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The Influence of Future Package Financing (PMD) and Facilitator Assistance on Women's Empowerment in Developing Family Economy: A Sharia Microfinance Perspective (Case Study on BTPN Syariah Customers in Medan Labuhan)

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Abstract

This research aims to analyze the influence of the Future Package Financing (PMD) program and the role of facilitator assistance on women's empowerment in developing family economics among BTPN Syariah customers in the Medan Labuhan area. The research method used is a quantitative approach with an associative design, involving 97 respondents selected through purposive sampling techniques and analyzed using multiple linear regression via SPSS software. The research results show that PMD Financing and Facilitator Assistance, both partially and simultaneously, have a positive and significant effect on women's empowerment, with regression coefficients of $\beta 1 = 0.315$ ($t = 4.125$, $p < 0.05$) for PMD Financing and $\beta 2 = 0.339$ ($t = 4.428$, $p < 0.05$) for Facilitator Assistance, indicating that Facilitator Assistance has a relatively stronger influence compared to the financing variable. The combination of these two variables is able to explain 65.4% of the changes in the level of family economic empowerment ($R2 = 0.654$). In conclusion, access to capital supported by capacity building through intensive assistance is the main key in realizing the economic independence of female customers. It is recommended that BTPN Syariah enhance the frequency and quality of financial management training modules during Sentra group meetings and consider incentive-based financing schemes for customers with good repayment records to maximize the impact of the empowerment program. Future research is expected to incorporate external macro factors and broader geographic coverage to strengthen generalizability.

Keywords BTPN Syariah; Facilitator; Family Economics; Future Package Financing; Women's Empowerme

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1. INTRODUCTION

Women's economic empowerment has become an important issue in sustainable development because it contributes directly to poverty reduction, improved family welfare, and stronger household economic resilience (Hasanah et al., 2024). In Indonesia, women dominate the micro, small, and medium enterprise (MSME) sector, accounting for approximately 64.5% of more than 65 million MSMEs (Anista, 2024). Despite this significant contribution, many women entrepreneurs continue to face challenges,

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including limited business capital, low financial literacy, and restricted access to formal financial institutions (Nasution, 2018). To address these challenges, BTPN Syariah introduced the Future Package Financing (Paket Masa Depan/PMD), which provides productive financing for underprivileged women while integrating business mentoring to improve entrepreneurial and financial management capabilities (Imsar, 2021).

Although the PMD program has expanded access to financing, its outcomes remain varied. Some beneficiaries have successfully increased their household income and expanded their businesses, while others have experienced limited business growth (Surya et al., 2024). This disparity indicates that the effectiveness of PMD financing and facilitator assistance in promoting women's economic empowerment requires further investigation, particularly among BTPN Syariah customers in Medan Labuhan (Ulandari et al., 2024).

Initial observations reveal that most PMD recipients in Medan Labuhan operate household-scale microenterprises, including clothing sales, home-based cake production, culinary businesses, retail fuel sales, and grocery stores (Harahap et al., 2020). These businesses generally require relatively small amounts of capital and serve as important sources of household income (Hasibuan et al., 2023). PMD financing for new customers generally ranges from IDR 2,000,000 to IDR 3,000,000, with repayments made every two weeks over 25 installments. Customers with good repayment records may apply for larger financing in subsequent cycles, while those with weaker repayment performance may receive the same financing amount.

Unlike conventional microcredit, PMD financing applies Sharia principles through a **Murabahah** contract, whereby BTPN Syariah purchases business assets on behalf of customers and resells them at an agreed profit margin. This mechanism ensures that financing is directly linked to productive economic activities while complying with Islamic principles prohibiting **riba** (interest). Consequently, PMD not only provides financial support but also aligns financing practices with customers' religious values.

In addition to financing, BTPN Syariah provides continuous facilitator assistance through the **Sentra** group model, consisting of 10–20 members. Regular meetings are conducted during both initial financing and refinancing cycles. Through this model, facilitators deliver business guidance, financial education, motivation, and monitoring, while encouraging peer learning and collective responsibility among members. This integrated approach is expected to strengthen business performance and promote women's economic empowerment (Nurbaiti et al., 2023).

Previous studies consistently demonstrate that Islamic microfinance and business mentoring contribute positively to women's empowerment. PMD financing has been found to improve access to business capital, strengthen microenterprise development, and increase household income (Putri Safina

& Wigati, 2022) Likewise, facilitator assistance enhances financial literacy, managerial capabilities, entrepreneurial skills, and business motivation, although its effectiveness depends largely on facilitator quality and mentoring intensity (Muttaqin, 2016).

Research also indicates that women who receive both financing and mentoring tend to achieve greater economic independence and stronger household resilience (Hasibuan et al., 2023); (Subardi, 2021) and (Amalia, 2018). Nevertheless, empowerment outcomes remain influenced by factors such as financial literacy, managerial capacity, and access to productive resources. While broader macroeconomic variables including inflation, unemployment, and regional minimum wages may indirectly affect household welfare, this study specifically focuses on micro-level determinants, namely PMD financing and facilitator assistance.

Despite the growing evidence supporting Islamic microfinance, previous findings remain inconsistent. Not all financing recipients experience sustainable business growth, suggesting that access to capital alone is insufficient to ensure successful empowerment. Without adequate capacity building and continuous mentoring, the impact of financing on women's economic welfare may remain limited (Lubis et al., 2024). These findings highlight the importance of integrating financial support with human capital development to achieve sustainable empowerment outcomes (Alimin et al., 2023).

The novelty of this research lies in several aspects. First, it simultaneously examines PMD financing and facilitator assistance within a single analytical model, whereas previous studies generally investigated these variables separately (Dewi et al., 2025). Second, this study emphasizes the unique Sentra-based mentoring approach implemented by BTPN Syariah, which integrates peer-group accountability with structured financial education. Third, the research is conducted in Medan Labuhan, a suburban coastal area with distinctive socio-economic characteristics that has received limited attention in previous Islamic microfinance studies. Finally, this study compares the relative influence of financial factors (PMD financing) and non-financial factors (facilitator assistance) on women's economic empowerment.

Based on these considerations, this study examines the influence of Future Package Financing (PMD) and facilitator assistance on women's empowerment in developing the family economy among BTPN Syariah customers in Medan Labuhan. The findings are expected to enrich the literature on Islamic microfinance and women's empowerment while providing practical recommendations for improving the effectiveness of Sharia-based financing and mentoring programs in supporting sustainable household economic development.

2. METHODS

This study employed a quantitative approach with an associative (correlational) research design to examine the effects of Future Package Financing (Paket Masa Depan/PMD) and facilitator assistance on women's empowerment in improving family economic welfare among BTPN Syariah customers in Medan Labuhan. A quantitative approach emphasizes hypothesis testing using numerical data and statistical analysis (Rahmani, 2022). The independent variables were PMD financing and facilitator assistance, while the dependent variable was women's empowerment. Primary data were collected through a structured Likert-scale questionnaire.

The research was conducted in Medan Labuhan from February 2026 until completion. The population consisted of 2,922 female BTPN Syariah customers who received PMD financing. Respondents were selected using a two-stage procedure. First, purposive criteria were applied to include only active customers who had completed at least one financing cycle and regularly participated in facilitator assistance activities. This ensured that respondents had sufficient experience with both the financing and mentoring programs. Second, the Slovin formula was used to determine the minimum sample size. With a population of 2,922 and a 10% margin of error, the required sample was 97 respondents. This approach combined purposive population refinement with statistical sample size determination.

The research instrument was a questionnaire developed from the indicators of each variable. Instrument reliability was evaluated using Cronbach's Alpha, with a minimum acceptable value of 0.70, ensuring the consistency and reliability of the measurements (Sugiyono, 2023).

Table 1. Variable Operationalization Matrix

Variable	Operational Definition	Dimensions/Indicators	Scale
Future Package Financing (PMD) (X1)	A financing program provided to underprivileged women to improve family economic capacity through Sharia-compliant contracts	Access to capital, Loan amount adequacy, Ease of procedures, Repayment flexibility, Business capital utilization, Financing impact on income (12 items)	Likert 1–5
Facilitator Assistance (X2)	Continuous mentoring and guidance activities aimed at enhancing customers' capabilities and independence through Sentra group meetings	Frequency of mentoring, Quality of guidance, Financial literacy education, Business skill training, Motivational support, Group interaction (12 items)	Likert 1–5
Women's Empowerment (Y)	Women's ability to improve household welfare through productive economic activities	Economic independence, Decision-making ability, Business management skills, Income improvement, Self-confidence, Family welfare contribution (10 items)	Likert 1–5

Source: Developed by researchers, 2026

Data were collected from both primary and secondary sources. Primary data were obtained through questionnaire distribution, while secondary data were gathered from books, scientific journals, and previous studies to strengthen the theoretical foundation. The questionnaire followed the concept of (Tanzeh, 2018), who describes questionnaires as a structured set of written statements completed by respondents.

The study involved two independent variables PMD financing and facilitator assistance—and one dependent variable, women's empowerment in developing the family economy. PMD financing represents access to Sharia-based business financing, whereas facilitator assistance refers to continuous mentoring designed to enhance customers' knowledge, skills, and independence. Women's empowerment reflects their ability to improve household welfare through productive economic activities. All variables were measured using a five-point Likert scale, ranging from 1 (Strongly Disagree) to 5 (Strongly Agree).

Data analysis consisted of descriptive and inferential statistics. Descriptive statistics summarized respondent characteristics using frequencies, percentages, means, and standard deviations. Inferential analysis employed multiple linear regression to examine the simultaneous and partial effects of PMD financing and facilitator assistance on women's empowerment. Hypotheses were tested using the t-test for partial effects and the F-test for simultaneous effects at a significance level of 0.05. All statistical analyses were performed using IBM SPSS Statistics, ensuring systematic, accurate, and reliable results (Hardani, 2020).

3. FINDINGS AND DISCUSSION

3.1. Research Instrument Test

Validity Test

The validity test was conducted to determine whether each questionnaire item accurately measured the research variables, namely Future Package Financing (PMD) (X1), Facilitator Assistance (X2), and Women's Empowerment (Y). The test involved 97 respondents. Based on the degree of freedom (df = n – 2 = 95) at a 5% significance level, the r-table value was 0.1996. The results of the validity test are presented in Table 1:

Table 1. Validity Test Results

Variables	Item	R count	R table	Information
Future Package Financing (PMD) (X_1)	1	0,753	0,1996	valid
	2	0,780	0,1996	valid
	3	0,713	0,1996	valid
	4	0,762	0,1996	valid
	5	0,770	0,1996	valid
	6	0,539	0,1996	valid

	7	0,691	0,1996	valid
	8	0,777	0,1996	valid
	9	0,787	0,1996	valid
	10	0,734	0,1996	valid
	11	0,682	0,1996	valid
	12	0,739	0,1996	valid
Facilitator Assistance (X_2)	1	0,727	0,1996	valid
	2	0,756	0,1996	valid
	3	0,785	0,1996	valid
	4	0,756	0,1996	valid
	5	0,803	0,1996	valid
	6	0,828	0,1996	valid
	7	0,791	0,1996	valid
	8	0,822	0,1996	valid
	9	0,799	0,1996	valid
	10	0,847	0,1996	valid
	11	0,803	0,1996	valid
	12	0,867	0,1996	valid
Women's Empowerment (Y)	1	0,758	0,1996	valid
	2	0,713	0,1996	valid
	3	0,687	0,1996	valid
	4	0,736	0,1996	valid
	5	0,753	0,1996	valid
	6	0,774	0,1996	valid
	7	0,676	0,1996	valid
	8	0,734	0,1996	valid
	9	0,759	0,1996	valid
	10	0,770	0,1996	valid

Source: Data processed by researchers 2026

The results in Table 1 indicate that all questionnaire items have calculated r-values greater than the r-table value (r-count > r-table). Therefore, all indicators are valid and appropriate for measuring their respective variables in this study.

Reliability Test

Reliability testing was conducted to determine whether the statements in the questionnaire for each variable were consistent. The results of calculations using SPSS software are as follows.

Table 2. Reliability Test Results

Variable	N of Items	Cronbach's Alpha	Information
X_1	12	0,918	Reliable
X_2	12	0,948	Reliable
Y	10	0,905	Reliable

Source: Data processed by researchers 2026

As shown in Table 2, all variables have Cronbach's Alpha values above 0.70, indicating that the research instrument is reliable and suitable for data collection.

3.2 Classical Assumption Test

Normality Test

A normality test was conducted before regression analysis to determine whether the residuals were normally distributed, as required for parametric statistical analysis. The results are presented in Table 3.

Table 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			97
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		3.25823069
Most Extreme Differences	Absolute		.085
	Positive		.064
	Negative		-.085
Test Statistic			.085
Asymp. Sig. (2-tailed)[c]			.080
Monte Carlo Sig. (2-tailed)[d]	Sig.		.080
	99% Confidence Interval	Lower Bound	.073
		Upper Bound	.087
a. Test distribution is Normal.			
b. Calculated from data.			
c. Lilliefors Significance Correction.			
d. Lilliefors' method based on 10000 Monte Carlo samples with starting seed 1630912759.			

Source: Data processed by researchers 2026

Based on Table 3, the Kolmogorov–Smirnov significance value is 0.080, which is greater than 0.05. Therefore, the residuals are normally distributed, indicating that the regression model satisfies the normality assumption.

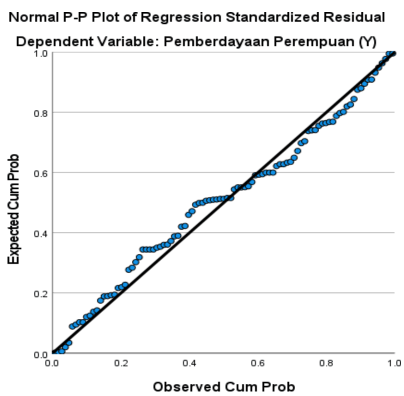

Figure 1. P-Plot Graph of Normality Test

Source: Data processed by researchers 2026

The Normal P–P Plot shows that the data points are closely distributed around the diagonal line and follow its direction. This pattern confirms that the residuals are normally distributed and that the regression model meets the normality assumption.

Multicollinearity Test

A multicollinearity test was conducted to determine whether there was a correlation between the independent variables in the regression model. This test was conducted using Tolerance and VIF values. The test results are shown in the following table.

Table 4. Multicollinearity Test Results

Coefficients[a]

Model		Collinearity Statistics	
		Tolerance	VIF
1	Future Package Financing (PMD) (X_1)	.369	2.707
	Facilitator Assistance (X_2)	.369	2.707
a. Dependent Variable: Women's Empowerment (Y)			

Source: Data processed by researchers 2026

As shown in Table 4, both independent variables have a Tolerance value of 0.369 (>0.10) and a VIF value of 2.707 (<10). These results indicate that no multicollinearity exists in the regression model, meaning the independent variables are sufficiently independent for regression analysis.

Heteroscedasticity Test

The heteroscedasticity test was conducted using the Glejser test. The test results are shown in the following table.

Table 5. Heteroscedasticity Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.605	1.584		5.433	.000
	Future Package Financing (PMD) (X_1)	-.040	.048	-.132	-.840	.403
	Pendam pingan Fasilitator (X_2)	-.081	.048	-.266	-1.694	.094
a. Dependent Variable: ABS_RES						

Source: Data processed by researchers 2026

The significance values for Future Package Financing (PMD) (0.403) and Facilitator Assistance (0.094) are both greater than 0.05. Therefore, the regression model is free from heteroscedasticity and satisfies the assumption for further analysis.

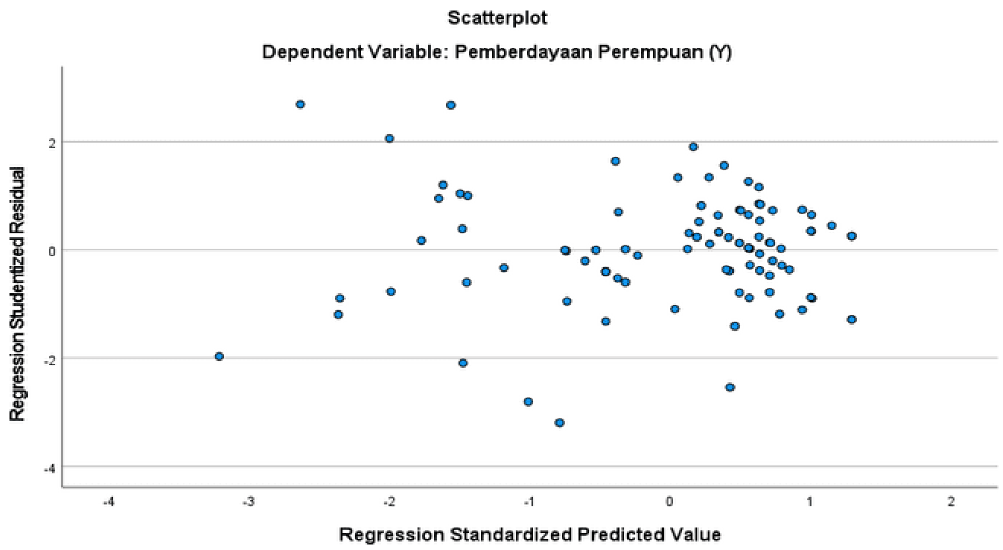

Figure 2. Scatterplot Graph of Heteroscedasticity Test

Source: Data processed by researchers 2026

The scatterplot shows that the residuals are randomly distributed without forming a specific pattern. This confirms the absence of heteroscedasticity in the regression model.

3.3 Multiple Linear Regression Analysis

Multiple linear regression analysis was used to determine the effect of the Future Package Financing (PMD) (X1) and Facilitator Assistance (X2) variables on Women's Empowerment (Y). Based on the results of data processing using SPSS, the following results were obtained.

Table 6. Multiple Regression Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.923	2.533		3.918	.000
	Future Package Financing (PMD) (X_1)	.315	.076	.412	4.125	.000
	Pendampi ngan Fasilitator (X_2)	.339	.077	.442	4.428	.000
a. Dependent Variable: Women's Empowerment (Y)						

Source: Data processed by researchers 2026

From the table above, a multiple linear regression equation can be drawn up as follows:

$$Y = 9{,}923 + 0{,}315\ X_1 + 0{,}339\ X_2 + e$$

Based on the multiple linear regression equation, it is obtained:

a. The constant value of 9.923 indicates that if the variables Future Package Financing (PMD) (X1) and Facilitator Assistance (X2) are considered to be zero, then the value of Women's Empowerment (Y) is 9.923.

b. The regression coefficient of Future Package Financing (PMD) (X1) of 0.315 indicates that every 1 unit increase in PMD will increase Women's Empowerment by 0.315. The positive direction of the coefficient means that the higher the PMD, the higher Women's Empowerment will be. A significance value of 0.000 (<0.05) indicates that Future Package Financing (PMD) has a positive and significant effect on Women's Empowerment.

c. The regression coefficient of Facilitator Assistance (X2) of 0.339 indicates that every 1 unit increase in Facilitator Assistance will increase Women's Empowerment by 0.339. The positive direction of the coefficient indicates that the better the Facilitator Assistance, the more Women's Empowerment will increase. A significance value of 0.000 (<0.05) indicates that Facilitator Assistance has a positive and significant effect on Women's Empowerment.

3.4 Hypothesis Testing

T-test

The t-test was conducted to examine the partial effect of each independent variable on Women's Empowerment. The results are presented in Table 7.

Table 7. T-Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	9.923	2.533		3.918	.000
	Future Package Financing (PMD) (X_1)	.315	.076	.412	4.125	.000
	Pendampi ngan Fasilitator (X_2)	.339	.077	.442	4.428	.000
a. Dependent Variable: Women's Empowerment (Y)						

Source: Data processed by researchers 2026

Based on the results of the t-test which aims to see the influence of each independent variable partially on the dependent variable, the following results were obtained:

a. The Future Package Financing (PMD) variable (X1) has a significance value of 0.000 (<0.05). Therefore, it can be concluded that Future Package Financing (PMD) has a positive and significant effect on Women's Empowerment in Developing the Family Economy.

b. The Facilitator Assistance variable (X2) has a significance value of 0.000 (<0.05). Therefore, it can be concluded that Facilitator Assistance has a positive and significant effect on Women's Empowerment in Developing the Family Economy.

F Test (Anova)

The F-test was conducted to determine whether the independent variables simultaneously affect Women's Empowerment. The results are presented in Table 8.

Table 8. F Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1925.744	2	962.872	88.810	.000[b]
	Residual	1019.142	94	10.842		
	Total	2944.887	96			
a. Dependent Variable: Women's Empowerment (Y)						
b. Predictors: (Constant), Facilitator Assistance (X2), Future Package Financing (PMD) (X1)						

Source: Data processed by researchers 2026

The significance value of 0.000 (<0.05) indicates that Future Package Financing (PMD) and Facilitator Assistance simultaneously have a positive and significant effect on Women's Empowerment in developing the family economy.

3.5 Coefficient of Determination ($R2$)

The coefficient of determination (R^2) is used to measure the proportion of the dependent variable's variability that can be explained by the independent variables in a regression model. The coefficient of determination values are shown in the following table.

Table 9. Results of the Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.809[a]	.654	.647	3.293
a. Predictors: (Constant), Facilitator Assistance (X2), Future Package Financing (PMD) (X1)				

Source: Data processed by researchers 2026

Based on Table 9, the correlation coefficient (R) is 0.809, indicating a strong relationship between Future Package Financing (PMD), Facilitator Assistance, and Women's Empowerment. The R^2 value of 0.654 indicates that the two independent variables explain 65.4% of the variation in Women's Empowerment, while the remaining 34.6% is explained by other factors not included in this research model.

3.6 Discussion

Based on the results of the data analysis, this study examines the effect of Future Package Financing (PMD) and Facilitator Assistance on Women's Empowerment in improving family financial welfare. The discussion is based on the results of partial hypothesis testing (t-test) and simultaneous hypothesis testing (F-test). Furthermore, the findings are interpreted in light of empowerment theory, capability theory, and Islamic economic principles to strengthen their theoretical foundation.

a. The Influence of Future Package Financing (PMD) (X1) on Women's Empowerment (Y)

The t-test results show that the Future Package Financing (PMD) variable (X1) has a calculated t-value of 4.125 with a significance level of 0.000 (<0.05). This indicates that H1 is accepted, thus concluding that there is a positive and significant influence between Future Package Financing (PMD) and Women's Empowerment. The regression coefficient of 0.315 indicates that increased financing will increase Women's Empowerment.

This finding indicates that access to financing is a crucial factor in increasing women's economic independence. These results align with the empowerment theory proposed by Naila Kabeer (1999), which states that empowerment occurs through access to resources, the ability to act, and achievement. (Imsar et al., 2023). In the context of this research, PMD functions as an economic resource that enables women to increase their business capacity and family well-being. The results of this study are also supported by research (Sawaldi & Surur, 2024); (Toyyibi, 2019) and (Nur Miftahul Jannah et al., 2025) stated that Islamic financing has a significant impact on micro-enterprise empowerment by increasing community economic capacity. This reinforces the notion that access to financing is a crucial instrument in promoting women's empowerment, particularly in increasing family economic independence.

Based on the author's analysis, the Future Package Financing (PMD) program plays a crucial role in increasing women's empowerment, particularly in the family economic sector. Financing assistance provides opportunities for women to start and develop their own businesses, thereby increasing household income. Ease of access to capital also helps women become more productive and independent in carrying out economic activities.

In addition to financial assistance, the author believes that the PMD program also increases women's sense of responsibility and self-confidence in managing their businesses. Women who previously had limited capital become more willing to take steps to expand their businesses and improve family welfare. Therefore, PMD financing can be seen as an effective effort to support the sustainable improvement of women's economic capacity.

b. The Influence of Facilitator Assistance (X2) on Women's Empowerment (Y)

The t-test results show that the Facilitator Assistance variable (X2) has a t-value of 4.428 with a significance value of 0.000 (<0.05). This indicates that H2 is accepted, so it can be concluded that Facilitator Assistance has a positive and significant effect on Women's Empowerment. The regression coefficient of 0.339 indicates that every increase in the quality of assistance will be followed by an increase in the level of Women's Empowerment.

These findings indicate that mentoring plays a strategic role in improving women's abilities, skills, and self-confidence in managing productive economic enterprises. Mentoring serves not only as a knowledge transfer process but also as a means of ongoing development to strengthen individual capacity. These findings align with the capability theory proposed by Amartya Sen (1999), which emphasizes that development is not solely oriented toward increasing income but also toward improving individual capabilities in managing and optimally utilizing existing resources (Akbar, 2021). In the context of this research, Facilitator Assistance serves as a form of capacity building through education, training, and ongoing business development. The mentoring process enables women not only to acquire technical skills but also to enhance managerial abilities and confidence in making economic decisions. This is a crucial factor in encouraging women to become more economically independent and increase their contribution to family well-being.

The results of this study are also supported by research (Harsono et al., 2023); (Anggraini & Harahap, 2024) and (Sari et al., 2024) which states that community economic empowerment, particularly through group-based approaches and social capital, is significantly influenced by ongoing coaching, interaction, and support in the form of mentoring. This research shows that active involvement in the mentoring process can improve an individual's ability to manage a business and strengthen self-confidence in economic activities.

In the author's opinion, the presence of Facilitator Assistance is highly influential in the Women's Empowerment process because women entrepreneurs require not only capital assistance but also guidance and direction in developing their businesses. Regular mentoring can help women understand business management strategies, improve skills, and broaden their horizons in productive economic activities.

The author also believes that facilitators play a motivating role, encouraging women to be more active and confident in running their businesses. Through the mentoring process, women become better prepared to face various business obstacles and are able to make better economic decisions. Thus, Facilitator Assistance is a crucial supporting factor in creating optimal Women's Empowerment.

c. The Influence of Future Package Financing (PMD) (X1) and Facilitator Assistance (X2) on Women's Empowerment (Y)

Based on the results of the F test, the calculated F value is 88.810 with a significance level of 0.000 (<0.05), so H3 is accepted. This indicates that the variables Future Package Financing (PMD) and Facilitator Assistance simultaneously have a positive and significant effect on Women's Empowerment. Thus, the regression model used in this study is declared feasible and able to explain the relationship between the independent and dependent variables together. In addition, based on the results of the coefficient of determination (R^2), a value of 0.654 was obtained, indicating that 65.4% of the variation in

Women's Empowerment can be explained by the variables Future Package Financing (PMD) and Facilitator Assistance.

Meanwhile, the remaining 34.6% is influenced by other variables outside the research model, such as education, business experience, market access, and social environmental support, which were not examined in this study. The R value of 0.809 also indicates that the relationship between the two independent variables and the dependent variable is in the strong category, thus it can be concluded that the model has good explanatory power. These results indicate that Women's Empowerment is not influenced by only one factor, but rather is the result of a combination of financial and non-financial factors. Future Package Financing (PMD) acts as a source of capital that enables women to develop their businesses and increase income, while Facilitator Assistance functions to improve women's abilities, skills, and confidence in managing their businesses sustainably (Marliyah et al., 2021). When these two factors operate simultaneously, they create a synergy that can strengthen the Women's Empowerment process more optimally. The results of this study are also supported by research (Kartika & Jannah, 2022) which states that financing from Islamic microfinance institutions has a significant impact on community economic empowerment, particularly in increasing business capacity and the welfare of micro-entrepreneurs. Therefore, the combination of financing and mentoring is an effective strategy for sustainably increasing women's empowerment.

According to the author's analysis, women's empowerment will be more effective if financing and mentoring support are provided simultaneously. Financing helps women obtain capital to start businesses, while facilitator assistance helps improve their management and development skills. These two aspects are interrelated and contribute significantly to improving family economic well-being.

The author believes that empowerment programs will struggle to achieve maximum results if they focus solely on one aspect. Capital assistance without coaching can prevent businesses from developing optimally, while mentoring without financial support can also limit women's opportunities to operate. Therefore, synergy between financing and mentoring is the right step to encourage women to be more independent, productive, and able to improve their families' economic conditions.

4. CONCLUSION

Based on the research findings, women's empowerment in improving family economic welfare is significantly influenced by both Future Package Financing (PMD) and Facilitator Assistance. Individually, PMD has a positive and significant effect on women's empowerment ($\beta = 0.315$, $t = 4.125$, $p < 0.05$), indicating that access to financing enhances women's ability to develop businesses and increase household income. However, financial support alone is insufficient, as its effectiveness depends on women's capacity to manage and utilize the funds productively.

Facilitator Assistance demonstrates a stronger positive effect ($\beta = 0.339$, $t = 4.428$, $p < 0.05$), highlighting the importance of continuous mentoring, training, and education in strengthening women's entrepreneurial skills, self-confidence, and business management capabilities. These findings suggest that capacity building is an essential component of sustainable women's empowerment.

Simultaneously, PMD and Facilitator Assistance significantly influence women's empowerment ($F = 88.810$, $p < 0.05$), explaining 65.4% of its variance ($R^2 = 0.654$). This confirms that successful empowerment results from the integration of financial support and continuous mentoring rather than financing alone.

The findings have practical implications for stakeholders. BTPN Syariah is encouraged to strengthen financial management training by emphasizing digital financial literacy, basic accounting, and marketing skills relevant to micro-enterprises. Incentive-based financing programs for customers with strong repayment performance may also enhance business sustainability. Facilitators should receive standardized training to ensure consistent mentoring quality across customer groups. In addition, policymakers should integrate structured capacity-building programs into Sharia microfinance initiatives, recognizing mentoring as a core component of empowerment rather than a complementary activity.

This study has several limitations. First, it was conducted only in Medan Labuhan, limiting the generalizability of the findings to other regions. Second, the use of self-reported questionnaires may introduce response bias and may not fully capture the complexity of women's empowerment. Third, although the model explains 65.4% of the variation in women's empowerment, the remaining 34.6% may be influenced by other factors, including education, business experience, market access, family support, and broader economic conditions.

Future studies are recommended to include wider geographical coverage, compare different BTPN Syariah service areas, and incorporate additional variables such as digital literacy, social capital, and market accessibility. Employing qualitative or mixed-method approaches would also provide a deeper understanding of how financing and mentoring interact to promote sustainable women's empowerment.

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