
THE ROLE OF PT. PERMODALAN NASIONAL MADANI (PNM) MEKAAR SYARIAH IN INCREASING THE INCOME OF HOUSEWIVES OF ULTRA MICRO BUSINESSES (UMi)

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Abstract

Indonesia's economic category in 2020 shows that the lower middle economic level reached 78%. Ultra micro business is a business run by the lowest level of business actors, where many of these positions are occupied by women, the percentage reaches 95% and 5% is achieved by men. Lack of public understanding of business education and the lack of business capital, PT. Permodalan Nasional Madani is present as one of the institutions that provides facilities through the Mekaar Syariah program in an effort to increase the family income of ultra-micro business actors. This research aims to determine the role of PT. Permodalan Nasional Madani's Mekaar Syariah program in increasing the income of ultra-micro business owners. This research is a type of qualitative research with a case study approach and is descriptive in nature. The data sources taken are primary and secondary data sources. The data collection techniques used in this research are observation, interviews, and documentation. The role of PT. PNM Mekaar Syariah has been trusted by customers to increase the income of Ultra Micro business actors through the capital provision program provided. This is proven by customer continuity in financing.

Keywords: The Role of PNM Mekaar Syariah, Income of Housewives, Ultra Micro Businesses

INTRODUCTION

Indonesia is one of the developing countries on the Asian continent, this can be seen from several indicators that make the country said to be a developing country. Among the influencing indicators are the low per capita income of the Indonesian people, increasing unemployment, low educational facilities, low health facilities, and minimal employment opportunities. This causes the Indonesian state to be inseparable from various development plans (Setianingtias et al., 2019). The aim of Indonesia's economic development planning is to create various business opportunities for the community so that development carried out by the government must be utilized as well as possible to increase community income and welfare (Suparmoko, 2020).

In a study conducted in Germany on 38 large-scale countries, it was stated that female entrepreneurs were more affected by the pandemic and that there was also a gender gap in business performance. In this special edition, based on the insights that have been obtained, it is concluded that the Covid pandemic has become a differentiator that has hit the welfare of entrepreneurs in general, especially female entrepreneurs who have found it relatively difficult to deal with the pandemic. However, several studies show that efforts have been made to reduce the impact of the pandemic which is detrimental to community welfare (Batjargal et al., 2023). The Indonesian government itself has begun to initiate various policies to recover from the pandemic so that it succeeded in boosting national economic growth by 3.69% in 2020. With this growth, in terms of Gross Domestic Product (GDP) per capita, Indonesia increased by IDR 62.2 million or equivalent to US\$ 4,349.5, this figure is calculated to be higher than the previous GDP per capita which was IDR 59.3 million or equivalent to USD 3,840 in 2019 (Coordinating Ministry for Economic Affairs of the Republic of Indonesia, 2022). The following is economic growth from 2019-2022:

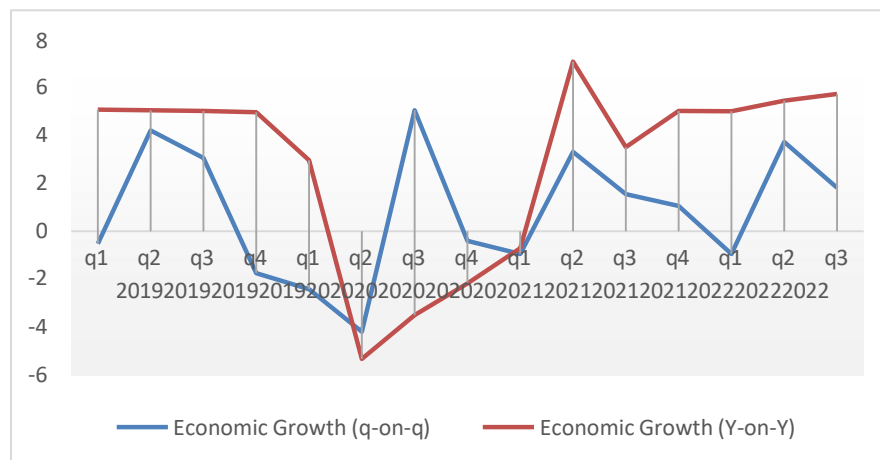


Figure 1.
Economic Growth Quadrant I 2019- Quadrant III 2022
 (Source: Indonesian Central Statistics Agency (BPS) 2022)

The graph above shows that Indonesia's economic growth based on Gross Domestic Product (GDP) at current prices (ADHK) will reach IDR 5.72% in 2022. This can be seen from the production side, the transportation and warehousing business sector will reach 25.81% and in terms of expenditure on export goods and services experienced growth of 21.81% which is marked with the yellow line showing the growth of the Indonesian economy by year and the blue line shows the growth of the Indonesian economy by quarter ((BPS), 2022).

The Indonesian economic category in 2020 shows that the lower middle economic level reached 78%. In the fourth quarter of 2020, Indonesia's economic growth reached 4.95%, which was dominated by activities carried out by the micro, small and medium enterprise (MSME) sector. However, in the previous quarter, the MSME sector in 2020 experienced a downward contraction with economic growth of -5.3% due to a decline in household consumption due to the Covid-19 pandemic (Kartiko & Rachmi, 2021). Based on a survey conducted by UNDP and LPEM UI, data can be obtained that 48% of MSMEs experienced problems with raw materials, 77% experienced a decrease in income, 88% experienced a decrease in product demand, even around 97% experienced a decrease assets (Zakiyah et al., 2022). One of the efforts made by the government in reviewing this problem is by implementing several strategic policies issued such as holding the National

Economic Recovery (PEN) program during the pandemic which can be used as a funding support for MSME business actors and channeled through financial institutions with an interest subsidy scheme or margins (Luthfia & Zanthly, 2019).

The low percentage achieved by People's Business Credit (KUR) is because micro businesses at the lower levels have difficulty in fulfilling the requirements for applying for people's business loans and are considered not to really need large amounts of financing to carry out their business so banks are not very interested in these groups. In handling this, the government launched ultra-micro financing for the lowest level of MSME players as a solution for MSME players who still cannot be reached by banks through the People's Business Credit (KUR) program in their capital. Micro Business Financing (UMi) itself is an advanced stage of the social assistance program which provides business independence with the main target at the lowest levels of micro businesses (Hia, VDP, Handaka RD, 2022). Since the launch of the ultra micro business program carried out by the government, there are now 300,000 debtors or capital borrowers, which has now experienced a significant increase with a percentage increase of 801.00%, namely 5 million debtors in 2021. From data obtained by ultra micro business actors (UMi) the majority are women with a percentage reaching 95% and 5% achieved by men.

Based on the Decree of the Main Director of the Government Investment Center Number KEP-09/IP/2018 concerning the appointment of distributors for ultra-micro financing, PT Permodalan Nasional Madani was designated as an ultra-micro financing distributor with a direct distribution pattern. PT Permodalan Nasional Madani (Persero) itself is one of the State-Owned Enterprises (BUMN) which has now officially released its company status and become an ultra-micro holding entity as well as becoming a subsidiary of Bank Rakyat Indonesia with businesses in the microfinance sector to provide capital services to people, both those who already have a business and those who are just starting a business (Anjani & Purnamasari, 2023).

The presence of PT Permodalan Nasional Madani in the Malangbong District community is one of the solutions found by the community in obtaining capital financing with easy administration and can be accessed by various levels of society, especially the

lower strata of society. With its strategic geographical location and being in the middle of the sub-district boundaries, namely Sumedang, Bandung and Tasikmalaya, this area has the potential to be used for entrepreneurship. The businesses run include furniture craftsmen, bamboo weavers, farmers and freelance daily laborers. The role of housewives in business, without any differences between one another, whether based on gender, race, language, culture or anything else, so that the real goal is to achieve family prosperity through cooperation (Yusmad, 2018).

Apart from determining the right source of capital, society is also faced with the problem of income received from the selling price of the goods it produces. Lack of relationships and knowledge is also a factor in the lack of maximum income they get. Apart from that, the low selling prices of manufactured goods, other factors such as a lack of customers, falling consumption prices or raw materials experiencing price increases mean that people often think about closing their businesses (Utami, 2020). A previous study also showed that the role of housewives in improving family welfare through home industry can help husbands fulfill their daily lives (Marlina Telaumbanua & Nugraheni, 2018).

LITERATURE REVIEW

PT Permodalan Nasional Madani (Persero), is one of the State-Owned Enterprises (BUMN) which has now officially released its limited liability status and entered into an ultra-micro holding entity and has become a subsidiary of Bank Rakyat Indonesia (BRI) with a business in the field of micro financing to provide services. capital for people who already have a business or who are just starting a business with the hope that the community will be able to increase family income, business development and also improve the quality of life (Atmojo & Suryoutomo, 2023).

What is meant by Mekaar sharia is a distribution of business capital financing carried out based on sharia principles in accordance with the fatwa issued by the National Sharia Council of the Indonesian Ulema Council for underprivileged women who are actors in Ultra Micro Enterprises (UMi) which is achieved through improving financial management

with the aim of realizing family welfare, business financing without collateral, fostering savings habits, and increasing entrepreneurial competence and also business development. Apart from that, this program is also strengthened by the existence of business assistance carried out in groups (Atmojo & Suryoutomo, 2023).

The Mekaar Syariah program is implemented through indoctrination based on Islamic religious provisions including the following:

- 1) A weekly meeting is held which is a mandatory routine in a disciplined manner starting with reading prayers, member promises and also account officer promises.
- 2) Financing actors are people who own businesses or have previously run businesses because they are considered to have experience in accordance with Islamic religious law.
- 3) After being provided with financing, the financing agent or customer is required to own a business by the capital provider.
- 4) It has the principle of starting from the recipient of aid to the giver of aid.

RESEARCH METHOD

The research method used by researchers is qualitative with primary data obtained directly from the field. This research is descriptive in nature, where the researcher tries to describe and analyze the role of the Mekaar sharia financing program at PT Permodalan Nasional Madani in increasing the income of housewives. Meanwhile, the descriptive meaning itself is an activity to study a problem that exists in society, procedures that apply in society, and also situations that are related to attitudes, activities, views or ongoing processes and have an influence on certain phenomena or events (Santoso et al., 2022).

RESULTS AND DISCUSSION**Mekaar Syariah Financing**

In financing theory, Mekaar Syariah financing is included in the category of financing in general, namely funding provided by one party to another party as an effort to support investments that have been planned by both individuals and institutions (Popita, 2013). PNM Mekaar Syariah financing uses sharia principles in its implementation. The financing program provided by PNM Mekaar Syariah is in accordance with sharia financing theory and in accordance with applicable regulations. This can be seen from the type of financing that uses a wakalah contract, where this contract is a delegation of power carried out by two parties, namely the first party who acts as the representative and also the second party who acts as the representative.

PNM Mekaar Syariah plays the role of muwakkil while the customer plays the role of representative where Mekaar Syariah gives authority to the customer to make purchases according to the customer's needs (Maulana, 2020). Therefore, Mekaar Syariah financing can be categorized in accordance with other sharia financing theories because it uses sharia provisions in its operational implementation.

In practice, PT Permodalan Nasional Madani Mekaar Syariah financing installments are made once a week. For Cihaurkuning village, itself, this is done every Monday using a joint responsibility system where a responsibility given by the institution for loans is charged in groups. If a Madani Mekaar Syariah National Capital group cannot fulfill the applicable provisions then all members of the group consisting of a minimum of 10 people are responsible for helping to cover it, which apart from fostering a sense of solidarity between customers, this also becomes a form of pressure for customers. so that you can make installments according to the target and also on time (Wahyuni et al., 2022).

In carrying out installment payments, before and after the witness transfer, customers promise to be able to do several things as part of their obligations, including the following:

- 1) Arrive on time
- 2) Pay installments on time according to obligations
- 3) Using financing for business.

The Role of PT. Permodalan ...

- 4) The results of our efforts are for the welfare of our family.
- 5) Be jointly responsible for customers who do not carry out their obligations

The installment table for PT PNM Mekaar Syariah business capital financing is as follows:

Table 1.
First Stage Customer Installment Table

No	Loan Amount	Installment period	Installment Amount
1	IDR 2,000,000	50 Weeks (12 months 1 week)	IDR 50,000
2	IDR 2,000,000	25 Weeks (6 months 1 week)	IDR 90,000
3	IDR 2,500,000	50 Weeks (12 months 1 week)	IDR 62,500
4	IDR 2,500,000	25 Weeks (6 months 1 week)	IDR 112,500
5	IDR 3,000,000	50 Weeks (12 months 1 week)	IDR 75,000
6	IDR 3,000,000	25 Weeks (6 months 1 week)	IDR 135,000

Source: PNM Malangbong Branch Office

The nominal amount proposed by customers can be seen and considered carefully according to their respective payment abilities. Therefore, before providing business capital financing to customers, there are several criteria that must be met by customers, including the following (Kartika et al., 2022):

- 1) The PNM Mekaar Syariah Malangbong service is only intended for underprivileged women who have ultra-micro businesses or are just starting to build an ultra-micro business.
- 2) PNM Mekaar Syariah Malangbong financing does not require physical collateral but has the nature of joint group responsibility with certain conditions, one of which is customer discipline in following the financing preparation process and weekly group meetings.
- 3) One group has a minimum of 10 members.
- 4) Each Mekaar Syariah financing group is led by one chairman to coordinate the other members.

- 5) Group meetings are held by PNM Mekaar Syariah Malangbong once a week and must be attended as part of the installment payment process. Apart from that, we provide business coaching to customers as an effort to develop the business we run.

The Role of Mekaar Syariah in Increasing the Income of Housewives Who Do Ultra Micro Businesses (UMi)

A role is a set of behaviors that a person or group of people is expected to possess in occupying a position or status. The size of a role can be seen from how a person or group of people carries out their duties or obligations in accordance with what has been determined (Simatupang, 2019). Each person or group certainly has their own role depending on how that person carries out their role in accordance with their position well, including the existence of a financial institution that provides a role as a community empowerment institution for housewives who are ultra-micro entrepreneurs (UMi) to gain prosperity both financially and in other ways by increasing income or profits through a business that one is running so that the wheels of the community's economy can turn well.

Income or profit is the main goal expected by business actors in the business activities they carry out. The measure of income is when a business actor has calculated revenue and all costs so that the difference between these two aspects can be categorized as income. Income itself is also a source of income owned by a business actor to meet daily living needs which also has an important role, either directly or indirectly. Apart from that, income has quite a high influence on the sustainability of a business, where the greater the income obtained, the greater the business' ability to finance all needs and activities carried out (Hamza & Agustien, 2019).

The presence of the Madani Mekaar Syariah National Capital Institution (PNM Mekaar) as one of the state-owned institutions accompanied by business assistance, provides strength for the lowest levels of society to be consistent and increases the fighting spirit in entrepreneurship through a program providing business capital that can be utilized. Based on the results of the interviews obtained, the presence of the PNM Mekaar Syariah Institution accompanied by business training makes customers feel helped in solving various problems faced in the field when carrying out business processes. This can be seen

from the increase in business carried out before and after participating in ultra micro financing:

Table 2.

Data on Income and Employment of PNM Mekaar Syariah Customers in Cihaurkuning Village

N o	Customer/Group Name	Type of Business	Income Before Participating in Financing/day	Income after following financing/day
1	Popon/Cimulud	Bamboo Weaver + Goods creditor	40,000/day	150,000/day
2	Ela/Cimulud	Bamboo Weaver + Meatball Trader	30,000/day	100,000/day
3	Dede Aisah/Cimulud	Bamboo Weaver + Pindang Fish Trader	30,000/day	100,000/day
4	Hanifah/Cimulud	Trader	50,000/day	120,000/day
5	Maryati/Warudoyong	Cake Merchant	40,000/day	150,000/day
6	Yuyum/Cijati	Bamboo Weaver	30,000/day	80,000/day
7	Siti/Cijati	Bamboo Weaver + Pindang Fish Trader	30,000/day	130,000/day
8	Ayi/Cimulud Babakan	Bamboo Weaver	30,000/day	50,000/day
9	Santi/Cimulud Babakan	Children's Toy Merchant	20,000/day	100,000/day
10	Emin/Cijauh	Bamboo Weaver	30,000/day	80,000/day

Source: Mekaar Syariah Branch Office, Malangbong Unit

This also proves the role that institutions have in the communities that participate in financing. Apart from increasing the number of businesses owned, people also earn more than enough income than before. By carrying out its rights and obligations in accordance with the role theory expressed by Soedjono Soekanto, the institution or group can be said to play a role if the institution can carry out its rights and obligations well (Srijani, 2020).

Apart from that, the main objective of Mekaar sharia financing is to improve community welfare. So, if more and more people start to be interested in and build a

business, the level of community welfare will also increase seeing as the more goods are sold in a business, the higher the income that the business actors themselves will get, especially as the business they run experiences smooth implementation (Wahyuni et al., 2022).

Utilization of Business Capital and Business Assistance for PNM Mekaar Syariah

PNM Mekaar Syariah Business Capital is a program for the community, especially those at the lowest levels, as an effort so that people can open businesses to achieve family prosperity in the financial sector to meet their daily living needs. The business capital provided by PNM Mekaar Syariah to customers is felt to be in accordance with the theory that researchers discovered where business capital is a business resource that is obtained either before starting a business or while it is ongoing. This business capital can come from one's own wealth or loans from other parties in the form of money or other assets used to maintain a business or build a business (Aji & Listyaningrum, 2021). This program to provide business capital is an effort to help people who want to develop or start a business. This is one form of PT Permodalan Nasional Madani's concern in alleviating poverty in communities at the lowest levels.

The use of business capital provided by PNM Mekaar Syariah by customers who participate in the financing has a positive impact on the development of businesses previously owned by customers or businesses that have just started. The amount of business capital received by customers is at least IDR 2,000,000 in nominal terms and can continue to increase if the customer applies for additional business capital with a maximum of IDR 10,000,000 in business capital with the applicable terms and conditions. This is in accordance with one of the previous studies used by researchers in comparison and equation research (Mayangsari et al., 2021).

Apart from that, many people are starting to open businesses, making people feel that their needs are more met than before joining the program. In its use, there are several types of business capital allocation carried out by customers, including to add product sales, open a new business, complete business equipment and supplies or other things. So that you can make installments properly and not hinder other customers or potential customers

from having the same opportunity to open a business through the PNM Mekaar Syariah business capital financing program.

The existence of business assistance provided by the Institution to customers of ultra-micro business actors (UMi), whether they already have a business or are just starting a business, also provides a bright spot for customers who are still confused about utilizing business capital, so this needs to continue to be maintained so that will continue to increase the income of women who operate ultra-micro businesses (Nanlohy et al., 2019).

CONCLUSION

In the Mekaar Syariah financing program to increase the business of housewives and ultra-micro entrepreneurs (UMi) in Cihaurkuning village, researchers concluded that customers experienced an increase in income through various business ideas that were implemented after receiving business capital financing. They are very grateful for the changes in increasing income experienced by the community through the Mekaar Syariah Program because in this way, apart from the increase in income due to the business offered by the institution as a community empowerer for ultra-micro business actors, a lot of knowledge has also been gained which has resulted in openness of people's thinking towards finance and business through assistance included in the program.

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