



The Role of Islamic Banking in Supporting Women's Economic Empowerment

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Abstract

Purpose - This study describes the development of productive and consumptive Islamic bank financing. As well as explaining the role of Islamic banks in supporting women's economic empowerment.

Method - This type of research is a literature study using qualitative. The data source in this research is secondary data that certain institutions have presented. The data collection technique used in this research is literature from various sources relevant to the research theme. Both from journals, books, and other library sources. The data analysis technique used in this research is descriptive qualitative, which shows the development of Islamic bank financing, as well as the form of empowerment that can be done by Islamic banks in supporting the women's economy.

Result - The results of this study show that Islamic bank financing grew by 3.41 percent and that the portion of Islamic bank financing is still dominated by consumptive financing, not productive. Islamic banks need to increase productive financing, especially for women's economic empowerment. Islamic banks have a role in increasing women's productive financing with their profit-sharing system, as well as their social funds, and can collaborate with various parties.

Implication - This study uses data from Islamic banks in Indonesia. The Financing for Consumptive and Productive Product. Financing for women's economic especially in one Islamic Bank.

Originality - The paper looks financing distribution in Indonesia. Product Financing in Islamic Bank. Islamic banks need to be encouraged to activities that support the real sector.

Keywords: *Islamic Banking, Supporting, and Women's Economic*



Introduction

The position of women in Islamic banking in this case the field of entrepreneurship is very high in small businesses such as mixed sales, street vendors, and markets. This shows that women do this business to show their husbands or families that women can also take part in taking care of the family in the economic field. Even so far, it is the head of the household or husband who takes care of the economy, but women also help and even show their persistence in the business field.(Rahim Abdul, 2015).

The fundamentals of the Indonesian economy are not yet strong at this time, encouraging the government to empower Micro, Small, and Medium Enterprises. This sector can absorb a large enough workforce and provide opportunities for MSMEs to develop and compete with companies that are more likely to use large capital. The existence of MSMEs cannot be doubted because they have proven to be able to survive and become the driving force of the economy, especially after the economic crisis. They also face many problems, such as limited working capital, low human resources, and a lack of mastery of science and technology. (Irfan, 2019) One-third of micro-enterprises in Indonesia are owned by women. Access to formal financial resources is an issue for them. Third, there is a phenomenon of an increasing number of female heads of households. BPS states that 14 percent of households in Indonesia are headed by women and the majority are poor families who depend on informal (micro) businesses. (Rahayu & Kusumaningrum, 2015)

Empowerment of women BTPN Syariah customers by implementing mentoring programs optimizing human resource capabilities can be done optimally which can increase the performance of BTPN Syariah customers as MSME players by providing the materials needed for the advancement of customer businesses. The material presented is also about business and digitalization which is a problem for some MSMEs regarding technological advances.(Rerolia & Pratama, 2023) Easier access to banking services for women MSME entrepreneurs such as making it easier to provide credit to



women MSME entrepreneurs, introducing and using Branchless Banking for women MSME entrepreneurs. Also by allowing mobile phone networks to maximize mobile banking because mobile phone penetration rates are higher than bank accounts and mobile phone penetration rates are higher than bank accounts to reach the unserved population even in remote areas. Fifth, the use of new technologies for commercial banks and non-bank financial institutions with simplified regulations can bring access to financial services closer to unbanked women MSME entrepreneurs. Mobile banking not only cuts costs but also increases reach. (Steelyana, 2013)

The most suitable thing for women to do is the home industry. By processing agricultural products through the housing industry, it will help women to improve the economic welfare of the family, while making it easier for women to carry out their main duties in the household. To support the formation of a home industry of processed agricultural products, the assistance of Sharia Financial Institutions is needed. In this case, it plays a role in socializing the formation of women's groups processing agricultural products, providing soft capital assistance in the management of the agricultural product processing industry, the existence of supervision by the Sharia Supervisory Board, and the existence of control over savings. (Nasaruddin et al., 2022) The role of women as drivers of Islamic economics and finance in the country is influential and significant, the participation rate of the female labor force continues to increase every year. The position of Indonesian women currently occupies an important and strategic position in the development of Islamic economics and finance. (Dewi, 2021)

The role of financial institutions in economic development is very central, especially in providing a source of funds for the business world. One of the institutions in this economic empowerment is through banks that have a function as a means to facilitate financial traffic, namely as the mobility of a country's economic growth, and the development of a country cannot be separated from the role of women in economic development, especially the economy with sharia principles through Islamic banking. The development of



the nation's economy through the small and medium business sector to larger businesses, namely Islamic banking as an actualization of the role and empowerment of the community economy by women. (A'yun, 2020) The existence of housewives then becomes important to be empowered because they have quite a lot of free time at home which requires more activities at home. Empowerment efforts are carried out by looking at the potential that exists in the immediate environment.(Pasan et al., 2022)

When talking about the development of community-based Islamic microfinance institutions from one family to another, the role of women inevitably becomes very influential in the speed of this development. Women who later become mothers, for example, have a big role in managing the family economy. Decisions related to shopping for halal and their products are of course mostly decided independently by the mother. Other decisions about family investment and savings are also more determined by the mother's role. Or, when wanting to open a family business, the role of the mother is more dominant. (Rizal, 2014) Women's empowerment through microfinance institutions is the initial access of women to achieving higher forms of empowerment. This stage is intended for women to have access to financial services that were previously difficult to access. The services provided not only provide access to capital so that the businesses run can be more developed, but microfinance institutions also try to provide other services such as group formation, regular meetings, mandatory savings, and other training that is needed. This is then expected to increase self-capacity and character building to be able to save in terms of meeting daily needs and also for other purposes. (Matter, 2021)

In terms of *maqashid sharia*, the role of women who work to improve the household economy is included to achieve a prosperous life so this is by the concept of *maqashid sharia*, namely *hifz al-nafs*, protection of human rights. Women work to fulfill the needs of themselves, their children, and their families to keep their souls healthy. Then, *hifz al-nasl* is oriented toward family protection (more concern for family institutions). The dual role of women who work is to protect their families, help pay debt installments, and care for their



parents. Next is *hifz al-mal*, which is to protect wealth. The preservation of wealth is interpreted in socio-economic terms which are closely related to economic development, a prosperous society, and gaps between social classes. (Nirmalasari & Putri, 2022)

MFIs need to mainstream gender equality and equity and inclusive financing distribution in their microfinance distribution policies through rules that make gender equity and social inclusion one of the indicators of organizational success and the success of financing officers. Facilitate access to gender-disaggregated data and persons with disabilities to balance the accessibility of women and persons with disabilities through changes to the information system to facilitate sorting of member data based on gender and disability and non-disability. Providing access to budget to support gender mainstreaming policies. (Hazmi & Nafisah, 2021)

The above-mentioned obstacles have hampered the development of Islamic banks even though theoretically Islamic banks have a competitive advantage in the national economy. Therefore, there is a need for cooperation between the government as a policy maker, Islamic banks, and the community. That way, Islamic financing will be able to compete with conventional banks and in the end will be able to influence national economic growth through real sector growth. (Kara, 2013) Small businesses in Indonesia continue to be dominated by micro business actors, on the other hand, MSMEs have difficulty accessing financing from banks, especially MSMEs carried out by women, which may be influenced by various factors including gender bias. With the high economic gap, financial institutions with characteristics that are suitable for women MSME players are needed. (Maftukhatusolikhah & Budiarto, 2019)

The description above shows how necessary access from Islamic banking is to be able to provide financial access to all levels of society. Including in this case the financing owned by Islamic banks for the economic empowerment of women who need financial access. The purpose of this study is to describe the development of Islamic bank financing and the role of Islamic banks in supporting the distribution of financing to empower women's economic improvement. What is novelty in this research with other previous studies is



the description of the role of Islamic bank financing in supporting women's economic empowerment. The characteristics of Islamic bank financing are very relevant in the development of women's economic empowerment and are also in line with the regulation of Islamic banking law number 21 of 2008 so that Islamic banks can play a role in the development of the country's economy.

Literature Review

Stakeholder Theory

Stakeholder theory states that in addition to the existence of structures and processes used by company organs to increase business success and corporate accountability while taking into account the interests of stakeholders, companies are not bodies that operate only for their own interests, but the company's goal is to meet the needs of stakeholders. The survival of the company is influenced by stakeholders, and each company has different stakeholders (FernandezFeijoo et al., 2012). Stakeholder theory is a strategic management concept that will help companies or business entities strengthen relationships with external parties and develop competitive advantage.(Suharyani, 2019) The development of stakeholder theory begins with the changing form of the company's approach to conducting business activities. According to Budimanta, et al. (2008) there are two forms in the stakeholder approach, namely old-corporate relations and new-corporate relations. The basic difference between the two approaches can be seen in terms of emphasizing the form of implementation of corporate activities. (Lindawati & Puspita, 2015) Stakeholder theory was popularized by Edward Freeman. He said that the more stakeholders a company satisfies, the more likely the company is to succeed.

Intermediation Theory

Jhon Gurley (1956), the theory of financial intermediation discusses one of the functions of banking institutions, where banks have a big task as a dominant supporter in a country's economy with the task of intermediating



funds from parties with excess funds to parties with insufficient funds. Banking has an important role in the economy, namely to facilitate the payment process, achieve financial stability and as an implementer of monetary policy, banking must remain stable. (Manda & Hendriyani, 2020) Financial intermediation theory is a theory that studies the processes that occur in existing economic sectors. Financial intermediation refers to the process of uniting parties who have excess funds and parties who lack funds. (Kalunda & Elizabeth N, 2015). The theory of financial intermediation is generally used to monitor the role of banks that have been established, whether it has been running well or not. The theory of financial intermediation is believed to be able to help banks in Indonesia to carry out their duties and roles so that the economy will run and grow well so that stable conditions occur in banking in Indonesia. (Ketaren & Haryanto, 2020)

Islamic Bank Financing

Islamic banks do not use a money lending model but rather sell goods to customers with the convenience of paying in installments. The bank leases the goods to the customer for a certain period after purchasing the goods from the supplier. The customer does not receive loan funds directly from the Islamic bank. This approach is taken to comply with Sharia principles that prohibit lending with interest. As a result, Islamic banks use a different pattern than conventional banks to provide facilities to customers. (Sjahdeini, 2014)

Financing or financing is funding provided by one party to another to support planned investments, both carried out by themselves and institutions. In other words, financing is funding issued to support planned investments. The term financing essentially means I believe, I trust, I believe, I put my trust. The word financing which means (trust) means that the financing institution as shahibul maal puts trust in someone to carry out the mandate given. The funds must be used properly, and fairly, and must be accompanied by clear and mutually beneficial ties and conditions for both parties. Every Sharia financial



institution has a philosophy of seeking the pleasure of Allah SWT. to gain virtue in the world and the hereafter. Therefore, any financial institution activities that are feared to deviate from religious guidance must be avoided. In the implementation of financing, Sharia banks must fulfill two very important aspects, namely: (1) the shar'i aspect, where in every realization of financing to customers, Sharia banks must remain guided by Islamic law; and (2) the economic aspect, which is still considering the acquisition of profits, both for sharia banks and for sharia bank customers. (Ilyas, 2015) The concept of financing in Islamic banking does not use transactions in the form of debt and credit with the consequences of interest but uses transactions in the form of sharing capital with a profit-sharing system or sale and purchase transactions with profit margins and leases and fees for service transactions. There are three principles in making contracts at Sharia banks, namely: first, the principle of profit sharing; second, the principle of sale and purchase; and third, the principle of rent. (Ulpah, 2020)

Women's Economy

The presence of women in the public sphere in the context of earning a living, Islam as a flexible religion does not prohibit women from earning a living, especially if the husband is unable to meet the needs of the family, as long as the duties and responsibilities of a wife can be carried out properly, and do not cause family conflict. The contribution of women breadwinners in practice is very much and has even become a culture or tradition in a community, related to the division of duties and responsibilities in the family, for example in Mandar, Bugis, Javanese, and several other communities, where women are given a place of honor, but also do not prohibit them from contributing in the public sphere, as long as they do not violate religion, customs, and culture. This indicates that men and women in the community have received the same opportunities (equal), even now women can also be said to be the main source of their family's economy. (Arafah, 2022) Mayoux (2005:3) reveals that gender mainstreaming is as follows. "Making women's concerns and experiences integral to the design, implementation, monitoring,



and evaluation of policies and programs in all political, economic, and social spheres" (Mayoux, 2005: 3) This is in line with the opinion of Sen (1999) who revealed that women as agents of change have an important role in efforts to reduce poverty. Mayoux further revealed that gender equality is a condition in which women obtain justice and equal opportunities, and gender is no longer the basis for discrimination and injustice in the community. (Endah et al., 2011)

Methods

The type of research used in this research is *library research* with qualitative methods. This qualitative research design can be used as a method in research because the design is described in a comprehensive manner that is easy for researchers and academics to understand. (Rijal, 2021) Data was obtained from various sources relevant to the research. The data source used in this study is secondary data that has been previously presented by certain parties. Such as Islamic banking statistical reports issued by the Financial Services Authority (OJK) and other sources. The data collection technique used in this research is literature, which is sourced from several reading materials such as journals, books, financial reports, websites, and other sources relevant to this research. the analysis technique used in this research is descriptive qualitative, while in basic qualitative or descriptive research, the main principle of qualitative analysis techniques is to process and analyze the data collected into systematic, regular, structured, and meaningful data. (Rusandi & Muhammad Rusli, 2021) Research that describes the development of Islamic banking financing, as well as problems in the distribution of Islamic bank productive financing, especially for women's economic empowerment. As well as describing the role of Islamic bank financing in supporting women's economic empowerment in Indonesia.

Results and Discussion

Development of Islamic Bank Financing in Indonesia

**Table 1. Development of Islamic Bank Financing in 2020 - August 2021**

No	Type Bank Sharia	Financing Type	Year		Growth (%)	
			2020	Agustus 2021		
1	Commerci al Bank Sharia (BUS)	Working Capital				
		a. SMES	a.	35.579	37.291	4,81
			b.	45.386	41.928	-7,62
		b. Non SMES				
			Investment			
		a. SMES	a.	21.739	23.602	8,57
			b.	34.464	33.424	-3,02
		b. Non SMES				
			Consumption			
		a. Non SMES	a.	109.364	116.351	6,39
2	Sharia Unit Business (UUS)	Working Capital				
		a. SMES	a.	7.300	6.539	-10,42
			b.	26.643	27.505	3,24
		b. Non SMES				
			Investment			
		a. SMES			4.959	0,86
			a.	4.917	24.232	-7,04
		b. Non SMES	b.	26.066		
						11,72
		Consumption				
a. Non SMES	a.	72.486	80.979			



3	Sharia Bank Financing (BPRS)	a. Working Capital	a. 4.842.629	a. 4.943.829	a. 2,09
			b. 1.437.931	b. 1.523.657	b. 5,96
		b. Investment	c. 4.400.939		
				c. 4.783.157	c. 8,69
	c. Consumption				
4	Total		394.625	408.061	3,41

Source: Financial Services Authority. *Islamic Banking Statistics August 2021* (processed)

Types of Islamic banks, namely Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS). Financing distribution for three purposes, namely working capital, investment, and consumptive. The data above is the development of Islamic bank financing in the period December 2020 to August 2021. Financing in Islamic banks is still dominated by consumptive purposes in BUS and UUS, while in BPRS it is dominated by working capital financing. Overall, Islamic bank financing grew by 3.41 percent. Working capital financing for non-SMEs BUS decreased by -7.6 percent, and non-UMKM working capital investment financing decreased by -3.02 percent. Furthermore, financing at UUS experienced the largest decline in MSME working capital, which fell by 10.42 percent, and non-SMEs investment fell by -7.04. Financing at BPRS experienced growth for working capital grew by 2.09 percent, investment by 5.96 percent, and consumption by 8.69. Under these conditions, Islamic banks need to be encouraged to channel productive activities that support the real sector, especially in the form of working capital. Islamic banks as an industry Islamic finance is expected to support real sector economic activities in terms of productive financing activities.

The financing performance of BUS and UUS is quite encouraging. This achievement can be seen from the following indicators. First, the growth rate of financing disbursed is quite high. Second, the distribution of financing by BUS and UUS to working capital and investment financing has increased. Financing channeled by banks should ideally be able to reach all people in need



so that the impact on economic development will be felt more broadly and evenly. The allocation of Islamic banking financing, especially BUS, and UUS, during the 5- year observation period was mostly aimed at non-MSME actors (Micro, Small, and Medium Enterprises). (Kasmiati, 2021) In contrast to the objectives of conventional banks, Islamic banks stand to promote, maintain, and develop banking services and products based on Islamic Sharia principles. Islamic banks also must support investment and business activities in financial institutions as long as these activities are not prohibited in Islam. In addition, Islamic banks must touch more on the interests of the small community.(Zaharman et al., 2022)

The provision of financing by formal financial institutions does not reach grassroots communities, which are more numerous than medium and large-scale enterprises. There are many small and micro enterprises in Indonesia. However, because these businesses are run by people with small-scale economies, many of them experience limited capital to develop their businesses. Meanwhile, the government realizes that poverty is still a major problem in the Indonesian economy. Various efforts have also been made by the government to overcome this problem. One of them is providing access to financing through financial institutions. (Dewanti et al., 2021)

The existence of Islamic financial institutions as a business and social institution cannot be separated from the social life of society. What is often forgotten in the development of business and social institutions is the lack of understanding of the local wisdom where the institution is located. Because Islamic financial institutions are also part of a business/entrepreneurial entity. The values of social solidarity, honesty, profit sharing, partnership cooperation, mutual help, and work ethic are examples of local cultural wisdom that have long been rooted in the traditions of society. (Majdi, 2021)

The Role of Islamic Bank Financing in Supporting Women's Economic Empowerment

The existence of Islamic banks in Indonesia has been regulated in law number 21 of 2008, as a bank whose business activities are based on Sharia



principles. In addition, Islamic banks must also contribute to the country's economy and support the development of the real sector. In its activities, Islamic banks are free from prohibited elements such as interest which is categorized as usury. Islamic banks have many advantages and various schemes that are free from transactions that are prohibited in Islamic sharia. Islamic banks have financing products that can channel financing to many sectors, without exception for productive economic empowerment in the real sector. Islamic banks have financing schemes with profit-sharing principles that are fairer when compared to the interest model in conventional banks. Through its advantages, the presence of Islamic banks in the community should be able to encourage better and more inclusive economic activities. Islamic banks through productive financing products can contribute to many productive sectors without exception in supporting the economic empowerment of women who have great potential.

There is already one Islamic bank that has succeeded in running its business to support women's economic empowerment.

Bank BTPN syariah is the only bank that focuses on channeling financing to women's economic empowerment in various regions. By channeling productive financing specifically for women who have businesses but have limited capital in business development. Therefore, BTPN Syariah distributes financing specifically for women who have the spirit and potential to develop their businesses. BTPN Syariah does not only provide capital but also assists the women customers in running their businesses through regular meetings. In addition, the type of financing channeled to pre-salaried women does not require collateral like in other banks.

The existence of a bank like this is needed to increase the role of Islamic banks in the development and economic empowerment of the community. Such a pattern needs to be followed by other Islamic banks, which channel a lot of financing only for consumptive purposes, not for productive financing. Whereas with the pattern of economic empowerment Islamic banks become closer, and build a better reputation.



BTPN Syariah provides a business capital financing program to the community. The business capital financing loan is intended to empower the community, especially women to improve their welfare. (Siti Kholijah & Pitriani Gultom, 2022) The installment payment system implemented by Bank BTPN Syariah is every 2 weeks with different installment amounts for each customer ceiling/financing. The installment payment system every 2 weeks is the procedure and conditions of Bank BTPN Syariah. During pre-marketing and training, the bank conveyed that the installment payment system every 2 weeks is very easy and affordable for the customers' mothers. Therefore, the bank believes that customers will be able to implement the rules and procedures of the installment payment system every 2 weeks with an affordable installment amount. At the end of the period, if the customer has a good track record during the installment payment period, which means paying installments on time, then they can re-apply and receive financing. (Trinanda et al., 2021)

From year to year, BTPN Syariah's assets continue to grow along with the increase in financing. However, the existing NPF indicates that BTPN's health level is relatively healthy even though the financing provided by BTPN Syariah is financing without collateral. (Ningrum et al., 2023) Sahabat Daya is a program from BTPN Syariah that provides assistance to BTPN Syariah customers, especially to empower women/mothers from productive underprivileged communities/micro business owners. This program aims to increase the capacity and skills of customers to be able to open wider market access both offline and online, as well as introduce the Tepat Daya application to BTPN Syariah customers which can help customers solve problems in developing businesses. (Salsabilla et al., 2023)

BTPN Syariah financing is an effort to change the welfare of the community in running micro-business activities based on sharia financing without the existence of collateral. Easy financing with no collateral that not all levels of society have collateral to make financing loans from banks to run a business that aims to prosper life with the economy.



The financing activities in BTPN Syariah are very helpful for the welfare of the community with the terms of loans and repayments that have been agreed upon at the beginning of the financing contract. In this case, various people who experience financial difficulties are quite helped by the existence of financing which aims to prosper the community, especially for mothers who can help the family economy. (Ayu Franita Putri, 2020) BTPN Syariah to reach underprivileged communities who need financing by offering Future Packages (PMD) products that are given to the people of South Tanjung Balai District to have an impact on their welfare. The 80% Future Package (PMD) program has a positive impact on the welfare of female customers. (Veni et al., 2021)

Alternative financial institutions according to Jannes Situmorang are funding institutions that are rooted in the midst of society where the process of channeling funds is carried out simply, cheaply, and quickly. The institution has the principle of partiality to small communities and is based on justice. The system used by the institution is profit sharing so that it is more profitable for fund users. (Rohmah, 2014) The form of empowerment carried out by microfinance institutions is to open access to the poor, especially women to be able to access financial services such as financing and savings. Empowerment in this case means that they have access to the resources needed so that they can improve their business. With the increase in business capacity, it is expected to increase empowerment in other ways such as increasing income, forming discipline in saving, increasing knowledge and skills in entrepreneurship and in managing daily finances. (Aljihad & Wibowo, 2022)

Capital issues are a major problem in developing a business. One of the efforts that can be made to overcome this problem is through financial institutions, namely Islamic banks. Microbusinesses have very strategic potential to empower the economy of the poor in rural areas. Efforts to empower the poor are important because this is an effort to overcome poverty. (Syahriza, 2023) Women's economic participation is important not only to reduce the level of poverty in women, but also as an important step to increase household income and encourage the country's overall economic development. (Endah et al., 2011) Women's empowerment in the field of



savings and loans has the potential to overcome poverty faced by women and their families to increase women's income by empowering them in the economic field. Such as business capital assistance, savings and loan assistance, creating cooperatives, and so on. (Hasanah, 2013)

Islamic banks have a role in increasing their contribution to women's economic empowerment. The current dominant consumptive financing can be shifted to more productive financing such as women's economic empowerment as has been done by Islamic banks. BTPN Syariah Bank. Islamic banks have profit-sharing financing that is considered fairer and not owned by conventional banks. Through profit-sharing schemes, it is very suitable for channeling productive financing such as women's economic empowerment. If commercial Islamic banks have not carried out productive financing and taken a maximum role in women's economic empowerment, Islamic banks can utilize social funds such as *Zakat, Infaq, Shadaqah, Waqf* (ZISWAF) funds which are then channeled for economic empowerment for women for business development. In addition, Islamic banks can also collaborate with various parties such as micro-Islamic financial institutions, Islamic fintech, BMT, and others in terms of channeling women's economic empowerment both directly and indirectly.

Conclusion

The development of Islamic banking distribution in the period December 2020 to August 2021 shows that the distribution of financing is still dominated by consumptive purposes, not productive. Of the three types of Islamic banks, Sharia Commercial Banks (BUS), Sharia Business Units (UUS) are dominantly consumptive, and Sharia People's Economic Banks (BPRS) are dominantly productive working capital. Overall Islamic bank financing grew by 3.41 percent. Working capital financing in BUS non-SMEs decreased by -7.6 percent, and non-SMEs working capital investment financing decreased by -3.02 percent. Furthermore, financing at UUS experienced the largest decline in MSME working capital, which fell by 10.42 percent, and non-MSME investment fell by -7.04. Financing at BPRS experienced growth for working capital grew



by 2.09 percent, investment by 5.96 percent, and consumption by 8.69 percent. Islamic banks have a role in increasing women's economic empowerment by increasing the portion of productive financing and reducing consumptive financing. Islamic banks need to provide a portion of productive financing for women as done by Bank BTPN Syariah. Islamic banks have a fairer profit-sharing financing scheme for women's economic empowerment. Islamic banks have social funds that can be used for productive activities for women's economic empowerment. Islamic banks can collaborate with other parties to distribute productive financing for women's economic empowerment.

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