

Analysis of Factors Affecting Housewife Using Tongol's Bank Services in Plumbon Winduaji Village according to the Islamic Perspective

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ABSTRACT

Needs continue to rise in both quantity and price, resulting in a gap between income and expenditure, even when people's incomes tend to remain even lower. In this case, people usually seek loans from someone or an institution that provides loans, both formal and informal. An informal bank, like a *tongols* bank, is preferred by the public. The aim of this research is to find out the factors that influence housewife borrowing in the bank and how the Islamic perspective affects debt borrowers. The method used in this research uses a qualitative method with a case study approach. The results of the research show that the Islamic view of debt practices is acceptable and encouraged by Islam. It can be done in practice and implementation in accordance with the rules, procedures, and rules of play applied in Islam. The factors leading to the occurrence of debt transactions in Plumbon's capital are the presence of urgent needs and lifestyle factors that are beyond capacity. Besides, the borrowing process is easy and can be done at any time. Their level of understanding of fiqh muamalah is so minimal that the people in Plumbon Hamlet are engaged in debt transactions that are clearly prohibited in Islam, that is, they owe to a *tongols* bank that clearly takes the profits that were required in the beginning. Besides, not all the terms and conditions of the debt of the borrower are also implemented by the customer.

Keywords: housewife, tongols bank, debt, lender



INTRODUCTION

The economy is one of the problems faced by society in everyday life. One of the most important economic problems is the satisfaction of needs¹. However, income determines what it takes to meet its needs, so humans must strive to satisfy all their desires by working so that the plan to survive can come true.

In fact, plans often don't meet expectations. The complexity of human needs leads to an inconsistency between cost and income². Needs continue to rise in both quantity and price, resulting in a gap between income and expenditure, even when people's incomes tend to remain even lower. In this case, people usually seek loans from someone or an institution that provides loans, both formal and informal. An informal bank, like a *tongol* bank, is preferred by the public.

According to Kompas.com, a *tongols* bank is called a borrower who comes to a customer's house every day or every week. The borrowing process is very simple, just using an identity card, a family card, or even a marriage certificate. For convenience, people prefer to borrow at a *tongols* bank rather than at a regular bank. Most of the people who borrow money at the banks are people from the lower middle class and are under-educated. The majority of the bank's clients are housewife who don't make money, so they rely on their husbands to meet their daily needs. Sometimes, the wages earned by their husband do not meet their needs, which leads them to borrow money from the *tongols* bank. It's not uncommon for a housewife to borrow money without the husband's knowledge. Incidents like this are also causing banking to become the cause of household cracks.

The emergence of a *tongols* bank can be beneficial to the community. But the help is only temporary, and they will cover it with debts to the *tongols* bank or to others³. It's happening to the Plumbon people who borrowed money from the *tongols* bank. The majority of its citizens work as farmers and work in settlements, which, in their opinion, are less expensive than expenditure. With uncertain incomes, housewife rely on a *tongols* bank as a solution to financial problems, especially in an emergency. On the positive side, the existence of circular banks can help the economy of the community.

If seen from the negative side, the *tongols* bank also has a bad image that takes interest too high; strangely, the *tongols* bank always exists in the lives of the

¹ Larasati and Rizki Setiawan, "Perilaku Meminjam Masyarakat Pengguna Jasa Bank Keliling," *Jurnal Pendidikan Tambusai* 6, no. 2 (2022): 10810–17.

² Larasati and Rizki Setiawan.

³ Nely Hikmawati, Versiandika Yudha Pratama, and Devy Arisandi, "Konsep Bank Keliling Syariah Dalam Memenuhi Kebutuhan Di Desa Krandon Kecamatan Kesesi," *Jurnal Sahmiyya* 2, no. 1 (2023): 1–10.

public. Many people are still assuming that *tongols* banks provide alternatives when people's financial needs are low or declining. For the small people, credit to the *tongols* bank is what is economically profitable, although not all are profitable. There are some who have already borrowed money from the *tongols* bank but still do not meet their financial needs.

This is in line with the research conducted by Gustiani. The results of the research explained that the community of Bungursari Village and the City of Tasikmalaya carried out lending mechanisms in emok banks through several stages. People are also dependent on mother banks due to economic and administrative factors as well as changes in social and economic conditions that degrade the standard of living. Emok banks have been considered the easiest initial alternative in borrowing. The election was also based on many people who practiced borrowing from an emok bank. The emok bank in Bungursari Village seems to have become an alternative to supporting the economic needs of the people. Local governments have taken precautionary measures to liquidate the emok banks by jointly negotiating and forming community programs such as cooperative⁴.

Besides, research from Hukum showed that: first, credit from the bank of the circle for improving the standard of living in Pengkolan proved not to be able to significantly increase the income of the public. Second, it is contrary to Islamic law if there are circular banks that are present with the aim of increasing the incomes of the people. It contains elements of interest, and in fact, the circular bank is more harmful than beneficial⁵. Besides, the existence of the surrounding banks has left a lot of people trapped by the banking around them. Many problems arise, ranging from the family's economic crumbling to broken family ties to poor social relations with neighbors. This is because a lot of people borrow from more than one bank and use the names of other people who have never borrowed from the bank. So many communities are eventually trapped by the practice of hole-covering to pay the debt⁶.

Hikmawati also found their findings about banking that can be done in practice and implementation in accordance with the rules, procedures, and rules of play applied in Islam. Their level of understanding of debt transactions in the village of Krandon is very low, making the people of the village of Krandon carry

4 Hasna Gustiani, "Bank Keliling Bank Emok Di Kalangan Masyarakat Bungursari Kota Tasikmalaya," ORGANIZE: Journal of Economics, Management and Finance 2, no. 1 (2023): 11–17, <https://doi.org/10.58355/organize.v2i1.10>.

5 Hukum et al (2023)

6 Larasati and Setiawan, "Perilaku Meminajam Masyarakat Pengguna Jasa Bank Keliling."

out debt operations that are clearly prohibited in Islam; that is, they owe to a real-life bank to take the profits required in the beginning. The Islamic prohibition of bribes is repeatedly stated in Q.S. Ar-rum 30/39; Q.S. . An-nisa 4/161; Q.S. Ali-Imran 30/130; and Q.S. Al-Baqarah 2/278–279. One of the most suitable types of financing for those citizens who lend to the surrounding banks is akad *qardul hasan*, which is a type of loan without interest or profit⁷.

An effort to minimize the use of mobile banking or *tongols* banking services is to conduct skills training as well as character training in housewives. Skill and character training should be given to the housewife to reduce the use of the mobile banks, or *tongols* banks. Skills courses such as sewing training, making buckets, making cakes, and other skills. Hopefully, this training will provide a basis for housewives to start their own businesses and boost their finances.

The motivation for the researchers to do this research is that they want to know the factors that influence housewife borrowing in the *tongols* bank and the Islamic perspective on debt borrowers. This research is expected to provide a contribution to thinking in terms of the application of theories to respond to phenomena related to *tongols* banking. In addition, this research can also be used as an image for *tongols* bank customers to be wiser in using the financial institutions that exist in their neighborhood in order to reduce the negative impact of the use of the services of *tongols* bank. Finally, may this research provide knowledge to be a model for the general public in dealing with the socio-economic phenomenon of the existence of *tongols* bank.

RESEARCH METHOD

The research method used by the researchers is qualitative research method. The approach used is the case study approach. Case studies are used to investigate factors that influence household mothers using tonggol banking services. Whether borrowing in circular banks will keep the economy steady or even vice versa⁸. The data sources used are primary data⁹ and secondary data¹⁰. The data collection

7 Hikmawati et al (2023)

8 khoerul ummah, “No Title הארץ העינים, ”הכר קשה לראות את מה שבאמת לנגד העינים, no. 8.5.2017 (2022): 2003–5.

9 khoerul ummah.

10 Desa Adisana and Kecamatan Bumiayu, “MASYARAKAT (Studi Kasus Masyarakat Pengguna Jasa Bank Keliling Di Baruamba , SKRIPSI Oleh : WIRA SEPTI LARASSATI,” 2024.

technique uses two stages: observation¹¹ and interview¹². While the data analysis technique uses data reduction, data display¹³, and conclusion.

RESULT AND DISCUSSION

Housewife

According to the Kamus Besar Bahasa Indonesia (KBBI), a housewife can be understood as a woman who regulates the maintenance of various household duties, a wife (mother) who only takes care of various domestic tasks (not working in the office). In the same way, KTP defines the job of a woman as that of an employee if she works in the office despite being married and having children.

In other terms, a housewife is defined as a woman who spends most of her time educating and raising her child with a proper and appropriate pattern of care. Dwijayanti (1999) also defines a housewife as a woman who spends much of her time at home and cares for her children according to the patterns given by the general public. Malau & Salsabela argue that the housewife is a married and unemployed woman who spends part of her time taking care of the household and not wanting to do so every day, which will create the same atmosphere as routine tasks. Thus, the researchers could conclude that the housewife is a married woman who spends some of her time taking care of the house¹⁴. There are several roles that mothers have, as follows¹⁵:

1. as a wife, it includes a steadfast attitude and the ability to accompany a husband in all circumstances with affection, love, loyalty, and loyalty to his partner.
2. as a sexual partner, indicating that there is a satisfactory heterosexual relationship without disruption of sexual function

11 khoerul ummah, "No Titledהכי קשה לראות את מה שבאמת לנגד העיניים."

12 Abdul Gosa, "Bank Keliling Dan Strategi Hidup Masyarakat Desa (Studi Kasus Koperasi Karya Usaha Mandiri Cabang Nagrak)," 2016.

13 O Rokhman et al., "No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title," *Jurnal Berkala Epidemiologi* 5, no. 1 (2020): 90–96, <https://core.ac.uk/download/pdf/235085111.pdf>%250Awebsite:

<http://www.kemkes.go.id/%250Ahttp://www.yankes.kemkes.go.id/assets/downloads/PMK>
No. 57 Tahun 2013 tentang PTRM.pdf/%250Ahttps://www.kemenpppa.go.id/lib/uploads/list/15242-profil-anak-indonesia_-2019.pdf/%25.

14 Malau and Fatimah haki Salsabela, "Coping Stress Ibu Rumah Tangga Yang Tinggal Di Kawasan Kumuh," *Jurnal Universitas Medan Area* 53, no. 1 (2018): 12–13, <http://repository.uma.ac.id/handle/123456789/806>.

15 Malau and Fatimah haki Salsabela.

3. as a mother and educator, if you are able to create a positive mental environment, then it will create a lively domestic atmosphere that can provide a sense of security, warmth, pleasure, and compassion.
4. as a householder, in this case there is a formal relationship and division of labor in which the husband works as a livelihood seeker and the wife as a housekeeper.

Based on the above, researchers can conclude that the roles or duties of a householder are: wife, sexual partner, mother and educator, housekeeper, and living partner.

Tongols bank

Tongols bank is the term used by people for loans whose billers come to their homes every day or every week. *Tongols* bank may be heroes for housewives. For the housewife, the facilities provided by the *tongol* bank make a seemingly easy impression. However, banks use a very high interest rate system, ranging from 20 to 30%. In this study, *tongols* banks are considered to be informal or non-bank financial institutions that can be categorized as a type of Koperasi Simpan Pinjam (KSP). KSP is a non-banking financial institution that lends to its members with interest so that it can free the public from pensioners and manage money more productively¹⁶. Each group has a head, and the banks give them loans. The *tongols* bank was originally intended to lend money to a business group. In fact, the *tongols* bank also gives loans to the housewives to meet their needs. A housewife said they had to borrow because of their financial needs. Despite the high bank interest rate, he still chose a *tongols* bank because its requirements are easier than those of conventional banks. The process of borrowing at the *tongols* bank only uses an identity card or a family card¹⁷.

Tongols Bank According to Islam

In Islam, the debt that occurs between the lender and the borrower is known as *al-Qardh*. According to Law No. 21 of 2008 on Shariah Banking, *Qardh* is a loan of funds to the customer with the condition that the customer is obliged to return the funds received at the agreed time. As a permissible obstacle, *al-Qardh* must be believed and applied in daily life, especially in affairs, as Allah explains,

16 Ari Himawan Saroni; Dony Aprian, "Sejumlah Desa Di Pekalongan Larang Masuk 'Bank Tongol' Hingga Debt Collector," *kompas.com*, 2020.

17 Adisana and Bumiayu, "MASYARAKAT (Studi Kasus Masyarakat Pengguna Jasa Bank Keliling Di Baruamba , SKRIPSI Oleh : WIRA SEPTI LARASSATI."

to lend something to the religion of Allah. Therefore, we are asked to lend to people as part of their social lives.

The Qur'an is guidance in the Quran, which says:

وَإِنْ كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ ۗ وَأَنْ تَصَدَّقُوا خَيْرٌ لَّكُمْ إِنْ كُنْتُمْ تَعْلَمُونَ (البقرة/2: 280)

If he is in trouble, give him time until he is well-off. It is better for you if you know.

In Al-Baqarah verse 282-283, it is explained that the terms and conditions of the debts are¹⁸ :

1. There are parties
2. Must be written
3. read by the debtor
4. If the debtor does not speak, then it is read by the guardian
5. There are two male witnesses
6. If there are not two men, then the witness shall be one male and two females
7. There is a certain amount of debt
8. There is a deadline for the repayment of debt (jatuh tempo utang)
9. Is there a security

Housewives Factor Using Tongols Bank

Plumbon is a village in Winduaji, Paninggaran district, Pekalongan district. The village of Winduaji has a population of 3,239, of whom 1,655 are males and 1,574 are females. Generally speaking, the livelihoods of the Plumbon population are in the agricultural sector¹⁹.

Tongols Bank's social construction in the Plumbon community is one of the company's efforts to add customers. Besides, the financial pressure is increasing gradually. As has happened throughout history, rural communities continue to be burdened by aspects of life such as transport, communications, social, political, and others²⁰. The inevitable development of the era, especially in the metropolitan network, indirectly affected life in the village. The next factor is the habit of indebtedness if the debt has been paid out, which leads to the feeling of wanting

18 Syukri Iska, Veri Antoni Jaih Mubarak, Khotibul Umam, Destri Budi Nugraheni, and Shandy Primandasetio, Kesumawati Syaefi, "Sistem Perbankan Syariah Di Indonesia (Yogyakarta: Fajar Media Press, 2014), 177. 9," Yogyakarta: Fajar Media Press, 2018, 14.

19 (Badan Pusat Statistik, 2021)

20 Kholisotul Bariroh and Rizki Agung Novariantio, "Fenomena Sosial Ibu Rumah Tangga Pemakai Jasa Bank Keliling Di Desa Sukoanyar Kecamatan Wajak Kabupaten Malang," *Paradigma: Jurnal Filsafat, Sains, Teknologi, Dan Sosial Budaya* 29, no. 1 (2023): 95–100.

to indebt again. As one of the housewives who researchers interviewed, namely one of the bank debtors around in Plumbon, mentioned, the reason he preferred to do this type of loan than to do a loan in a sharia bank was because the loan he needed was little and the process was easier and faster. So if an informant needs the money suddenly, it can be taken. When it comes to the bank, he thinks the process is complicated.

In practice, his borrowing from the *tongols* bank is done by making groups of each in one area. Each group is headed by one person. When one of the members gets a chance to melt the money, then the leader of the group will help and accompany them during the process. The process of liquidation of funds carried out by the formal institution involves collecting a number of requirements that must be fulfilled, namely a resident signature card, a family card, and a husband's signature.

The conditions and procedures provided by the creditor must be met for the borrower, where a person who wants to borrow money directly asks for an oral application that he wants to use the fund for the desired purpose. Then the creditor finds it worthy or not to pay the payment once a week with a flow of 10% of each loan within the prescribed period. In addition, the debtor is requested to provide a photocopy of the citizenship card of the husband and wife, the family card, and the material used to sign the letter of customer agreement. The contents of the debtor/customer agreement with the creditor are as follows:

1. Have to pay the deductions and save
2. Don't be late for payment
3. There can't be empty payments
4. If something is late or empty, then it must be borne jointly, and the savings will be taken as a replacement for the batch.

According to the client the researchers interviewed, the impact of borrowing at the *bank* is positive and negative. On the positive side, borrowing from a *tongols* bank in a very urgent situation can be taken or liquidated immediately, but on the negative side, according to the customer, it is very overwhelming because it has to be routine every week. For a householder who doesn't work and relies only on her husband's advice, the *tongols* banks are very helpful to the household mother, who may be said to borrow money from the *tongols* bank because of insufficient economic factors. Even though the customer knew the impact, he remained reluctant to borrow from the *tongols* bank because of the inevitable need. In addition to necessities, some early customers said that they borrowed from *tongols* banks for their tertiary needs. They're preferring the hostages to live as they are or enough.

Tongols Banks According to Islam

It is a duty to give a debt to a stranger or to a very stranger. According to the compilation of the Sharia Economic Law, debt is the provision of funds or bills between Sharia financial institutions and borrowers to make payments in cash or debt within a certain period of time.

Among the people has been *Jama'*, besides the known term debt borrowing, also known as the term credit. Debt is usually used by the community in the context of lending to others. A person who lends his property to someone else can be called to have given him a debt. While the term credit is more commonly used by the public for banking transactions and purchases that are not paid in cash, Essentially, debt and credit don't differ very much in terms of social usage. Islam has explained that each person has a different nature and is very identical to the rules of religion; however, not a few in society seem to understand that in Islam there are rules of play in the practice of *Qardh* (debt and lender). Usually, conditional debt occurs in many sectors, such as farmers, traders, businessmen, entrepreneurs, and so on. Therefore, Islam has established and guided the conduct of the good, the truth, and the good. There is neither deceit nor profit nor harm to any of the parties to the transactions of *Qardh*. In order to satisfy his needs, man is required to be able to manage transactions related to his economic activities according to the rules of play that apply in *Fiqh mu'amalah* ²¹.

Based on the data obtained by the researchers at Plumbon with the informants, it can be found that the informant owes the *tongols* bank for consumer goods such as rice, milk, spices, school supplies for his children, and other consumer stuff.

In practice, Islamic debt must have its own ramparts so that we can be careful when running it. Because debt can take us to heaven, or else it's just a mess. It's 180 degrees different from what a *tongols* bank is doing—lending money with interest to the borrower. They should not lend to the *tongols* bank, even though indebtedness and borrowing in the teachings of Islam are not prohibited acts because every human being in life will surely one day have no money and need a loan. As we know, the Plumbon community of the village of Winduaji district of Paninggaran, which is mostly a village, has a debt to a *tongols* bank that is very heavy for them, but if they do not owe it, they need the services of *tongols* bank to cover their daily living costs, and some are used for business. In Islam, the doctrine of giving debt must not be taken advantage of. The practice of money

21 Nely Hikmawati, Versiandika Yudha Pratama, and Devy Arisandi, "Konsep Bank Keliling Syariah Dalam Memenuhi Kebutuhan Di Desa Krandon Kecamatan Kesesi."

laundering in Plumbon Village, Winduaji District, Paninggaran, turned out to be fruitful. Besides, the Muslim community in general still has a lot of people who have not understood how to borrow, the terms, and the differences with interest. Others engage in the practices of ignorance, and others do so because of the profits of uncompensated hard work. One of the teachings of Islam about debts that, in the term fiqh, use *al-qardh*, is not to take advantage of them, like asking for interest. The bond with the *tongols* clearly takes interest, and charges vary per day, three days, and per week. Indebtedness in Islam means helping the poor. Therefore, the nature of *ta'awun* in the context of an effort to do good (*fastabiqul khairat*). The community of Plumbon Village, Winduaji District, also knew and understood that transactions should not involve the practice of *ribawi*. In fact, they owe it to the *tongols* bank, which actually took the profits required at the outset. But the reward is severely opposed in Islam.

Factor Affecting Housewives Using Tongols Bank Services According to an Islamic Viewpoint

1. Necessity Factors

This adult, the current of globalization is moving rapidly, the needs of society are constantly growing, from the quantity of needs to the price sector. Needs: These needs are divided into primary needs, namely clothing, food, and shelter (house). Primary needs are fundamental and essential to be fulfilled in order for a person to live. Expensive needs require additional funds. To secure the funds, the Plumbon community used the *tongols* banking service. Primary needs must be met before secondary needs. Secondary needs include things like furniture, entertainment, and electronics²². Like cell phones to get information, especially when children are carrying out education. These secondary needs absorb huge amounts of funds that require up to three times the income of the public. The factor caused the Plumbon community to make transactions with the *tongols* bank to meet the need.

2. Lifestyle Factors

Tertiary needs that are considered unimportant in the need make them a need for a lifestyle. Tertiary needs are the third set of needs that accompany human life and whose fulfillment can be avoided unless society wants to experience life with a hedonistic lifestyle. Such lifestyles have always been a

22 Dyah Handayani Dewi, M Dimiyati Sudja, and Nova Riandi, "Analisis Faktor Yang Mempengaruhi Masyarakat Dalam Menggunakan Jasa Bank Emok Di Desa Cilember Kecamatan Cisarua," *Journal of Public Power* 6, no. 2 (2022): 113–21, <https://doi.org/10.32492/jpp.v6i1.6106>.

priority for non-essential tertiary needs that require more funds than the two needs mentioned above. The luxurious lifestyle has forced people to undertake loan transactions at the *tongols* bank. In this situation, the Plumbon people rely on the services of the *tongols* who have interest rates of up to 10 percent for every loan of one million rupees.

In Islam, the practice of debt is permitted, as long as it complies with the qualifications, rules, and rules of gambling that apply in Islam. But after the investigators were interviewed, there was one ransom in debt that both sides did not implement. The condition is the absence of two male witnesses. This is not carried out because the client stated that this debt issue is a private matter, so as likely as no one knows (other than the creditor and debtor) even his own husband.

CONCLUSION

Based on the results of the research that the researchers have carried out through interviews and observations, it can be concluded that the Islamic view of the practice of debt is acceptable and advocated by Islam. It can be done in practice and implementation in accordance with the rules, procedures, and rules of play applied in Islam. The factors leading to the occurrence of debt transactions in Plumbon's capital are the presence of urgent needs and lifestyle factors that are beyond capacity. Besides, the borrowing process is easy and can be done at any time. Their level of understanding of fiqh muamalah is so minimal that the people in Dukuh Plumbon are engaged in debt transactions that are clearly prohibited in Islam, that is to say, they owe to a *tongols* bank that clearly takes the profits required in the beginning. Besides, not all the terms and conditions of the debt of the borrower are also implemented by the customer. One of the most suitable types of financing for those citizens who lend to *tongols* banks is akad *qardul hasan*, which is a type of loan without interest or profit.

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