creating prosperity, a Muslim must always pay attention to whether the steps taken are in accordance with Islamic law or not. Empowerment in Islam is not only a worldly matter but also pays attention to ukhrawi problems in order to get the pleasure of Allah SWT.

Economic empowerment carried out through group sharia financing products in its implementation is in accordance with Islamic law. This can be seen from financing products that are free from usury and use the principle of profit sharing. The businesses run by customers who join in group Islamic financing are also in accordance with Islamic principles, namely free from things that are prohibited by Islamic law. This can be seen from the right customers of group Islamic financing in running a business that does not trade in haram goods, as well as the absence of usury in the buying and selling process, whether payment is made in cash or by debt system, as well as the absence of elements of gharar or gambling, and others.

#### **Constraints of Group Sharia Financing in Sumbermalang Village, Wringin Subdistrict, Bondowoso District**

Based on the findings obtained by researchers on group Islamic financing in Sumbermalang Village by conducting a series of interviews with resource persons, there are obstacles faced in group Islamic financing. Problem financing is the main obstacle in group Islamic financing. This problematic financing is that customers experience delays in paying installments or even default.

The factor that causes bad financing is that the customer's business has experienced a setback, resulting in the loss of the customer's ability to pay installments. Another factor that results in bad financing is the misuse of productive funds for consumptive purposes of customers. This misuse is mostly caused by the customer's hedonistic behavior which results in not maximizing the funds that should be used for business development purposes.

BTPN Syariah can anticipate the occurrence of bad debts by selecting the right customers through the 5C principle, namely character (character and personality of the prospective debtor), capacity (ability of the prospective debtor), capital (amount of capital owned by the prospective debtor), condition (economic condition of the prospective debtor) and collateral (guarantee or collateral owned by the prospective debtor). Meanwhile, the efforts that can be made by BTPN Syariah to resolve bad debts are to make regular collections so that customers are not negligent in paying installments, and so that the bank knows the causes of bad debts. If the bad financing is caused by natural factors such as natural disasters or business bankruptcy, then BTPN Syariah provides relief with the 3R to customers, namely reschedulling, reconditioning, restructuring. Rescheduling is a change in financing terms concerning the payment schedule and / or period including the grace period, whether it includes changes in the amount of installments or not. Reconditioning is a change in part or all of the terms of

financing which is not limited to changes in payment schedules, time periods, and or other requirements as long as it does not involve changes in the maximum credit balance and the conversion of all or part of the loan into bank participation. Restructuring, namely changes in financing conditions in the form of additional bank funds; and or conversion of all or part of interest arrears into new principal financing, and / or conversion of all or part of the financing into participation in the company. (Hapsari, 2021).

## 5. CONCLUSION

Based on the results of the study that has been conducted on the role and constraints of group Islamic financing in the economic empowerment of women customers of BTPN Syariah Bondowoso. So it can be concluded, among others:

First, the role of group Islamic financing in carrying out economic empowerment to female customers is by providing financial assistance which is used as capital in building and developing customer businesses. The bank also provides useful training to add insight and ability of customers in managing the business. The existence of BTPN Syariah Community Officers (CO) who are in charge of assisting customers by being responsive in providing solutions related to business constraints experienced by customers also helps maximize the empowerment process.

Second, the obstacle in group sharia financing is bad debts. Bad financing is caused by the decline of the customer's business and misuse of funds that should be used for business or productive activities but instead are used for consumptive activities.

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