

Optimizing the Role of Women in Improving Family Economy Through Mekaar Syariah Financing (A Case Study in Tamansari Village, Wuluhan Subdistrict, Jember Regency)

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Abstract: Tamansari Village, located in Wuluhan Subdistrict, Jember Regency, is one of the villages where women play dual roles. Besides being housewives, they also contribute to earning income and actively participate in fulfilling their family's economic needs. This highlights the significant contribution of women in maintaining the family's economic stability. This study aims to examine how women optimize their roles in improving family economics through the utilization of financing from PNM Mekaar Syariah in Tamansari Village, as well as the challenges they face in the process. This research employs a qualitative approach with a case study method, using data collection techniques such as observation, interviews, and documentation. The findings indicate that women in Tamansari Village have demonstrated the ability to effectively perform dual roles. By participating in financing programs like Mekaar Syariah, they not only help alleviate the family's economic burden but also empower themselves as independent economic actors. The role of women in this context is a clear manifestation of a rational choice aimed at achieving the collective goal of family welfare.

Keywords: Women's Role, Empowerment, Family Econom

INTRODUCTION

The success of a family in achieving household welfare is highly dependent on the role of mothers. Mothers not only provide guidance and education to their children, but also support their husbands, assist with household tasks, and even become the main breadwinners. Women's roles are often vital in improving a family's economic condition. This is evident in many low-income families, where women contribute by earning additional income, especially when the husband's earnings are insufficient to meet the family's needs. Women play a significant role in overcoming poverty and striving to enhance household welfare.

Recent economic developments have significantly affected basic human needs such as food, clothing, and shelter [1]. Increased economic activity requires financial support to improve both the quality and quantity of production. One well-known source of funding is the banking sector. However, many Indonesians, especially those in rural areas, face difficulties accessing funds to meet their needs [2].

According to former Regent of Jember, Hedy Siswanto, Indonesian women especially mothers must be empowered to ensure the continuity of a healthy, happy, and independent generation. He also noted that 51% of Jember Regency's population are women. He reminded that women's empowerment should be a main focus in regional development programs [3]. Fundamentally, the Qur'an does not prohibit women from working, as any work that falls within the scope of righteous deeds is permissible for both men and women [4]. In fact, the Qur'an promises a good life for both, as stated in QS. Al-Nahl: 97

Previous research (Mayasari 2019) found that women traders contribute to the improvement of their family's welfare, as evidenced by data showing increased welfare before and after engaging in trade. The novelty of this research lies in its location, research object, and unique discussion focus [5].

Tamansari Village, located in a lowland area, has a majority of residents working as farmers. Natural resources, both biotic and physical, are essential for meeting human needs and achieving welfare. However, not all residents are farmers; the village is also known for its tile craftsmen, a trade established for decades. The tiles produced are well-known both locally and in neighboring regions such as Bondowoso, Situbondo, and Banyuwangi, making them a flagship product of Tamansari Village.

Not all residents can establish tile factories due to limited access, high costs, and the need for quality clay, molds, kilns, and other resources. As a result, the village's economy is uneven, with most men working as laborers in tile factories or as farmhands, earning modest wages. This makes it difficult for families to meet daily needs. The presence of Mekaar Syariah financing offers an alternative for women in Tamansari Village to drive the local economy and reduce dependence on their husbands' incomes. By accessing this financing, women can obtain capital to start or expand their businesses, helping to meet daily needs.

The novelty of this study is the optimization of Mekaar Syariah financing in improving family welfare through women's roles. Based on the background outlined, further research is needed on optimizing women's roles in improving family economy through Mekaar Syariah financing in Tamansari Village, Wuluhan Sub-district, Jember Regency. It is hoped that the results of this study will provide new references for understanding women's issues from the perspective of their roles and involvement in economic activities.

METHOD

This study uses a qualitative approach with a case study design. Data collection involved both primary and secondary sources. Primary data were obtained through observation and interviews, conducted using a pre-prepared interview guide. Informants were selected using purposive sampling, based on specific criteria set by the researcher. Interviews focused on five key informants married women aged 18–63 years who run businesses with Mekaar Syariah financing and one member of PNM Mekaar Syariah or an accounting officer (AO). Secondary data were gathered from books and journals relevant to the research as supporting evidence. The research was conducted in Tamansari Village, Wuluhan Subdistrict, Jember Regency, chosen due to the large number of women accessing Mekaar Syariah financing for business capital and family economic improvement.

RESULTS AND DISCUSSION

Based on the findings of this study, the role of women has shifted significantly from traditional domestic functions to becoming active and productive economic actors. Normatively, fulfilling family needs such as food, shelter, and children's education is the responsibility of the husband [6]. However, the ever-evolving economic conditions and rising cost of living demand the active participation of women. This can be clearly observed in Tamansari Village, where women play an important role in supporting household income through access to sharia-based microfinance provided by PNM Mekaar Syariah.

PNM Mekaar Syariah serves as a strategic solution for underprivileged women in this village. Its collateral-free financing and relatively easy process enable housewives to access business capital practically and quickly [7]. Through this program, women are not merely complementary to the family's economic structure, but also become the main drivers capable of creating change.

Field findings show that Mekaar Syariah financing has a tangible positive impact. Several informants acknowledged that their businesses could grow and reach a wider customer base thanks to Mekaar Syariah

financing. They also stated that the business capital provided was very helpful and allowed them not to rely solely on their husband's income. Furthermore, some informants felt that the additional income could be used for children's education, healthcare, and basic family needs. The weekly meetings also fostered a supportive community among members, building a sense of togetherness, mutual cooperation, and social awareness. According to research by Afifah, PNM Mekaar Syariah provides easily accessible financing, enabling housewives to obtain business capital. Those who previously had no business capital can now start their own businesses, and they also noted that the Mekaar Syariah system has been good so far [7].

From the table of husband and wife income in the previous chapter, it is evident that women's economic role is significant. In some cases, such as Mrs. Ike and Mrs. Rita, the wife's income even exceeds that of the husband. The combined income is generally sufficient to cover monthly expenses ranging from Rp. 2,000,000 to 2,500,000. Some informants were even able to save and increase family assets, such as purchasing vehicles to support their businesses. Compared to before having a business, many women or housewives previously relied solely on their husband's uncertain income as factory laborers. For example, the family of Mrs. Riris and Mr. Edi only earned Rp. 1,500,000, while their expenses reached Rp. 2,300,000. After the wife started working, their economic situation gradually improved significantly. The purpose of women's participation in earning additional income is to develop their potential to become independent, confident, and empowered. They not only support the household but also participate in family economic decision-making.

This proves that women's involvement in economic activities is a rational and strategic step for family welfare. If we compare the situation before women worked or helped their husbands, many needs could not be met. The economic sufficiency of families in Tamansari Village cannot be separated from the involvement of women (housewives) who help support the family economy; in this case, women have brought a very positive impact on family finances.

PNM Mekaar clients, the majority of whom are women ultra-micro entrepreneurs, face structural and social challenges in developing their entrepreneurial capacity. These obstacles directly affect the effectiveness of financing utilization and the sustainability of their businesses. The following are the challenges faced by women in optimizing their roles through PNM Mekaar financing: Difficulties in Managing Business and Personal Finances, most clients experience challenges in separating business and household finances, which blurs healthy financial planning. The absence of adequate record-keeping systems exacerbates this condition, and consumerist behavior causes cash flow to become unstructured, making it difficult to set aside funds for installments and savings. Solutions that can be implemented include using two separate storage media (wallets or bank accounts) for business and household finances, implementing simple daily/weekly financial records, and setting periodic profit and savings targets to encourage financial discipline [8].

Difficulties in Installment Payments, income instability, especially in seasonal businesses, causes some clients to struggle with meeting weekly installment payments. The joint liability system also increases the group's vulnerability if one member faces financial difficulties. Additionally, changes in installment schedules without clear notification add to clients' confusion. Solutions that can be implemented include routinely setting aside daily funds for installments, diversifying products or services according to the season or market trends, and communicating with group members to reschedule payments if necessary [9].

Time Limitations and Commitment to Weekly Meetings, the obligation to attend weekly meetings and training sessions often clashes with household responsibilities or other jobs. This can create pressure for clients to maintain discipline and attendance. Solutions that can be implemented include rescheduling household activities outside of group meeting hours, involving family members in helping with household or business tasks

during meetings, and reporting attendance to the group leader or Mekaar officer to ensure administrative records are maintained [10].

Social Systems in Group Dynamics, the joint liability system applied creates high social pressure among group members. If one individual faces difficulties, internal tensions can arise, affecting solidarity and overall group comfort. Solutions that can be implemented include strengthening interpersonal communication within the group, adopting an educational and empathetic approach from Mekaar officers in handling internal group issues, and emphasizing the values of collectivity and mutual cooperation in building joint solutions [11].

Capital Limitations, the relatively small amount of initial financing becomes an obstacle to significantly scaling up businesses. This requires clients to maximize the efficient use of capital. Solutions that can be implemented include structured planning for capital use with a focus on productive needs, as well as innovation in stock management and marketing to increase business profitability [12].

CONCLUSION

From the research that has been conducted on the role of women in improving the family economy through Mekaar Syariah financing, the researcher concluded the research results based on the formulation of the problem into 2 points: first, Women in Tamansari Village have proven that they are able to carry out dual roles effectively. By joining a financing program such as Mekaar Syariah, the impacts they feel are as follows: get business capital assistance, not fully dependent on husband's income and increase family assets. They not only help ease the family's economic burden, but also empower themselves as independent economic actors. The role of women in this context is a real manifestation of rational choices to achieve the family's collective goal: welfare

For the second, The main obstacles faced by PNM Mekaar customers include: Difficulties in Managing Business and Personal Finances, Difficulties in Installment Payments, Time Limitations and Commitment to Weekly Meetings, Social Systems in Group Dynamics and Capital Limitations. Although the Mekaar program is considered more flexible compared to other financing institutions, the success of this program is highly dependent on ongoing mentoring, entrepreneurship education, and system adaptation to the economic realities of customers. A holistic and participatory approach is needed so that the empowerment of women ultra-micro entrepreneurs can be achieved optimally. *terjemahkan kedalam bahasa Indonesia*

After the end of this research, the researcher submitted suggestions based on the results and evaluation of the research that the researcher had conducted, there are several suggestions that the researcher would like to submit, including: Improving Financial and Managerial Literacy, it is recommended that PNM Mekaar intensively develop applicable and contextual entrepreneurship and financial literacy training programs. This training should emphasize the separation of business and household finances, simple cash flow recording, and short and medium-term financial planning. In addition, the use of digital media (financial recording applications, e-commerce) needs to be encouraged so that customers are able to compete in the digital economic ecosystem.

Strengthening Communication and Information Systems, changes in payment schedules or group meetings must be socialized clearly and on time. Therefore, the notification system needs to be improved, for example by using official WhatsApp groups or mass SMS, so that customers have certainty of information and can plan their activities better.

Adjustment of Payment Schemes and Flexible Approaches, considering the characteristics of ultra-micro businesses which are often seasonal and have irregular incomes, it is recommended that

PNM consider a more adaptive payment model, such as daily savings specifically for installments or rescheduling options based on group deliberations, without reducing the value of financial discipline.

Improving the Quality of Mentoring by Field Officers, Mekaar officers need to be trained to become facilitators who not only play an administrative role, but also become mentors in business development. An empathy-based approach, open dialogue, and community-based problem solving need to be prioritized so that the relationship between officers and customers becomes more humanistic and productive.

Optimizing Capital Support and Gradual Financing Schemes, it is recommended that PNM conduct periodic evaluations of customer business developments to determine the feasibility of increasing financing ceilings in stages. In addition, providing additional financing based on business proposals or product development plans can be an alternative that encourages business scale growth.

Strengthening Solidarity and Social Cohesion in Groups, to minimize social pressure in the joint responsibility system, it is necessary to build an inclusive, supportive, and trust-based group culture. PNM can facilitate group leadership training and conflict mediation to create a healthy climate of cooperation among group members.

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