

THE ROLE OF WOMEN'S SAVINGS AND LOANS PROGRAM IN INCREASING MEMBERS' INCOME FROM AN ISLAMIC ECONOMIC PERSPECTIVE

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Abstract

This study's goal is to comprehend how Simpan Pinjam Perempuan program works to increase employee pay from Islam's econ of qualitative research being done at the moment is deskriptively written research methodology. The information that was used was data primer, which used as a pr piece of information in the study by way of a conversation with lone remain Saving and Loans organization, and data second as the study's supporting information from websites and related documents. The study's findings demonstrate that the presence of the Women's Savings and Loans Program is very helpful to the community in meeting their needs, This is evident from the increasingly rapid business development, as well as the increasing income levels of members, besides that it also provides job opportunities for the surrounding community who do not have jobs. Women's Savings and Loans Program has already begun operating in accordance with the objectives and benefits specified, such as

Keyword: *role, SPP Funds, Income Level*

Abstrak

Studi ini di rancang untuk mengkaji, dari sudut pandang ekonomi Islam, bagaimana Program Simpan Pinjam Perempuan mempengaruhi pertumbuhan pendapatan anggota. Bentuk penelitian ini adalah jenis penelitian deskriptif kualitatif. Anggota Women's Saving and Loans diwawancarai untuk data primer penelitian yang digunakan serta data sekunder dari website dan sumber lain yang berkaitan dengan topik kajian. Studi ini menghasilkan bahwa Program Simpan Pinjam Perempuan benar-benar membantu lingkungan dalam memenuhi kebutuhannya, seperti yang terlihat dari pertumbuhan perusahaan yang terus meningkat dan tingkat pendapatan anggota yang meningkat.

Kata Kunci: Peran, Dana SPP, Tingkat Pendapatan

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INTRODUCTION

Indonesia's population is fairly large, still growing, but the government has made improvements to the welfare of its citizens. There is no denying the fact that the majority of the population in Indonesia is Muslim.(A. Amin et al., 2023) One of the government's social welfare policies is to offer Instead of providing corporate financing, Mekar's National Community Empowerment Program (PNPM) offers women's savings and savings funds (SPP) to encourage community economic empowerment, especially in the small business sector. is a deliberate act to help the poor become self-reliant. Making money is simpler for every cash member through productive and consumer means.(Al-Amin et al., 2022)

Many groups of women from Indonesian society, especially in Sadarkarya Village, participated. The Qur'an and As-Sunnah are the two fundamental texts of Shari'ah, from which Sharia originated, and they serve as the basis of Islamic economics. This is an important starting point for considering Islamic economics. Islamic economics is generally understood as a scientific field that aims to evaluate, investigate, and ultimately deal with economic issues from an Islamic perspective. The practice of Islam is that they are said in the Qur'an and Sunnah. Islamic economics thus entrenches all its objectives, knowledge gathering techniques, and core ideals on Islam.(A.-A. Amin & Taufiq, 2023)

Islamic teachings apply to many aspects of life, including the idea of borrowing and using borrowed money as capital to expand business under the principle of mutual assistance between lenders and borrowers. For Women's Savings and Loans (SPP) groups are required to have life guidelines, which are essentially rules or guidelines for life based on the study of Islamic law that regulates lending and borrowing with mutual cooperation.(Sabri et al., 2023)

PNPM-Mekar is a capital loan service for underprivileged women who operate ultra-micro companies as part of Mekar's initiative, which aims to boost a thriving family economy. Business assistance initiatives carried out in groups encouraged PNPM Mekar. Like its broad goals, PNPM-Mekar was established in response to the government's plan.

Tabel 1.1

Year	Borrower group	Number of Borrower Members	Total cost of the Loan
2017	4	37	IDR 92,500,000
2018	4	40	IDR 100,000,000
2019	5	40	IDR 100,000,000
2020	5	45	IDR 112,500,000
2021	5	50	IDR 125,000,000

Source : Interview with PNPM Desa Sadarkarya.

Table 1.1 above shows that quite a lot of people in In fact, most of the population lives in the communities of Sadarkarya Village, Purwodadi District, and Musi Rawas Regency, where many borrow money from the Women's Savings and Loans Group. those who borrow money from Women's Savings and Loans for both personal and commercial purposes.

Tabel 1.2

Data on the amount of community income using the Women's Savings and Loan Fund:

No	Name	PNPM Income Before Financing	Income After PNPM Financing.
1	Ponirah	IDR 800,000	IDR 1,100,000
2	Fera	IDR 1,100,000	IDR 1,550,000
3	And	IDR 950,000	IDR 1,300,000
4	Suyamti	IDR 500,000	IDR 700,000
5	Isma	IDR 700,000	IDR 1,000,000
6	Desi	IDR 300,000	IDR 600,000
7	Susan	IDR 500,000	IDR 700,000

Source :PNPM Community Interview in Sadarkarya Village

Based on Table 1.2 above, people who borrow PNPM funds from Women's Savings and Loans find it helpful to develop their businesses and make more money. Some people use the capital provided by Save and Loan Women to start or develop a business. Women in the neighborhood, in particular, received assistance from the Women's Group Savings and Loans Program (SPP) in starting their companies. The advantages of starting these companies include being able to meet the basic needs of members, which allows for the prosperity of members.

RESEARCH METHODS

This type of study utilizes descriptive qualitative methodology in the field, seeks to characterize, explain, and understand a phenomenon that is happening today. PNPM Sadarkarya Village in Musi Rawas Regency, Purwodadi Regency is the location of this research. The data used in this study is primary data, or data taken from the source as it is during the open question and answer process.

The author conducts in-depth interviews with regard to the subject language of this scientific investigation. Secondary Data is information that has been published or collected from publications or organizations related to the subject being investigated by the author.

RESULTS AND DISCUSSION

As is known, the Women's Savings and Loans Program is designed to help households by providing loans to people there to start and grow their businesses. Women and Society are said to support their work.

Financial support

Business capital assistance is money given to SPP Group members in need based on business capital needs. It is money obtained from UPK through the treasurer of SPP Group members. 10 months with 15% interest. UPK Treasurer Mrs. Irma Indah Saputri responded to the request as follows: "We are here to offer capital to the SPP team through the treasurer of each group, to

Tabel 1.3

No	Name	Capital Assistance
1.	Ponirah	IDR 2,500,000
2.	Will	IDR 2,500,000
3.	And	IDR 2,500,000
4.	Suyamti	IDR 2,500,000
5.	Isma	IDR 2,500,000
6.	Desi	IDR 2,500,000
7.	Susan	IDR 2,500,000

Business Development

Business development refers to the situation where members of the Women's Savings and Loans Group have seen the development of their business, such as previously only being able to sell food at home but now they can open shops or previously only selling fried foods. but has added fried rice, among other things. Susan's mother said the same thing, "I used to sell small snacks at home, but now I have opened a food stall in front of the house for breakfast, selling daily food, and now I also have a small farm."

Tabel 1.4
Business Development

No	Name	Business Development
1.	Susan	Selling snacks around the house that are only for children who go home to recite, to having a food stall in front of the house for lunch, daily meals, and until this writing is made, Ibuk also developed a small pertamini.

2.	Will	From manual sewing to using an electric sewing machine.

Payment Time

A circumstance that reveals an increase in income from a previous state is called an increase in income. Increasing the operational benefits received by the community, both before and after receiving Women's Savings and Loans (SPP) shows an increase in income. Mrs. Desi said: "In the past, because your business was only selling rings and brooches, it was not every day, sometimes three times a week, about 300 thousand a month. The company sells literal water, on average a month approximately 600k, the important thing is that you are grateful because you have achieved fortune, regardless of your salary.

The income levels of female savers are shown in the following table.

Tabel 1.5
Income Level

No	Name	Income Level Before using Women's Savings and Loans (SPP)	After using the funds, the percentage of profit obtained by Women's Savings and Loans (SPP)
1	Ponirah	IDR 800,000	IDR 1,100,000
2	Fera	IDR 1,100,000	IDR 1,550,000
3	And	IDR 950,000	IDR 1,300,000
4	Suyamti	IDR 500,000	IDR 700,000
5	Isma	IDR 700,000	IDR 1,000,000
6	Desi	IDR 300,000	IDR 600,000
7	Susan	IDR 500,000	IDR 700,000

Based on the findings of the interview above, Women Savings and Loans Group (SPP) is very helpful for the community in increasing productivity. Some saw a significant increase once, while others saw little change from their previous salary. But for them, being grateful is more important than having money.

Job growth

The Women's Savings and Loans Program (SPP) creates new jobs for others because after business activities and income increase, we more or less also need other people to be able to help us. As Mrs. Isma said: "Since her mother worked it depends on people's opinions, so in this case there is no permanent employee, when hiring she gets honorary personnel.

No	Name	Income Level Before using Women's Savings and Loans (SPP) funds	Income Level After using Women's Savings and Loans (SPP) funds
1	Ponirah	IDR 800,000	IDR 1,100,000
2	Fera	IDR 1,100,000	IDR 1,550,000
3	And	IDR 950,000	IDR 1,300,000
4	Suyamti	IDR 500,000	IDR 700,000
5	Isma	IDR 700,000	IDR 1,000,000
6	Desi	IDR 300,000	IDR 600,000
7	Susan	IDR 500,000	IDR 700,000

Based on the results of the interview, it can be said that through improving business and financial strategies, one can help others.

Save and Borrow Women (SPP) are able to do so because only a small part of their business has grown, while the rest are still in the early stages of development. Based on the findings of observations and interviews of researchers, it can be examined the contribution of women's savings and loans to the increase in household income from an Islamic Economic Perspective.

Women's savings and loans are a means of funding the organizations that support them.

No	Name	PNPM Income Before Financing	Income After PNPM Financing.
1	Ponirah	IDR 800,000	IDR 1,100,000
2	Fera	IDR 1,100,000	IDR 1,550,000
3	And	IDR 950,000	IDR 1,300,000
4	Suyamti	IDR 500,000	IDR 700,000
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7	Susan	IDR 500,000	IDR 700,000

Source :PNPM Community Interview in Sadarkarya Village

Increase employment options and income sources

According to Ibu Isma, the Women's Savings and Loans Program (SPP) creates new jobs for others because after business activities and income increase, we more or less also need other people to be able to help us. "Because your mother sometimes depends on other people's orders, and in this situation you don't have employees at the time of another order you ask for help, thank God you already have certain people who can help when you ask for it," she said. The total income of those who use the Women's Savings and Loans Fund is as follows:

No	Name	PNPM Income Before Financing	Income After PNPM Financing.
1	Ponirah	IDR 800,000	IDR 1,100,000
2	Fera	IDR 1,100,000	IDR 1,550,000
3	And	IDR 950,000	IDR 1,300,000
4	Suyamti	IDR 500,000	IDR 700,000
5	Isma	IDR 700,000	IDR 1,000,000
6	Desi	IDR 300,000	IDR 600,000
7	Susan	IDR 500,000	IDR 700,000

Source :PNPM Community Interview in Sadarkarya Village

Based on the results of the interview, it can be concluded that by improving our business and financial strategies, we can help others by offering them jobs. However, in this case only a few members of the Women's Savings and Loans (SPP) involved were able to do so because only a small part of the business has grown, while the rest are still in the early stages of development.

Growing the economy of rural communities

With the expansion of community-owned businesses in Sadarkarya Village, Purwodadi District, which borrow PNPM for productive purposes or to open new businesses, the village economy is able to grow. As can be shown, for example, from

No	Name	PNPM Income Before Financing	Income After PNPM Financing.
1	Ponirah	IDR 800,000	IDR 1,100,000
2	Fera	IDR 1,100,000	IDR 1,550,000
3	And	IDR 950,000	IDR 1,300,000
4	Suyamti	IDR 500,000	IDR 700,000
5	Isma	IDR 700,000	IDR 1,000,000
6	Desi	IDR 300,000	IDR 600,000
7	Susan	IDR 500,000	IDR 700,000

Source :PNPM Community Interview in Sadarkarya Village

Evolving into available and durable money, especially for organizations representing women.

The Women's Save and Loan Initiative (SPP) is very beneficial for the residents of Sadarkarya Village in Purwodadi District. Because those who do not have collateral can quickly and easily borrow money.

Based on the findings of a study conducted on the community in Sadarkarya Village, Purwodadi District, it can be said that the Women's Savings and Loans program has run in accordance with the goals and benefits that have been set,

including the distribution of a number of funds to the community, especially women. based on observations made in the field and conversations.

This article also explains some of the factors that cheap traders need to pay attention to include the following:

- 1) The vendor informs the payment capital to the buyer Akad First, you must approach the nearest pillars that have been determined.
- 2) There can be no usury in the contract.
- 3) If there is a problem with the goods after the sale, the seller must notify the customer.
- 4) The seller is obliged to provide all relevant information, such as whether the transaction is financed.

When UPK offers murabahah financing, it represents sellers who do not yet own the goods but will profit from their sales. This shows that before the existence of UPK

CONCLUSION

The Save and Borrow Women program (SPP) for residents of Purwodadi District, Musi Rawas Regency has been running in accordance with the planned targets and benefits, the role felt by the people of Purwodadi District, Musi Rawas Regency, and the community Research findings conducted by researchers on the Role of the Program to Increase Member Income Islamic Economic Perspective: Save and Borrow Women Through work, they can achieve their potential. To help its members financially, society should also encourage entrepreneurship, especially among Muslim women there are three.

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