

DEVELOPMENT PROCEDURES FINANCING PRODUCTS PNM MEEKAR SHARIA UNIT SUKORAME IN THE ERA OF DIGITALIZATION

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Abstract

PNM Mekaar Syariah is a group-based empowerment service whose implementation is in accordance with the provisions of Islamic law based on a fatwa from the National Sharia Council Indonesian Ulema Council which is intended for women underprivileged ultra-micro business actors, which is carried out by improving financial management in order to realize the dreams and welfare of the family. The aim of this research is to find out what the procedures for financing the PNM Meekar Sariah Sukorame unit product are in this digitalization era. The results of the research show that the PNM Meekar Sharia Sukorame unit has experienced many developments, one of which is in terms of product financing for customers in the era of digitalization which has been carried out in a digital. This digital process of financing products makes the PNM Meekar Sharia Sukorame unit and customers more effective and more efficient.

Keyword: Digitalization, Financing, Sharia

Introduction

PNM Mekaar Syariah is a group-based empowerment service whose implementation is in accordance with the provisions of Islamic law based on a fatwa from the National Sharia Council Indonesian Ulema Council which is intended for women underprivileged ultra-micro business actors, which is carried out by improving financial management in order to realize the dreams and welfare of the family. Islamic banking is banking that is in accordance with Islamic systems, values and principles. The five principles agreed upon by ulama for carrying out Islamic economic activities, include monotheism, khilafah, 'is, ta, awun and maslahah. (M. Cholil Nafis, 2010)

The history of economic development in Indonesia during the 1997 economic crisis has indirectly raised awareness of the strength of the micro, small, medium and cooperative business sectors and their potential prospects in the future. The government established PT. Capital National Madani (Persero) in 1 June 1999, part of State-Owned Enterprises tasked with empowering Micro, Small and Medium Enterprises (MSMEs). This empowerment is carried out through financing and management services from the implementation of government strategies to advance MSMEs in Indonesia. PT. Capital National Madani (Persero) Mekaar Syariah was established based on the Republic of Indonesia Government Regulation No. 38/99 dated 29 May 1999 and ratified by Regulation of the Minister of Justice of the Republic of Indonesia No.C- 11.609.HT.01.01.TH.99 dated 23 June 1999. In this regulation, PNM represents Government in growing and developing Micro, Small, Business sectors. Medium (MSME) in Indonesia. Sharia banking is one of financial institutions which has a big influence on society's economic wheels. (Nurul ichsan Hasan, 2014).

The PNM Meekar Syariah program provides business capital loan services for underprivileged women who do ultra-micro businesses based on sharia principles. In the process of paying installments by customers, PNM Meekar Syariah applies a responsibility joint venture system where this system aims to launch activities installment payments in groups. Installment payments are made once a week, which is called a weekly group meeting.

At every weekly group meeting, customers are required to attend, in accordance with the new policy where all processes are carried out digitally. So every time group weekly absence attendance customer is entered in the application meekar digi which has been equipped various menus for the customer registration process, customer payments, customer payments, customer billing. As well as the verification process, financing planning and disbursement carried out by the Meekar Unit Head and Senior Account Officer.

Digitalization is a process of changing media from analog form, such as print, audio or video, into digital form. Digitalization is carried out using technology and digital data, as well as operating systems that are automated and have been computerized. And digitalization emphasizes the use of digital information

Method

This type of research is a case study, where the data is collected from various sources. The approach in this research is a qualitative approach. Data collection techniques include interviews and observation. The resource person in this research is one of the Senior Account Officers of the Sukorame unit. The data analysis technique used is a qualitative descriptive technique, the interview data is analyzed qualitatively using the data provided.

Results and Discussion

The Mekaar Syariah program is implemented through business indoctrination in accordance with Islamic law, namely weekly group meetings which must be held in a disciplined and timely manner by saying a joint prayer carried out by the Mekaar Syariah account officer and the customer, the customer's promise made by the customer, the Mekaar account officer's promise. sharia, a joint promise made by the Mekaar Syariah account officer and the customer. Regulations for members of group PNM Mekaar Syariah limit each group consisting of 5-30 customers consisting of 1 customer as group leader with a minimum of 2 subgroups and a maximum of 6 subgroups. Mekaar sharia customers are underprivileged mothers or women who have a business, or who are going to do a business, or who have previously had a business. Every customer is required to have a business after being provided with financing by PNM Mekaar Syariah, from being a recipient of alms to a giver of alms. Financing institutions are business entities whose financing activities of funds or capital goods do not directly attract funds from the public. (Wiraso, 2009)

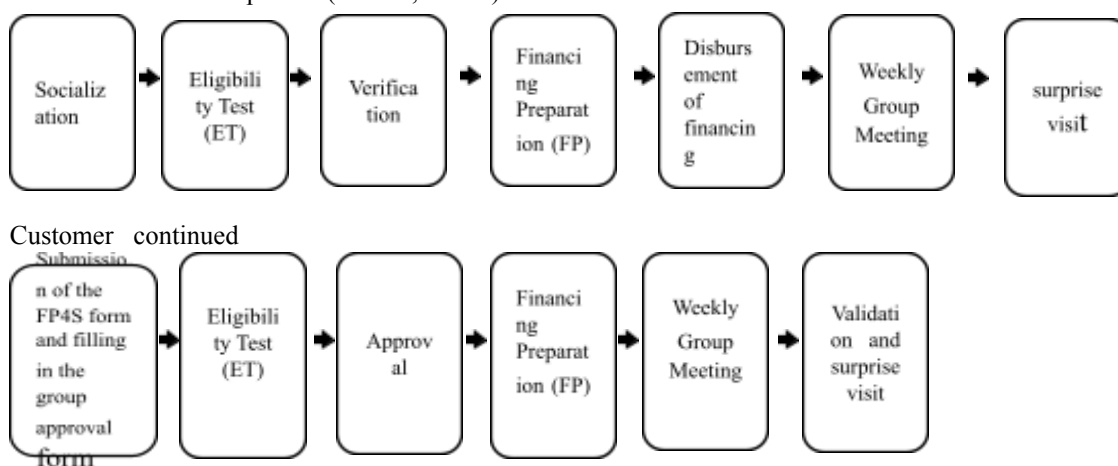


Figure 1.
Process Financing PNM Mekaar Sharia New Customer

1. Socialization, the first stage carried out by the Mekaar Unit Head or Mekaar Senior Account Officer, Mekaar Account Officer, is to socialize and make offers to find new customers for which customer recruitment will then be carried out.
 2. Submission of the FP4S form and filling in the group approval form, for advanced customers, is an activity carried out by Mekaar Account Officer by filling in the FP4S form in the Mekaar Digi application menu to request approval from the group that there is a customer who will apply for financing.
 3. Eligibility Test (ET), namely process which is carried out by Account Officer to photograph or perform survey of the socio-economic conditions of prospective new or continuing customers.
 4. Verification, namely activities that are carried out by Head of Mekaar Unit or Senior Account Officer to ensure that customers who have undergone a due diligence test are correct and in accordance with the provisions of PNM Mekaar Syariah.
- As for requirements for new customers growing among others ;
- a. Citizen Country Indonesia
 - b. Women who have been married, or are widows, or have not been married but are the backbone of the family.
 - c. Have a KTP and KK, if you do not live according to the KTP, the customer is required to submit a domicile sheet from the local sub-district or village office.

- d. Age 18 years, to 63 years at when first received financing.
- e. Having guarantor answer husband or children or relatives relatives.
- f. The customer's house is close to the house used for weekly group meetings, or about 20 minutes on foot.
- g. Prospective customers are not employees or workers
- h. The customer's per capita income for the first stage of financing is less than Rp. 800.000.
- i. Having business, or who will do business, or who previously have business.
- j. Prospective customers have their own residence or contract, if the prospective residence customer contract then the requirements must be fulfilled are already 3 years or more and have children who are still attending school in the local area.
- k. Priority is given to customers who do not have loans at formal financial institutions, only are allowed 2 sources formal from other formal financial institutions .
- l. Do not have arrears payments loans from sources other institutions.
- m. It is permissible for prospective customers to have relationships siblings or family in a group, for example aunts and nephews. But it must be placed in a different sub.

For customers continued

- a. Have a KTP and KK, if you do not live according to the KTP, the customer is required to submit a domicile sheet from the local sub-district or village office.
- b. Maximum age 65 years at maturity .
- c. The customer actively attends weekly group meetings
- d. Have a history of smooth payments.
- e. Have a business that is still running.
- f. Fulfill payment capacity, group attendance and joint responsibility according to PNM Meekar Syariah policy.
5. Financing Preparation (FP), which is a process carried out for 3 days for new customers by the Meekar Unit Head or Senior Account Officer as a condition for obtaining financing.
6. Approval is the process carried out by the Meekar Unit Head or Senior Account Officer to approve the amount of financing proposed by the customer.
7. Disbursement of financing, namely the process of disbursing financing to customers who apply and have been approved by the Meekar Unit Head or Senior Account Officer. And carried out by the Meekar Unit Head or Senior Account Officer.

Meanwhile, the disbursement process for PNM Meekar Syariah customers is also carried out in accordance with Islamic sharia, namely, with carrying out contracts. Most of ulama in Indonesia have agreed that a contract which use banks sharia in its organization is a contract which conforms with the provisions of sharia which is offered to customers as the implementation of sharia financial products and instruments. (Ascarya, 2006).

Contract which is executed between others;

- a. Murabahah contract, namely a sale and purchase agreement between Mekaar Syariah and the customer. In this case, Mekaar Syariah buys goods that the customer needs and then sells them to the customer concerned at the purchase price plus the profit margin agreed upon between Mekaar Syariah and the customer.
- b. Wakalah agreement, namely the delegation of power by someone as the first party to another person as the second party in the matters being represented. In this case Mekaar Syariah which is represented by Head Unit Meekar or Senior Account Officer gives authority to the customer to buy goods as needed.
- c. Wadiah agreement, namely an agreement to place a deposit by a customer which must be maintained and returned whenever the customer in question wishes.
8. Weekly Group Meeting (WGM), which is an activity carried out by Account Officer every week for each group which has scheduled in to make installment withdrawals.
9. Validation and surprise visit, validation namely activities to ensure in FP4S have been carried out appropriately by the Head Meekar Units to customers who have received financing. This

activity is carried out to new continued. Surprise visit, namely the activity of a sudden visit to new or follow-up customers which is carried out by Head Mekaar Unit without the knowledge of the Senior Account Officer and Account Officer to ensure whether the activities carried out are in accordance with the provisions or not.

All these activities are carried out using a cellphone that has been set up and the Meekar Digi application menu is available by the PIT PNM Meekar Unit Sharia Division, where in this case PNM Meekar Syariah Sukorame has made changes to the financing process which was previously carried out manually to become digital. PNM Meekar Sharia has also collaborated with Bank BRI one of which is by making ATM cards by Meekar customers, because the process of disbursing customer financing has changed to cashless, so PNM Meekar Sharia customers can create bank accounts through Bank BRI.

Product that is given to new for the highest loan initial new customer is a large IDR 2.000.000 - 3.000.000. with system returns interest for installments 12.5% within a period of 25 weeks and interest for return installments of 25% within a period of 50 weeks. For continuing customers, a ceiling increase of up to IDR is given. 1.500.000. For the highest loan ceiling in PNM Meekar Sharia of IDR 10.000.000 which is called mekaar plus namely a loan of IDR 7.500.000 – 10.000.000 bloom regular IDR 2000.000 – 5.000.000 retention IDR 5.500.000 – 7.000.000.

Regular Meekar installment payments are made once a week, for retention and plus ceilings payments are made every 2 weeks. For new customers, get GP(Grace Period) for 2nd week, in the 3rd week just make installment payments first installment. This aims to give customers time to turn over capital loans for capital business which will later profit from business so that it can be used as installment payments. In its activities, Islamic banks are oriented towards profit and social welfare (Ascarya & Diana, 2005).

In the process payment of the highest by customers, PNM Meekar Sharia Sukorame implements system joint responsibility where this system aims to facilitate installment payment activities within the group. Determining the amount of joint liability money in a group is determined with looking for the highest customers that have the largest in that group then, the amount of the installment divided by the number of customer members in the group except for one customer with the highest installments. Example in wrong one group in unit Sukorame has 11 customers with the largest installment of IDR. 100.000. The calculation for money responsibility jointly is $\text{IDR } 100.000 / (11 \text{ customers} - 1 \text{ customers with largest installments}) = \text{IDR } 10.000$. So the money that customers must bring to the weekly group meeting as a precaution for joint liability is IDR. 10.000 per customer. Apart from reflecting a sense of responsibility between fellow group members, joint responsibility also reflects the high value of solidarity between group members.

Conclusion and suggestions

Based on the results of research in the PNM Meekar Unit Sukorame financing process which was carried out digitally with a different process between the financing process for new customers and continuing customers. The difference lies in the socialization process, submitting the FP4S form and filling in the form, financing preparation, and validation. With the process of financing activities being carried out digitally, it is hoped that the financing process for PNM Meekar products Sharia unit Sukorame will be more effective and efficient for employees PNM Meekar Sariah unit Sukorame and customers unit Sukorame, in accordance with process financing product PNM Meekar Sariah Sukorame unit that has been determined by PNM Meekar Sharia.

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