

## ABSTRACT

### **Effectiveness of Future Financing Packages at BTPN Syariah in Empowering Women To Develop Family Economy**

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This research is underpinned by the number of products of bank and non-bank financial institutions that provide financing to rural communities, including that by BTPN Syariah. BTPN Syariah provides Future Package (PMD) product, which is very different from the products other financial institutions. This is a financing package consisting of financing, savings, insurance for the deceased customer, and compensation for the husband of the deceased customer. The purpose of this research is to describe and analyze the effectiveness of Future Package financing products at BTPN Syariah in empowering women to develop the family economy. This study uses descriptive qualitative method, aiming to analyze and provide a systematic description of the facts. Meanwhile, qualitative refers to the type of deductive and inductive research that is by analyzing the dynamics of the relationship between the observed phenomena. This study uses the Islamic economic approach and uses qualitative analysis techniques, while the data collection was conducted through observation, interview and documentation. As for the result of the research, it can be concluded that the future package of financing product in BTPN Syariah Sleman branch office, especially MMS Gejayan has been effectively executed because it has empowered women especially women under prosperous life to become prosperous.

**Keywords: Effectiveness, Future Packages, Women's Empowerment, Family Economy**

April 5, 2018

**TRANSLATOR STATEMENT**

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