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Abstract

Today's women no longer only look after and care for family and household members, but also earn a living to help their husbands to fulfill all their daily needs and help improve their families by being housewives and also being career women. So, it is necessary to have a forum that can guide or empower women to face competition and make these women independent. With this, the government establishes a special agency for women who want to start or develop their business by providing capital and providing guidance and business development. This study aims to determine the role of PT. National Capital Madani Mekaar Syariah in Banda Sakti in empowering women. This research is a type of qualitative descriptive research and in collecting data using observation, interviews, and documentation. The data analysis technique used is data reduction, data presentation and conclusion. The research results show that: PT. Mekaar Syariah National Madani Capital plays an important role in assisting the process of empowering women in terms of the programs implemented, namely providing capital and business assistance through forming groups as a means of carrying out empowerment for women who are their customers.

Keywords: Role, Empowerment of women, PT. Mekaar Syariah Civil National Capital

1. BACKGROUND

Today's women no longer only look after and care for family and household members, but also earn a living to help their husbands to fulfill all their daily needs and help improve their families by being housewives and also being career women. Injustice in society places women in the domestic sector, where society views women as having a very gentle, emotional, motherly nature which naturally women can give birth so that they have the obligation to care for their children.

Seeing the condition of women who are more dominant than men, then there are many women who only focus on being at home who only focus on taking care of the household and most women who have finished their homework have a lot of free time that is not used. It would be better if the spare time is used to produce something productive, for example running a business or you can say entrepreneurship.

Entrepreneurship that determines the success or failure of a business that is run there are several aspects in it. Among them are aspects of capital, management and marketing. Capital can be obtained in various ways, for example with capital that we have ourselves or with loans. Therefore, a good partnership or social relationship is needed in entrepreneurship. Because sometimes in entrepreneurship we cannot start it ourselves either due to lack of money, resources or creativity.

Capital is an asset in the form of money or non-money that is owned by an investor and has economic value. Capital can be in the form of cash, it can also be in the form of buildings, machinery or equipment. Some of these capitals come from their own pockets, but some are provided by other people in an investment activity. Small and medium entrepreneurs often have capital constraints when they want to get ahead.

Bearing in mind that in Indonesia, the obstacle for small communities to build a business is one of them is a lack of capital. Therefore, the Government established various institutions that can increase people's income, one of which is PT. Mekaar Syariah Civil National Capital. Where PT

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Permodalan Nasional Madani Mekaar Syariah is only aimed at productive housewives, but they are classified as underprivileged.

Limited company. Mekaar Syariah National Civil Capital consists of several branches and one of them is in Banda Sakti District, Lhokseumawe Regency. In this area there is a branch of PT. Madani Mekaar National Capital, which provides special capital assistance for productive women, both women who are just about to start a business and those who already have a business but want to develop it. To get the capital, there are several conditions that must be met, one of which is to form 1 group consisting of 10 to 30 people.

The Madani Mekaar Syariah National Capital Limited Liability Company has two financing businesses, namely ULaMM and Mekaar. ULaMM namely providing capital for micro and small businesses, such as mixed seller businesses, fish sellers, clothes sellers, culinary businesses and others. Meanwhile, Mekaar is assisting underprivileged mothers instilling a spirit of honesty, discipline and hard work.

Assistance is carried out such as holding group meetings once a week to provide training and check on the development of the business being run by the Customer. The customer is asked about the development of his business and if there is a customer's business that is experiencing problems, PT. Mekaar Syariah National Madani Capital provides direction or assistance so that the business can increase or develop.

Based on the background above, the writer is interested in examining how the role or position of PT. Mekaar Syariah National Civil Capital on women's empowerment when analyzed in Islamic economic law.

2. THEORETICAL REVIEW

Role

According to Soerjono Soekanto, role is a dynamic aspect of status. That is, a person has carried out his rights and obligations according to his position, then that person has carried out a role. Meanwhile, according to Bruce J. Cohen, a role is a behavior that is expected by others from someone who occupies a certain status. Based on the several opinions above regarding the definition of a role, the writer refers more to the opinion of Soerjono Soekanto who says that a role is the same as a position (status), that is, when a person has carried out his rights and obligations in accordance with his position, that person has carried out a role.

The role is very important because it can regulate one's behavior, besides that the role causes a person to predict the actions of others within certain limits, so that a person can adapt his own behavior to the behavior of the people in his group. The role refers more to function, adjustment, and as a process. So, someone occupies a position in society and performs a role.

According to Levinson in Soerjono Soekanto's book, the role includes three things, namely:

- 1. Role includes norms associated with one's position or place. Role in this sense is a series of rules associated with one's position.
- 2. Role, namely a concept regarding what can be done by someone in society as an organization, and
- 3. The role is also said to be someone's behavior that is important to the social structure of society.

Roles can also guide a person in behaving, because the role functions are as follows: 1. Give direction to the socialization process

- 2. The inheritance of traditions, beliefs, values, norms and knowledge
- 3. Can unite groups or communities 4. Turn on control and control systems, so as to preserve people's lives.

The definitions put forward above the authors conclude that the role is a function that must be carried out in accordance with the rights and obligations. Someone in a position to achieve organizational goals. The point is that the achievement of the goals of an organization is largely determined by the role of someone who is an important part of the organization. When ignored and



not implemented according to their position, it will have bad consequences for the individual and the organization.

Empowerment

Conceptually, empowerment or empowerment comes from the word 'power' (power or empowerment). Therefore, the main idea of empowerment comes into contact with the concept of power. Power is often associated with our ability to get others to do what we want, regardless of their wishes and interests. Traditional social science emphasizes that power is related to influence and control. This understanding assumes that power is something that does not change or cannot be changed.

According to Zubaedi quoted from Ginandjar Kartasasmitha, empowerment is an effort to build that power, by encouraging, motivating and raising awareness of the potential it has and efforts to develop it.

Furthermore, according to Persons quoted from Edi Suharto explained that empowerment is a process by which people become strong enough to participate in various control over, and influence over, events and institutions that affect their lives. Empowerment emphasizes that people acquire sufficient skills, knowledge, and power to influence their lives and the lives of other people who are of concern to them. Some of the above understandings can be understood that empowerment is a process of developing the abilities/potentials possessed by each individual by means of providing knowledge, motivation, strength and awareness, so that each individual can determine his own choice or attitude.

Women's Empowerment

About the difference between women and girls. In the Indonesian dictionary it is stated that a woman is a person (human) who has puka, can menstruate, gets pregnant, gives birth to children, and breastfeeds. While women are adult women. From this it can be seen that women are humans who have puka regardless of age. But if a woman is a woman who has reached adulthood.

Empowering women is a process of awareness and building capacity (capacity building) for greater participation to have power and control in decision-making and transformation (transformation action) so that women are able to produce something useful.

Income is an important factor for women to have power in a bargaining position in every decision making at home and outside the household, including decisions related to the fate of the woman herself. Women tend to have independence if they have income and economic, political, social, cultural activities so that women can self-regulate, increase self-confidence to be able to play a role and participate actively in solving problems so as to be able to build their abilities and self-concept.

Empowering women is the nation's agenda which as a whole is the joint responsibility of the government and society. Besides that, women's empowerment needs to be prepared and carried out in a planned, directed, guided and continuous manner. The aim of empowering women is to maintain the values of unity and integrity as well as the historical value of women's struggles. This is done in order to continue efforts to empower women as well as family and community welfare.

There are two characteristics of women empowerment. First, as a reflection of emancipatory interests that encourage people to participate collectively in development. Second, as a process of involving individuals or communities in the process of enlightenment, awareness and collective organizing so that they can participate.

Empowerment Goals

The purpose of empowerment is to build people or build the ability to advance themselves towards a better sustainable. Therefore, community empowerment or development is an effort to broaden choices for the community. This means that people are empowered to see and choose something that is beneficial for them. For this reason, every empowerment is directed at increasing human dignity so that it becomes an advanced society in various aspects. The argument that sees the

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implications of its influence on men from women's empowerment is that this empowerment also liberates and empowers men in a material and psychological sense.

Communities need to be strengthened or empowered. Because if this happens it will be a bigger burden for the State. Besides that, if the community is strong in terms of its authority to participate in decision-making it will also have a positive impact both from the side of society and the State.

Authority and capacity in decision-making and management of development from the community's point of view will further encourage the actualization of community potential, further ensure the continuity of the development process by the community itself.

Economic empowerment in the form of increasing access to resources, capital facilities and markets. Social empowerment in the form of increasing access to information, social services and expanding social networks. Psychological empowerment, increasing self-confidence, especially in the ability to independently manage development, so that the marginalized layer can get out of alienated conditions.

According to Riant Nugroho, quoted by Indah Riyani, the objectives of the women's empowerment program are:

- 1. Increasing the ability of women to involve themselves in development programs, as active participation (subject) so that they are not just objects of development as has been the case so far.
- 2. Improving the ability of women in leadership, to increase their bargaining position and involvement in every development either as planners, implementers, as well as monitoring and evaluating activities.
- 3. Improving women's ability to manage household-scale businesses, as well as to open productive and independent work opportunities. Increasing the role and function of women's organizations at the local level as a forum for empowering women so that they can be actively involved in development programs in the area where they live.

Some of the objectives of the empowerment program above can be concluded that the increase in the potentials that women should have in order to express themselves.

Empowerment Results

An empowerment activity certainly has several indicators that determine achievement in this empowerment. The result of empowerment according to Edi Soeharto is that empowerment refers to the ability of people, especially vulnerable groups and weak groups so that they have strength and ability in terms of

- 1. Fulfilling their basic needs so that they have freedom, in the sense that they are not only free to express opinions, but free from hunger, free from ignorance, free from pain.
- 2. Reach productive sources that enable them to increase their income and obtain the goods and services they need.
- 3. Participate in the development process and the decisions that affect them.

The explanation described provides an understanding that the results of empowerment can be seen from the level of fulfillment of the needs for increasing income, and participation.

3. RESEARCH METHOD

Managing and analyzing data in this study, the authors used qualitative methods, qualitative methods are first, to make it easier to describe research results in the form of storylines or narrative text so that they are easier to understand. This approach according to researchers is able to dig up as much data and information and as deeply as possible for research purposes.

Second, this research approach is expected to be able to build familiarity with research subjects or informants when they participate in research activities so that researchers can present data in the form of facts that occur in the field. Third, the researcher hopes that this research approach will be able to provide answers to the formulation of the problems that have been proposed.



Location and Time

Researchers in this case will conduct research in the area of Lhokseumawe District, Banda Sakti District, and the research time is 1 month.

Research focus

Based on the author's title, it will be focused on carrying out research on the role of PT. Civil National Capital Mekaar Syariah in empowering women in the city of Lhokseumawe

Types and Data Sources

Sources of data are all information obtained from respondents or from documents either in the form of statistics or in other forms for the purposes of the research. 41 In research there are usually two types of data that are analyzed, namely primary and secondary sources of data that will be used in this study are:

1. Primary Data Primary data is data obtained directly from the source, observed and recorded for the first time. 42 In other words, taken by the researcher directly from the object of research, without being mediated by third parties, fourth parties and so on. In this study, data were obtained directly from the field, either in the form of observations or interviews about the role of PT. Civil National Capital Mekaar Syariah in Empowering Women in Duampanua Kab. Pinrang Analysis of Islamic Economic Law. Primary data in this case is obtained from individual sources or individuals who are directly involved in the problems studied.

2. Secondary Data

Secondary data is data that includes official documents, books related to the object of research, research results in the form of reports, theses, laws and regulations, and others. 43 Secondary data is a source of research data obtained indirectly and through intermediary media. In this case secondary data obtained from: a. Librariesb. Internet

Data collection technique

Data collection techniques are the most strategic steps in research, because the main goal of researchers is to get data. In this study, researchers were directly involved in the location to obtain concrete data related to this research. the techniques used in collecting data in this preparation are.

- 1. Field Research Techniques Field research techniques are carried out by carrying out direct investigations to locations to conduct research and to obtain concrete data related to this discussion. The techniques used to obtain data in the field that are in accordance with technical data are as follows:
- a. Observation

Observation is a technique or way of collecting data by making observations at a location, namely at PT. National Capital Madani Mekaar Syariah branch of Banda sakti.

b. Interview

Interview (Interview) is an information gathering tool by way of question and answer. The main feature of the interview is direct face-to-face contact between the information seeker and the information source. The research data is the author conducted interviews with related parties, namely 4 employees and 1 branch head.

Interview questions

- Q: How is the community's response to this women's empowerment program?
- I: The community accepts this women's empowerment program well because it can help increase household income.
- Q: What are the approaches taken to the community to support the success of empowerment activities? Is it through the community, RT administrators or the community directly?

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- I: This activity is carried out directly to underprivileged mothers by providing an understanding and flow of activities
- Q: What efforts have been made to convince the community and related parties of the empowerment activities being carried out?
- I: By providing delivery and understanding related to this activity, it can be in the form of brochures and also direct explanations to the public. Because the purpose of this activity is to help the family's economy, especially for underprivileged mothers
- Q: What are the obstacles that occur from the approach process to this women's empowerment activity?
- I: Barriers that usually occur are when there are arrears in payment. Where mothers don't pay their loan money back
- Q: What tangible benefits have been achieved from this women's empowerment program?
- I: Many families have been helped by their economy to be better. Many mothers' businesses have developed until now so that they help the family's economy
- Q: What are your hopes for the women's empowerment program in the future?
- I: The hope is that this program can continue to grow and help more underprivileged women

4. RESULTS AND DISCUSSION

According to Soerjono Soekanto, a role is a dynamic aspect of position (status), that is, if a person exercises his rights and obligations according to his position, then he carries out a role. By forming an empowerment program for women who already have a business or who are going to start a business in Banda Sakti, they have carried out their obligations as government agencies in fostering more developed and empowered women.

Meanwhile, according to Bruce J. Cohen, a role is a behavior expected by others from someone who occupies a certain status. By forming a group and then providing capital and business assistance for women, this is what is expected for women to be carried out by government agencies, namely PT. Mekaar Syariah National Madani Capital in business development and increasing income for women who become customers. This is according to what the Head of the Banda Sakti Branch said that:

"The role is huge, because apart from helping the family's economy and being able to prosper the family by providing capital and business assistance, the requirements are not onerous and the aim of PT. Mekaar Syariah National Madani Capital, namely for underprivileged mothers whose economy we develop by providing capital and business assistance, so that their businesses increase. Given a minimum capital loan of Rp. 2000,000 was for the initial disbursement. "This agency provides capital and business assistance as an organization that helps women, and this will affect the whole community.

The Madani Mekaar Syariah National Capital Limited Liability Company provides several conditions for accepting customers, these are regulations regulated by the agency as an agency that helps or empowers women. These conditions are as stated by the Branch Head of this agency, saying that: "To become a customer at PT. Permodalan Nasional Madani Mekaar Syariah, you must be a woman, no ladies and gentlemen, then you are an individual here, in a group he consists of from 10-30 customers in one group, then other requirements must have an ID card, domicile, family card, husband and have a person in charge. "Based on the results of the interview above, it is known that to become a customer at PT.

The role of PT. Mekaar Syariah National Madani Capital can be seen from the way agencies facilitate women as their customers by providing empowerment programs such as capital assistance for business development and providing capital for women who will start businesses as well as



business assistance run by women as their customers. From what is done by these agencies is very important for the social structure of society

When viewed from the program that has been carried out by PT. Mekaar Syariah National Civil Capital, the role of PT. Mekaar Syariah National Madani Capital has a clear role in helping women to be more independent and prosperous, with this program women entrepreneurs can already enjoy it in the form of facilities and infrastructure. PT. Mekaar Syariah Civil National Capital which has been implemented as follows:

1. Capital Assistance

Capital assistance means assistance in the form of money loans for business assistance for women who are customers, both women who have had previous businesses and women who are just about to build or run a business with an initial capital of Rp. 2000,000 which is given with terms and criteria that must be met.

Based on these interviews, it can be seen that to become a customer at PT. Mekaar Syariah National Civil Capital, there are several conditions that must be met. One of them is the observation of the business carried out by PT. Mekaar National Capital prior to the provision of the capital, with this observation, PT. Madani National Capital Mekaar Syariah can find out whether this woman is eligible to be given capital assistance as well so that PT. National Capital Madani Mekaar Syariah can find out what these prospective customers need in creating or developing their business later. group formation. With the formation of this group, the empowerment process will run more easily because guidance can be given directly to customers.

This is according to what was said by one of the employees of PT. Permodalan Nasional Madani Mekaar Syariah "The purpose is why to become a customer you have to form 1 group, many of them so that officers in collecting installments are younger, so that it is easy to find out the progress of the customer's business, so that later when there is a customer who can't pay the installments, the others will take care of it, and to check which customers are lazy to come because those who are lazy to come when they later want to ask for additional capital to eat, the additional capital will be less than the amount of capital given to customers who are diligent in coming and never absent pay the capital installments.

The researcher can conclude that the formation of this group indirectly encourages their customers to be active in every meeting. By looking at the consequences given to customers who are rarely present, namely there is no additional capital loan. This directly motivates them and drives them to be disciplined in every way. So that awareness arises that will shape their behavior.

In addition to the motivation and encouragement contained in the empowerment program carried out by this government agency, there are also programs that can provide awareness and shape behavior. There needs to be awareness about the need for change to change the situation so that we can prosper.

The formation of empowerment program groups that are directed at their respective fields, PT. Mekaar Syariah National Madani Capital has brought together several members of the community in Banda Sakti through the group that has been formed, with this they will influence each other at least in their economic development.

2. Business Assistance and Development

Apart from the capital grant program, PT. National Capital Madani Mekaar Syariah also runs mentoring and business development programs. In this business assistance process, customers are given some knowledge or insight and are directed to further develop their capabilities, increase skills in skills which will later lead to potential development and then lead to independence.

The form of business assistance that has been carried out is as stated by Mrs. Wahyuni as the Head of the Branch at this agency, saying that "One micro-small that has the potential to be developed both through training and mentoring, is a group of cake and snack makers and traders in the market area. So recently there has been a kind of en book training called, he is specifically for customers consisting of 10 to 50 people, collected, he is there developing his business, for example the chips business, the customer is given guidance so that the customer can manage it for example

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there is corn to milk it's from corn, there is training, there is guidance. Yesterday it was 3 days guidance.

Based on the results of these interviews it is known that one of the forms of empowerment carried out by this institution is the assistance and business development for its customers, namely assistance and development of the chips business on how to be able to create new innovations. So that this can increase competition in the market so that this will affect the welfare of the economy later.

Nur Rahmi, an employee at this agency, said the same thing: Right from the morning to noon the billing then noon to the evening visits to the selling places of the women, there they ask about their business, usually the women are taught to make cakes, if the cakes are ordinary, they are taught again to make more unique cakes, It's also common for housewives to teach you how to sell online, for example via Waatsap, Facebook, Instagram and so on. In fact, there is usually a group between employees and customers, now in this group there is usually sharing about the women's business.

The author can conclude that this agency really provides assistance to women who are its customers. customers are assisted in the business development process by providing or increasing knowledge and skills. With this, it can increase the potential of women who become customers so that women will live independently in the future.

Looking at several programs that assist in the process of empowerment stages, starting from the awareness and formation stages of behavior, the knowledge and skills transformation stage, up to the stage of increasing intellectual abilities and skills skills.

5. CLOSING

Conclusion

Based on the results of the research and discussion that has been carried out and described above, the following conclusions can be drawn:

The Madani Mekaar Syariah National Capital Limited Liability Company is seen from the empowerment program carried out, namely capital assistance and assistance and business development of this agency that actually carries out its rights and obligations as a government agency that conducts awareness and behavior formation, transforms knowledge and skills to increase intellectuality and skills for women who become customers so that this can increase the knowledge, abilities and potential possessed by women, which will lead to independence.

Suggestion

The program run by this government agency is very good at empowering women, especially women who are their customers, so that the author can provide input or suggestions even better, namely:

- 1. It is better to socialize or introduce the purpose of PT. This Mekaar Syariah National Civil Capital is further improved or expanded because of its objectives which contain many benefits, one of which is to improve the family economy.
- 2. It would be better if in the process of business assistance, it would be better if it was given more attention or emphasis and it was done in such an interesting way considering that today's business competition is so strong.



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