

The Implementation of Women's Saving and Loan of PNPM MPD in Mlati District - Sleman Viewed from the Perspective of Islamic Economics"

Sinta Ayu Purnamasari,
Sekolah Tinggi Ekonomi dan Bisnis Islam (STEBI) Lampung
sintaayu@stebilampung.ac.id

Achmad Fachrudin
Sekolah Tinggi Ekonomi dan Bisnis Islam (STEBI) Lampung
fachrudin@stebilampung.ac.id

Anton Wijaya
Sekolah Tinggi Ekonomi dan Bisnis Islam (STEBI) Lampung
anton.wijaya9193@gmail.com

Abstract

Conducted in Mlati District-Sleman, Yogyakarta, this study aims to investigate the implementation of women's credit program (SPP) PNPM MPD in the area to determine the level of contribution of such program in community empowerment program, and to review the implementation from the perspective of Islamic economic. This study is categorized as a qualitative research, with primary and secondary data sources. The informant chosen was chairman of the UPK (Activity Management Unit) of SPP PNPM MPD in Mlati districts and 6 people from each SPP group leaders. The data collection techniques used were observation, interview, documentation, and literature. Meanwhile, the data analysis methods used were data reduction, data display, and conclusion or verification. From here, then Islamic economic offers qardhulhasan that is combined with sodaqoh by considering the prohibition of riba (usury) and uncombined two contract within a contract, and an unspecified charity nominal amount. Based on the findings, this study suggests 1) the administrator of PNPM MPD to restore the original purpose of the program (holding the funds for the poor communities) and providing economic values of Islam that is acceptable to all religion. Next, 2) the verification team should verify the existing team as a team that prioritize the poor. 3) for government, they should position themselves equally as leader and servant for the community. The last, 4) for scholars and preachers, they should realize that they have a responsibility to provide Islamic Economic education for the community.

Keywords:

SPP; empowerment fund; qardhulhasan; sodaqoh

A. Introduction

Poverty is often understood as a complex, multi-dimensional, and structural problem that is quite difficult to solve. This difficulty is caused by the uneven use of parameters to measure poverty. Therefore, handling it also requires a comprehensive approach. Starting from religious, social, cultural, political, legal and even historical approaches. According to Parsudi Suparlan, poverty is not a phenomenon that emerges by itself, but rather, the result of interaction between various aspects that exist in human life. The main aspects are social and economic. This idea was also apparently in tune with Anwar Nasution, who stated that the economic backwardness of a country or society was not only influenced by religion, beliefs, attitudes, and customs but also influenced by other variables (Arsyad Lincoln, 2004).

Indra Maipta added that poverty is a condition in which people have not been able or unable to meet their basic needs. Report on international definition and Measurement of Standards The UN and Level of Living UN states that there are 12 kinds of basic needs; nutrition, education, work conditions, employment opportunities, consumption and savings, housing, clothing; recreation and entertainment, as well as social security and human freedom. The phenomenon of poverty in rural areas is not new. In absolute terms, the number of Indonesians living in poverty still shows relatively large numbers. Based on data from the Central Statistics Agency (BPS), it was noted that the number of poor people in Indonesia was 28.07 people (11.37 percent) in March 2013. The figure of 62.76 percent of the total number of poor people was in rural areas. This figure increased in September 2013 to 28.55 million people (11.47 percent) or an increase of 0.48 million people. The trigger of the increase in the poverty rate was due to the inflation rate reaching 5.02 percent which was the impact of the increase in fuel prices and rice prices nationally. Indonesia's population in 2016 was recorded at 1,079,210. Male population in Indonesia amounted to 542,510 people (50.23%) and the number of female population was 536,700 (49.77%) with a population growth of 1.66% and the number of householder as much as 361,263.

State welfare has a very important role, especially in the welfare of the poor. The people are the most important element in a country because if without the people, a country will never be created and recognized by other countries. In order to realize the welfare of this community, then in 2007 a program called the Community Empowerment Program (PNPM MP) was launched as an improvement of the sub-district development program (PPK) managed by the Directorate General of Human Settlements of the Ministry of Public Works. The method used by PNPM MPd is community empowerment. This means that funds rolled out are not merely consumptive funds but ones that can be produced by the community. The community has a role and participates in formulating what program will be carried out with the funds provided by PNPM MP. Through such way, people can measure how far their level of welfare is.

PNPM MPd had experienced problems caused by the enactment of Village Law No.6 of 2014. The problems that arose, among others, were the abolition of the PNPM MPd program, because with the passage of this Law, BLM (Direct Community Assistance) funds were not channeled through the subdistrict anymore, but through the village. Because of this law, the village has full authority to regulate its own area including community empowerment programs. This law, in terms of vision and mission, collides with the policies previously implemented by PNPM MPd to give rise to pros and cons, meaning that there are two conflicting policies. Thus, the fate of the PNPM MPd is still unclear, considering that PNPM MPd does not yet have strong legal force regulated in a special regulation.

Nevertheless, the realization of the PNPM MPd in helping the poor is very much in accordance with what was ordered by the 1945 Constitution article 33 verse 1 (on the collectivity / populist economy), verse 2 (the people have the right to participate in production and enjoy the results in order to obtain an increase in welfare) and Article 34 verse 1 (The poor and neglected children are cared for by the State).

Based on the results of the population census projections carried out in 2010, the population of Sleman in 2017 was 1,193,512, consisting of 602,063 men and 591,449 women. The regency has an area of 574.82 km, some of the existing sub-districts are relatively dense (one of them is Mlati with a population of 3,987.80 people per km). Optimizing the implementation of the Village Law and the realization of the PNPM MPd is still ongoing, it is just that the program in the form of infrastructure development has been abolished. Meanwhile, the empowerment program is still being implemented to measure poverty by using approach from BPS. This approach is known as Basic Need Approach (BNA) which means that it focuses on the level of basic human needs. So far, the results of the use of this approach can be seen in the poverty rate of Sleman Regency as follows:

Table.1 Poverty Index by Regency / City in Yogyakarta.

Kabupaten/Kota	2013	2014	2015	2016	2017
Kulon Progo	2,69	3,22	4,16	3,55	2,79
Bantul	2,63	2,44	3,16	2,02	2,21
Gunung Kidul	3,54	3,74	4,55	4,16	3,36
Sleman	1,43	1,15	1,46	1,36	1,23
Kota Yogyakarta	1,24	1,14	1,06	1,05	1,58
D.I Yogyakarta	2,13	2,35	2,93	2,30	2,19

Source : BPS Yogyakarta

Sleman Regency is one of the research focuses in Yogyakarta. Of the 17 sub-districts in Sleman regency, Mlati sub-district is the author's choice to be the object of research because; the number of Savings and Loans beneficiaries of the Women's Business Group (SPP) continues to increase, the majority of users of SPP PNPM MPd are Muslim; as well as the provision of facilities from the MPD PNPM Activity Management Unit (UPK) in Mlati sub-district to the users of SPP, such as the provision of production equipment, media exhibition of products, cheap markets, and the granting of coupons drawn every year.

The problem is that the SPP PNPM MPd program is not a product that is designed in Sharia as is Sharia banking, but only because the majority of SPP users are Muslims. Islamic Economics and SPP PNPM MPD have the same objectives (welfare / welfare of the people and the existence of interest charges in the SPP PNPM MPd program that should help the poor). Benefit is often juxtaposed with prosperity, because it has the same meaning. In the dictionary of the Indonesian language, welfare is defined as a condition of life that is free from poverty, ignorance, fear or concern so that people's lives are safe and peaceful, both physically and mentally.

It needs to be understood, in addition to the required expertise in management, the nature of trust must also be attached to everyone involved in government. Because no matter how government plays a role, people's welfare is a priority that must be fought for. As with the rules of fiqh:

تصريف الائمة على رعية منوط بالمصلحة¹

"The policy of a leader for his people depends on benefit"

Based on the above considerations, some of the things that I will make sure in this study are the background of the application of loan interest and allocation in the SPP PNPM MPd program, and the benefit and loss comparisons contained in the implementation of this SPP PNPM MPd . Because one of the reasons that drives this program is that the community can escape the exploitation practices of the moneylenders.

Considering that the program funds are sourced from the National Budget (APBN), of course the allocation should be oriented towards poverty alleviation. However, because the interest on loans charged is quite high and the majority of Muslim communities use the SPP program, it becomes very necessary to assess it from the standpoint of Islamic economics. That way, then, SPP PNPM MPd is expected to be analyzed and applied with Islamic values. This study analyzes the implementation, contribution of SPP PNPM MPd in Mlati Sleman sub-district and Islamic economic views on the implementation of this program.

B. Theoretical Review and Methodology

1. PNPM Mandiri

PNPM Mandiri in Rural Areas is a national program in the form of a policy framework as a basis and reference for the implementation of community empowerment-based poverty reduction programs. The program is carried out through harmonization and development of systems and program mechanisms and procedures, provision of assistance, and stimulant funding to encourage community initiatives and innovations in efforts to reduce sustainable poverty. Community empowerment is a government effort to encourage the acceleration of participation-based poverty reduction which is expected to create a social strengthening process that can lead the poor to a civilized, prosperous, equitable and religious society (Sumodiningrat, 2009: 60).

The types of activities financed through PNPM-MP BLM are as follows: a) Development activities or improvement of basic infrastructure facilities that can provide direct economic benefits for RTM; b) Activities to improve health and education services, including training in community skills development or non-formal education; c) Activities to increase the capacity or skills of economic business groups, especially for business groups related to local resource-based production, excluding additional capital; d) Addition of Savings and Loan capital to Women's Groups (SPP).

Mechanism of Proposed PNPM MP Target Activities covers all rural sub-districts in Indonesia which are carried out in stages and are not categorized as problematic sub-districts in the PPK / PNPM MP. The target groups are the Poor and rural indigenous communities, community institutions in the countryside and local government institutions. PNPM MP is a central government program in collaboration with the Regional Government, meaning that out programs are planned, implemented and funded together based on proposals and capabilities owned by the Central Government and the regions. The three proposals are: a) Proposed activities of basic infrastructure facilities or activities to improve the quality of life of the community in the field of health or education and capacity building as well as the skills of economic business groups established by women-only village meetings. by village meetings specifically for women. The allocation of funds for SPP activities is a maximum of 25% from kecamatan BLM - there is no limit to the maximum allocation per village, but the organizers must consider the results of verification of group eligibility. Finally, c) Proposed activities of basic infrastructure facilities, activities to improve the quality of life of the community in the field of health or education and capacity building as well as the skills of the economic business groups established by village planning meeting.

2. Women's Savings and Loans (SPP) Public Financial Allocation

Women's Savings and Loans (SPP) is one of the government's program allocations which can improve the economy of the community by processing savings funds and processing loan funds. SPP in this case is allocated in the form of funds to improve the welfare of disadvantaged people. Specifically this activity has the aim of developing the potential of rural savings and loan activities, easy access to funding for small-scale or micro-enterprises to meet basic social funding needs and strengthen institutional activities of women. One of the government's public finance programs is to allocate SPP funds on target, so that equitable improvement in welfare is achieved. The existence of transparent public finance helps reduce the burden of society on economic problems. Law Number 11 of 2009 defines welfare as the condition of meeting the material, spiritual, and social needs of citizens so that they can live properly and are able to develop themselves, so that they can carry out their social functions. Therefore, welfare or benefit is defined in conditions of life that are free from poverty, ignorance, fear, worry so that their lives are safe and peaceful. (Adi Fahrudin, 2012)

3. Savings and Loans in the Perspective of Islamic Economics

The definition of savings (Qard), according to Adiwarmarman A. Karim is a tabarru 'contract or all kinds of non-profit transaction contracts. The transaction is essentially not a business transaction to seek commercial profit but for the purpose of helping in the framework of goodness. In the tabarru contract, those who do good do not have the right to require any compensation to other parties and may not take any profit. (Adiwarmarman Karim, 2014).

Syafi'i Antonio said that Islamic scholars have agreed that Qard may be done. This is based on the fact that humans cannot live alone without the help of other parties. For example, the need for water, water flowed from underground using pumps or pulleys and so on to the users. In this case, it is not possible for this to happen without the involvement of many parties. Therefore, borrowing is one thing that is an example of how humans need help from others and Islam is a religion that is very concerned about all the needs of its people. (Muhammad Syafi'i Antonio, 2001).

In Islam, the assets that must be returned in a loan must be the same amount. There is no need to pay attention to the rise / fall in price / exchange. If the borrowed assets no longer exist because they are already exhausted on the market, the borrower must pay the price at the end of the assets on the market. For example, people who borrow can return better than what they borrow if they are not included in the loan terms. The majority of Islamic scholars argue that the limitation on borrowing time is vanity. It is not necessary for someone to limit the time to borrow even if it is required at the time of the agreement. The person who lends is free to ask for his loan back whenever he wishes. Qardul Hasan is a concept developed from Qard which has been described before. The Ulama interpret qardul hasan as an activity of channeling funds in the form of a benevolent loan without compensation with the obligation of the borrower to repay the loan principal at once or installments at a certain time.

Therefore, with the concept of Qardul Hasan, if the government is able to prosper the community with the PNPM MD SPP program, it will distribute as a whole to the poor people who have been recorded. With the existence of the program, the underprivileged community should be helped to meet the needs of the family in order to increase the benefit of the people. Programs allocated with this concept may be distributed in an Islamic perspective.

4. Research Methodology

This research is included in the field research (Field research) - the method used to examine the condition of natural objects, where researchers are key instruments and the results of research emphasize the meaning rather than generalization. This study raised data on existing problems in the field (research locations) from 5 villages; Tirtoadi, Sumberadi, Tlogoadi, Sendangadi and Sinduadi. Whereas, for the object, this study focuses on the strategy of the Activity Management Unit (UPK) in the utilization and management of the PNPM Mandiri in Rural program for Women's Business Savings and Loans activities (SPP). The other research target is the SPP group located in Mlati Subdistrict, because savings and loan activities are one of the main activities of UPK that relate between the implementation of PNPM MD savings and loans for women in Sleman Regency, Mlati sub-district, Yogyakarta. This study applies observations, documentation of statistical data in Mlati District and interviews. The results of the interviews were analyzed in stages with a qualitative-descriptive approach.

C. Result and Discussion

1. Implementation of SPP PNPM MPd in Mlati

Based on the characteristics of the existing resources, the Mlati Sub district is one of the regions that has experienced rapid growth in development because of its position as a buffer zone that is good for the development of Yogyakarta City and for the development of Sleman Regency. The boundaries of the Mlati Sub district are bordered by Sleman District in the North, Ngaglik Sub district in the East and Depok District. Meanwhile in the west, this region borders Seyegan sub-district, and Godean sub-district, Gamping sub-district and Tegalrejo sub-district. sleman regional poverty is the main focus of the government in increasing community income seen from poverty data from Table 2. Data on Sleman District Population Poverty in 2013-2017 :

Month / Year	Poverty Rate		
	Percentage (%)	Numbers of family	Total Poverty
2013	13,89 %	43.798	150.002 people
2014	9,50%	43.037	155.914 people
2015	9,46%	43.798	369.534 people
2016	8,21%	38.873	334.406 people
2017	8,81 %	30.256	359.844 people

Source: <http://www.slemankab.go.id/>

Judging from the exposure of the data above, Sleman has experienced a rise and fall in the poverty rate. If we conclude the data of the poor population from 2013 to 2017, it can be seen that the number is experiencing a ups and downs even though in 2014-2015 it tends to be stable. The measure of poverty in the Javanese community, when referring to BPS, is the adequacy of the clothing, food and shelter aspects. Therefore, the Sleman Regency government wanted the PNPM MPd program to help women in women's savings and loans, which were specifically for the Sleman district women who realized the goals of the 5 villages namely Tirtoadi, Sumberadi, Tlogoadi, Sendangadi and Sinduadi. Here is data on the poor who received assistance poor rice.

No	Name of Village	Data of Poor Rice Distribution			
		2014	2015	2016	2017

1	Sinduadi	658	1.175	985	985
2	Sendangadi	451	632	529	529
3	Tlogoadi	456	678	568	568
4	Tirtoadi	439	965	809	509
5	Sumberadi	662	1.192	1.000	1.000
	Total	2.666	4.642	3.891	3.891

Table 04. Data of Poor Families Who Get Poor Rice Assistance from 2014 to 2017.
Source: Development Control Meeting Report in Mlati sub-district on November 2017

Based on the table above, Mlati Sub district is an agglomeration area, where agricultural land has experienced unemployment due to the increase in poor rice distribution. As a result, the people's livelihoods are no longer pure farmers, most of them are engaged in trade and services. In an effort to empower the community, the government through various activities, provides grants and soft loans to help strengthen community capital. In the case of the UPK as a legacy of the poverty reduction program, it also took part in providing business capital for Mlati residents, especially for women's groups. To underlie poverty reduction measures, program organizers rest on the data of the population classified as poor in the Mlati District.

2. Islamic Economic View of the Implementation of SPP PNPM MPd in Mlati District

Mlati Subdistrict received BLM funds (allocation from APBN) three times, therefore, in order for the limited funds to develop, all of them were lent to the public in the form of SPP programs, productive loans with interest. If viewed from the perspective of Islamic economics, it is strictly prohibited to distribute loans that take additional / interest, meaning that funds that actually come from the people (Tax and Oil and Gas, 1945 Constitution, ARTICLE 33 and 34) are returned to the people in the form of grants / soft loans / non-interest loans. For the lower middle class, the interest paid can be used for other, more urgent needs.

Based on the results of the interview, it was found that beneficiaries of SPP did not entirely embrace the poor but there were also groups that were classified as rich. This is based on the reason for the development of BLM funds, which are only 3 times disbursed. This means that the target distribution to the poor has not been fully maximized, in accordance with PNPM MPd's operational technical guidelines. But if you trace it in the long run this solution is only temporary, funds can be refuted by arguments. Although the funds can rotate, the funds tend to develop on the one hand only, so that the poor, who are truly in a state of need, are persecuted because they are prevented from obtaining their funds. In fact, if this fund is really channeled using the concept of Islamic Shari'a or Qardhul Hasan to the poor, those who really need everything will run smoothly. Therefore, if only one poor community can be lifted from its poverty, this is the government's achievement in reducing poverty. The principle of Islamic economics is built on moral values that proclaim the interests of fair distribution of income and wealth. Fair means that no one takes the rights of others and gives charity to the concept of Islamic law. In a country, even though per capita income doubled, it will continue to run in place if the unemployment and poverty rates are not reduced or the income distribution is not evenly distributed. a country like this will not be believed to be a country that has successfully carried out development well.

D. Conclusion and Recommendation

1. Conclusions

The implementation of PNPM MPd runs in accordance with existing regulations and is able to realize a budget set by the government for the Mlati sub-district of Sleman. The realization is in accordance with the Law stipulated by the government for the Conventional Women's Savings and Loan (SPP) program. However, the SPP allocation for PNPM MPd Sleman in Mlati District, from an Islamic economic perspective is not appropriate. The thing that is not suitable for distribution with Islamic law or Qardhul Hasan is the loan interest system that is applied.

2. Recommendation

- a. The PNPM MPd UPK in the Mlati sub-district as the BLM fund manager should return the PNPM MPd funds to their existence according to the Law.
- b. The Verification Team should prioritize consideration of the struggle and enthusiasm in poverty alleviation, not on who can pay on time.
- c. The government should be able to be responsible for the tasks assigned, so that they can truly carry out the mandate. Besides, The government, on the other hand, is also positioned as public servant as well as leader who directs people's lives to be more advanced.

References

- Abdullah Saeed, 2008. Bank Islam dan Bunga: Studi kritis Interpretasi Kontemporer tentang Riba dan Bunga, cet. Ke 3 (Jakarta : Pustaka Pelajar).
- Adi Fahrudin, 2012, Pengantar Kesejahteraan Sosial, (Bandung: Refika Aditama).
- Adiwarman Karim, 2014. Sejarah Pemikiran Ekonomi Islam, (Jakarta: Rajawali Press),
- Arsyad, Lincolin, 2004. Ekonomi Pembangunan, Yogyakarta: Badan Penerbit YKPN.Direktorat Jenderal Pemberdayaan Masyarakat dan Desa, ,2010. Penjelasan X Pelestarian Dana Bergulir, Kementrian Dalam Negeri Republik Indonesia dan Direktorat Jenderal Pemberdayaan Masyarakat dan Desa, Petunjuk Teknis Operasional PNPM MPd, (11 Januari 2018).
- Dwi Saputro, Anip, 2019. Financing to Deposit Ratio and Non-Performing Finance Against a Return on Asset of Public Sharia Bank in Indonesia, JIBER: Journal of Islamic Business and Economic Review Vol.2 No. 1
- eJournal Pendidikan, 2013. "Pengaruh Kredit SPP (Simpan-Pinjam Kelompok Perempuan) PNPM-MP Terhadap Pendapatan Masyarakat", Jurnal Pendidikan Vol.01,2013. Semarang: IKIP Veteran (20 Februari 2018).
- Hamdar Arraiyah.2007. Meneropong Fenomena Kemiskinan Telaah Prespektif Alqur'an, Yogyakarta: Pustaka Pelajar.
- Hasan Aedy. 2011. Teori dan Aplikasi Ekonomi Pembangunan Perspektif Islam Sebuah Studi Komparasi, Yogyakarta: Graha Ilmu.
- Kaelan, 2010. Metode Penelitian Agama Kualitatif Interdisipliner, (Yogyakarta: Paradigma).
- Muhammad Syafi'i Antonio. 2001. Bank Syariah Dari Teori Ke Praktek, Jakarta: Gema Insani.
- Muhammad Bakri. 2007. Hak Menguasai Tanah Oleh Negara (Paradigma Baru Untuk Reformasi Agraria), Yogyakarta: Penerbit Citra Media.
- Pudji Astuti and Umiyati. 2018. Inluence Of Religiosity Towards The Saving Interest At Islamic Banking With The Knowledge Of The People As Moderator Variable, IKONOMIKA : Jurnal Ekonomi dan Bisnis Islam (Vol.3 No.1)
- Warkum Sumitro, 2004. Asas-Asas Perbankan Islam & Lembaga-Lembaga Terkait, (Jakarta : PT. Raja Grafindo).