IMPLEMENTATION OF THE PNM PROGRAM TO BUILD A PROSPEROUS FAMILY ECONOMY (MEKAAR) IN AN EFFORT TO IMPROVE COMMUNITY ECONOMIC PROSPERITY THROUGH ACCESS TO CAPITAL FOR SMEs IN DURI KOSAMBI

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Abstract: One of the financing institutions in Indonesia in the form of BUMN is PT Permodalan Nasional Madani (Persero) or commonly abbreviated as PT PNM (Persero). PT PNM (Persero) was established by the Government on June 1, 1999 with the special task of empowering micro, small, medium enterprises and cooperatives (UMKMK). Increasingly growing and having carried out business transformation, in 2015 PT PNM (Persero) launched the product PNM Mekaar (Building a Prosperous Family Economy) which provides special services for underprivileged women who are ultra micro business actors, both those who want to start a business or develop a business. The method used in this study is a descriptive qualitative research method because most of the data used in this study came from interviews with research subjects in the form of sentences or narratives. The Mekaar Program or Fostering a Prosperous Family Economy is a program to help improve the welfare of Indonesian families, especially groups of underprivileged women. The approach is taken to customers or prospective customers by motivating them to want to do business by adhering to the principles of hard work, honesty, and discipline to achieve success and improve socio-economic status or welfare. The Mekaar program also emphasizes the importance of the group’s role as a forum to promote harmony, kinship, and mutual cooperation. Mentoring and financing facilitation provided by Mekaar is also carried out using a group model. As a financing program, Mekaar targets women in the underprivileged category, who are required to form groups of 10-30 members. Loans are provided without collateral using the joint responsibility method, which means that if one member of the group is unable to pay the weekly installments, the payments are the responsibility of all group members.

Introduction

On July 4 2008 the Indonesian Government issued Law Number 20 which contains the implementation of Micro, Small and Medium Enterprises (MSMEs). With the existence of this Law, MSMEs have a strong legal umbrella foundation to become one of the national economic sectors that must be empowered and developed to be able to contribute to national economic growth. Micro, small and medium enterprises (MSMEs) are productive businesses owned by individuals and/or business entities that meet business criteria with a relatively small number of employees, business scale and turnover and are generally established with limited capital (Airlangga, 2021).

One of the financing institutions in Indonesia in the form of BUMN is PT Permodalan Nasional Madani (Persero) or usually abbreviated as PT PNM (Persero). PT PNM (Persero) was founded by the Government on June 1 1999 with the special task of empowering micro, small, medium and cooperative enterprises (UMKMK). Increasingly developing and carrying out business transformation, in 2015 PT PNM (Persero) launched the PNM Mekaar product (Fostering a Prosperous Family Economy) which provides special services for underprivileged women who are ultra-micro entrepreneurs, whether they want to start a business or develop a business. This program focuses on targeting underprivileged women or underprivileged
housewives who need capital to start or develop existing businesses in order to increase their household's economic income.¹

Research related to the Program for Fostering a Prosperous Family Economy (Mekaar) established by the government has been carried out by many researchers before. First, Nanda Lestari (2018) found that PT. Civil National Capital has a positive effect on the income of Micro and Small Enterprises (UMK) in the city of Medan. Then the Medan branch of PNM credit distribution is aimed specifically at small businesses with relatively new business ages, and PNM even distributes credit to entrepreneurs who just want to open a business.²

Second, Vina Yusepa Diana (2022) found that the PNM Mekaar program really helps people who lack capital to start a business or develop a business that is already running, especially underprivileged mothers, mothers are prioritized because PT PNM considers that mothers are capable. run and develop businesses that will or have already started and achieve prosperity, mothers can also be trained and guided by PNM Mekaar. PNM Mekaar financing program because apart from the fast and easy process, financing at PNM Mekaar does not use collateral so it is not burdensome for customers, plus loans are made in groups and installments using a joint responsibility system so customers feel very facilitated and helped by this Mekaar program.³

Third, Suharni (2012) found that the Mekaar program uses a joint responsibility system in the sense that this system is a collective responsibility within one group to fulfill credit payment obligations to the bank and if there is one or several group members who cannot fulfill credit obligations then one the group covers these obligations. The joint responsibility system affects joint responsibility for accepting new members into the group, actions or behavior of group members, and applying for loans from group members to the cooperative.

The difference between this research and the research above is that the focus in the previous research was the Influence and Analysis of the PNM Mekaar Program, whereas in this research the focus of the research is the Implementation of the PNM Mekaar Program in improving the economic prosperity of the community through access to capital for MSME players. By using several theories that will make researchers understand the phenomenon to be studied from the correct perspective. Apart from that, what differentiates this research from previous research is the location, this research itself is located in the Duri Kosambi area, Cengkareng District, West Jakarta.

The reason why researchers carried out research in the Duri Kosambi area, Cengkareng District, West Jakarta, was because it took place in several customers' houses in that area. The reason the researcher chose the location or region of Duri Kosambi was also because the researcher came from that region or area so he knew enough about the conditions of development of MSMEs in the area that was the target of the research. Apart from that, based on research, in this area, many MSMEs were affected by the Covid-19 pandemic which caused their business income to decrease, so the researcher took this object in the Duri Kosambi area and wanted to know about some of the developments in MSMEs after receiving a capital loan from the PNM Mekaar program. itself.

The theory underlying this research refers to the theory put forward by Soeharto (2006:76) which states that community empowerment is an effort to make the community independent and the potential abilities they have. Community empowerment always involves two groups that are often related, namely the community as the party being empowered and the party who

¹ https://www.pnm.co.id/
² Nanda Lestari, Skripsi: “Pengaruh PT. Permodalan Nasional Madani Medan Terhadap Usaha Mikro Kecil (UMK) Di Kota Medan”, (Medan, Universitas Sumatera Utara), hal. 52
³ Vina Yusepa Diana, Skripsi: “Analisis Implementasi Program PNM Mekaar dalam Mengembangkan Usaha Mikro Kecil Menengah”, (Lampung, Universitas Islam Negeri Raden Intan), hal. 61-64
cares as the party giving empowerment. Community empowerment is an effort to increase the abilities and potential of the community so that the community can realize its identity, as well as elevate its dignity and dignity to the maximum in order to survive and develop itself independently in the economic, social, religious and cultural fields. Apart from that, according to (Sumaryadi, 2005:11) community empowerment is an effort to prepare the community along with steps to strengthen community institutions so that they are able to realize progress, independence and prosperity in an atmosphere of sustainable social justice.

PT. Permodalan Nasional Madani (Persero) is a special financial institution whose shares are 100% held by the government. PNM was established by the government through Republic of Indonesia Government Regulation no. 38/99 dated 29 May 1999 which was later ratified by the Republic of Indonesia Minister of Justice Regulation No. C-11.609.HT.01.TH.99 dated 23 June 1999. The establishment of PNM was then confirmed through the Decree of the Minister of Finance of the Republic of Indonesia No. 487/KMK.017/1999, dated 13 October 1999, which appointed PNM as BUMN Credit Distribution Coordinator for the former Bank Indonesia Liquidity Credit Program (KLBI).

The main task of PT. PNM is providing financing solutions to Micro, Small, Medium Enterprises and people who wish to start a business. Previously, PNM distributed financing to MSMEs indirectly or through banks or BPR/S. In 2008 PNM carried out a business transformation in the form of channeling financing directly to MSMEs by establishing ULaMM (Micro Capital Services Unit). In line with business development, in 2015, PNM launched a capital loan service for underprivileged women in ultra-micro businesses through the Fostering a Prosperous Family Economy (PNM Mekaar) program.

In accordance with the ideology of the 1945 Constitution, Indonesian society must achieve social prosperity. The government is an important element in making this happen. A society can be said to be prosperous if it is able to meet all basic needs, whether it is food, clothing, a comfortable home, clean drinking water and the opportunity to continue education and have a stable job so that it can support its standard of living so that its life is free from poverty, ignorance, fear, worry. until his life is peaceful both physically and mentally (Fahrudin, 2012).

In social life, apart from being individual creatures, women are also social creatures. (Beautiful, 2016). This means that women also have the right to show their existence in society, in this regard, for some reasons women are free to move in society, because in reality women understand themselves better and realize that they are also able to work to help meet household needs (Prantiasih, 2014).

There are several aspects to entrepreneurship that determine the success or failure of a business. These include aspects of capital, management and marketing. Capital can be obtained in various ways, for example with capital that we have ourselves or with a loan. Therefore, a good partnership or social relationship is really needed in entrepreneurship. Because sometimes in entrepreneurship we can't start it ourselves either because of a lack of money, resources or creativity. Capital is an asset in the form of money or non-money owned by investors, and has economic value. Capital can be in the form of cash, it can also be in the form of buildings, machines or equipment. Some of this capital comes from their own pockets, but some is also provided by other people in an investment activity. Small and medium entrepreneurs often have capital constraints when they want to progress.

From the background explanation above, it can be concluded that the objectives of this research are as follows. First, to find out how to implement the PNM Program in Fostering a

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4 https://www.bumn.go.id/pnm/berita/86, diakses pada hari Minggu, 31 Mei 2020 pukul 16.00 WIB.
5 https://www.pnm.co.id/business/pnm-mekaar, diakses pada hari Minggu, 31 Mei 2020 pukul 16.30 WIB.
Prosperous Family Economy (Mekaar) in the Duri Kosambi area. Second, what factors support and hinder the Mekaar program in its efforts to improve community welfare. Therefore, the author tries to conduct research with the title: "IMPLEMENTATION OF THE PNM PROGRAM TO BUILD A PROSPEROUS FAMILY ECONOMY (MEKAAR) IN AN EFFORT TO IMPROVE COMMUNITY ECONOMIC PROSPERITY THROUGH ACCESS TO CAPITAL FOR SMEs IN DURI KOSAMBI" to understand, review and analyze program implementation.

**Method**

The method used in this research is a descriptive qualitative research method because most of the data used in this research comes from interviews with research subjects in the form of sentences or narratives. The research subjects in this research were all Cengkareng 2 Branch customers who took part in the Fostering a Prosperous Family Economy (Mekaar) program. Then the Research Object in this research which is the object of research is implementation which is influenced by several factors and the benefits for MSME actors in the Program for Fostering a Prosperous Family Economy (Mekaar) in the Duri Kosambi area, Cengkareng District, West Jakarta.

Instruments, the instruments in this research are observation and interviews. In the first stage, namely Observation, according to Sugiono (2013), observation is a complex process, a process that is composed of various biological and psychological processes. Two of the most important are the processes of observation and memory. In this initial stage, researchers conducted observations in the Duri Kosambi area, where there are many MSMEs, especially women, who take part in the PNM Mekaar program to help finance their sales. The researcher visited the house of one of the customers, where this was their place for weekly meetings held every Thursday accompanied by the AO (Account Officer). In this activity, the researcher took part in the meeting to observe how the PNM Mekaar Program was actually carried out, accompanied by recording the actual situation using notes on a cellphone.

Then the second stage is Interview, this stage the researcher uses semi-structured interviews. According to Sugiyono (2010), semi-structured interviews are used to find problems more openly, where the party being interviewed is asked for their opinions and ideas. The basis for choosing a semi-structured interview was that because the implementation was freer compared to a structured interview, the researcher asked questions using question and answer through face-to-face or through communication media by asking several questions to women MSMEs who took out loans at PT. National Capital Madani (Persero), apart from that, the researcher also used a cellphone to record sound during the interview.

Data Analysis, Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes, and other materials, so that it can be easily understood, and the findings can be informed to others (Bogdan in Sugiyono, 2013, p. 244 ). Or data analysis can also be interpreted as activities carried out to change the data resulting from research into information that can later be used to draw conclusions.

**Results and Discussion**

A. Implementation of the PNM Program to Foster a Prosperous Family Economy (Mekaar) in Duri Kosambi, Cengkareng District

The Mekaar Program or Fostering a Prosperous Family Economy which started operating in November 2015 is to help improve the welfare of Indonesian families, especially groups of underprivileged women. The approach is taken to customers or prospective customers by motivating them to want to try by adhering to the principles of

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6 Irawan Soehartono, Metode Penelitian Sosial; Suatu Teknik Penelitian Bidang Kesejahteraan Sosial dan ilmu Sosial lainnya, (Bandung: Remaja Rosda Karya, 2002), hal. 9.
hard work, honesty and discipline to achieve success and improve their socio-economic status or welfare. The Mekaar program also emphasizes the importance of the role of groups as a forum for encouraging harmony, kinship and mutual cooperation. The group also functions as social pressure so that fellow members remind each other to pay installments on time. The assistance and financing facilitation provided by Mekaar is also carried out using a group model.

As a financing program, Mekaar targets women in the underprivileged category, who are required to form groups with 10-30 members. Loans are given without collateral using the joint responsibility method, which means that if one member of the group is unable to pay the weekly installments, payment is the responsibility of all group members.

The Mekaar program has been running for 2 years in Duri Kosambi since the start of the Covid-19 pandemic. In the era of the Covid pandemic, many people have definitely felt the impact, especially MSMEs, so the presence of this program really helps the community’s economy, especially MSMEs, by providing capital to those who already have a business or who want to build a business. The initial capital given when it was first disbursed was Rp. 3,000,000, then 470 was deducted for installments for 2 months and savings, then the remaining Rp. 2,530,000 for initial capital.

Picture 1. PNM Mekaar Cengkareng Branch guidebook 2

This book is a customer guide book that is used during the Weekly Group Meeting (PKM) to contain credit reports that they lend to Mekaar. Below are also the names of customer members along with their installments and savings.

<table>
<thead>
<tr>
<th>No.</th>
<th>Customer Name</th>
<th>Installments</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Dede rohani</td>
<td>Rp. 125,000</td>
<td>Rp. 5000</td>
</tr>
<tr>
<td>3</td>
<td>Darmini</td>
<td>Rp. 150,000</td>
<td>Rp. 2000</td>
</tr>
<tr>
<td>4</td>
<td>Sumiati</td>
<td>Rp. 100,000</td>
<td>Rp. 2000</td>
</tr>
<tr>
<td>5</td>
<td>Evayanah</td>
<td>Rp. 125,000</td>
<td>Rp. 7,500</td>
</tr>
<tr>
<td>6</td>
<td>Romza</td>
<td>Rp. 135,000</td>
<td>Rp. 7,500</td>
</tr>
<tr>
<td>7</td>
<td>Juhroh</td>
<td>Rp. 135,000</td>
<td>Rp. 15,000</td>
</tr>
<tr>
<td>8</td>
<td>Amsiah</td>
<td>Rp. 100,000</td>
<td>Rp. 15,000</td>
</tr>
</tbody>
</table>
Table 1. List of Customer Names for Cengkareng Branch 2 Sub I

<table>
<thead>
<tr>
<th>No.</th>
<th>Customer Name</th>
<th>Installments</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Yulianah</td>
<td>Rp. 137,500</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>2.</td>
<td>Kholimah</td>
<td>Rp. 112,500</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>3.</td>
<td>Ridha</td>
<td>Rp. 75,000</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>4.</td>
<td>Ririn</td>
<td>Rp. 270,000</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>5.</td>
<td>Rohmah</td>
<td>Rp. 270,000</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>6.</td>
<td>Entin</td>
<td>Rp. 205,000</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>7.</td>
<td>Noni</td>
<td>Rp. 135,000</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>8.</td>
<td>Sella</td>
<td>Rp. 135,000</td>
<td>Rp. 2,500</td>
</tr>
<tr>
<td>9.</td>
<td>Mega</td>
<td>Rp. 135,000</td>
<td>Rp. 5,000</td>
</tr>
<tr>
<td>10.</td>
<td>Santi</td>
<td>Rp. 135,000</td>
<td>Rp. 5,000</td>
</tr>
<tr>
<td>11.</td>
<td>Chairani</td>
<td>Rp. 135,000</td>
<td>Rp. 15,000</td>
</tr>
</tbody>
</table>

The following table above shows the names of customers led by Mrs. Dede Rohani. For this installment, it is a capital loan borrowed by the customer, the installments are different because it depends on the customer's ability and business income to pay the installments. Then the savings themselves are used when there is a customer who is pressed for capital to sell, maybe the savings can be used to cover the capital. Apart from that, this savings money is also very useful if there are customers who are not responsible for their installments because the Mekaar program uses a system of joint responsibility, then if there is a customer like that, automatically all group members are responsible for the customer's installments.

If there are customers who want to take part in the Mekaar program, this is not arbitrary, of course there are several processes to take part in this program. The stages of the PNM Mekaar program are:
1. Conduct outreach, identify interviews with potential customers.

This process is carried out by going around the village area which is a potential target place, carried out by the Account Officer (AO) or even the Branch Head, to carry out direct outreach, this is aimed at women who are gathering or selling in the area, usually invited to talk casually while distributing product brochures.

Then explain briefly about the Mekaar program itself, such as explaining the objectives and facilities available for productive loans to underprivileged mothers, which is one type of MSME empowerment.

The following are the results of interviews regarding the process of introducing the Mekaar program and selecting customers as explained by field officers and their explanations:

“When selecting customers, we usually do socialization first, or sometimes we come directly to the RT, otherwise we usually look for women who are gathering and then we introduce the aims and objectives and then explain this program. But sometimes there are also mothers who deliberately invite their friends to join in the gathering.”

Apart from that, there are also the results of the researcher’s interview with one of the customers regarding their initial participation in the Mekaar program, so this is in accordance with what Mrs. Rani said, saying that:
“I initially joined the Mekaar program because I was invited by a neighbor who was also taking part in this program. Coincidentally, at that time my salted fish business had a declining turnover. He said there was a capital loan program like that, at first I was afraid because I’m not used to getting involved like this. But I wasn’t immediately interested, so I gave my husband permission first. After getting permission from my husband, I dared to accept the neighbor’s invitation. If you think about it, it was indeed quite good at that time to help with my selling capital costs”.

Then this was also said by Mrs. Dina as a Duri Kosambi customer, saying that:

“When I first heard about this Mekaar program, at that time I was going to have a snack at Mrs. Dede’s house, then I saw that her house was very busy, so I asked what was going on, she said it was a group meeting from Mekaar, but at that time I didn’t know what the program was. What’s blooming, then after explaining it, I started to understand it. Coincidentally, because I also have a ring cake business, I’ll try to get my husband’s permission first, so it’s good enough to help with my capital so I can be more enthusiastic about selling”.

So the conclusion is that customers in the Duri Kosambi area know about this Mekaar program on a door to door basis, where they only get information from their surroundings and then they meet AO to find out everything about PNM at the Weekly Group Meeting at Mrs. Dede's house who is chairman of the customer group.

Apart from that, if there are residents who want to become customers in the Mekaar program, of course there are criteria. The following are the criteria that PNM Mekaar customers must fulfill:

- PNM Mekaar services are intended for underprivileged women who operate ultra-micro businesses
- PNM Mekaar financing does not require physical collateral, but is a joint responsibility of the group, with the requirement of discipline to follow the Financing Preparation process and Weekly Group Meetings (PKM);
- One group consists of a minimum of 10 customers;
- Each group is led by a chairman;
- Weekly Group Meetings (PKM) must be held once a week, as an activity to pay weekly installments and business development.

2. Carry out due diligence of prospective customers.

This feasibility test is an activity to see the socio-economic conditions of prospective customers, which includes the condition of the house and their income level, information is obtained through visits to prospective customers' places and interviews, then this interview is carried out by the Account Officer (AO) at the prospective customer's house and should also be accompanied by husband for those who are married. Because one of the conditions for participating in this program is that you must have the husband's permission if you are married and also to obtain accurate data from both parties and avoid re-interviews which can waste time.

This is in accordance with what Mrs. Sumiati, one of Duri Kosambi’s customers, said, say that:

“When I found out about this Mekaar program from Mrs. Dede, the group leader, so I asked the officer to register with her at PKM time. So, after that, the officer came to my house to do a survey and interview regarding my sales income and also my husband's job. When the officer came to my house, he only asked for my family card and KTP, and then asked several questions while writing on the form. Then I was also given instructions about this bloom”

So it can be concluded that this feasibility test really needs to be carried out because it ensures that the customer's identity is known so that they are not mistakenly targeted. So if one day something happens, the AO will help provide solutions to customers.
However, not only do they look at the condition of the prospective customer's house, officers also look for data regarding the prospective customer's finances. Officers also ask customers about what business they will undertake when they receive sharia capital financing from PNM. This direct survey aims to see the paying ability of prospective customers, as well as to see whether these prospective customers already have a business or not. This will later be used as a reference after the customer receives financing from the institution.

3. Make financing preparations.

If the feasibility test has been carried out and the requirements provided have been collected then the next stage is financing preparation (PP) within 7 days after the activity. This financing preparation is an activity that must be participated in by every prospective Mekaar customer who has been declared to have passed the Feasibility Test stage. After determining the time and place for the implementation of the PP, the prospective customer must attend and take part in this activity.

4. Hold weekly group meetings.

Then, PKM is providing funds to MSME mothers to build the family economy so that it becomes better and makes their families prosperous. By providing this fee, customers are expected to be able to use the capital properly and correctly, as well as to advance the welfare of their families. In the process of providing fees carried out by the Mekaar program, customers must be present at the activity.

This group meeting, which is usually called a regular weekly group meeting (PKM), is held once a week, every Thursday at 10.00 WIT in the Duri Kosambi area. Usually the place to carry out this pkm is at the customer's house as a gathering point. This regular weekly meeting is held by the Account Officer (AO) to collect installments and savings, as well as provide assistance and coaching. Coaching is usually carried out by providing motivation so that group members can try productively and encouraging members to actively save. Other routines carried out by members at PKM meetings are reading prayers, reciting customer promises, reciting AO promises, reciting joint promises, and reciting Pancasila. Promises are made to further bind them and so that they are aware of their rights and obligations as customers or AO. The size of the loan given ranges from IDR 2,000,000 to up to IDR. 5,000,000.

This is in accordance with what Mrs. Dede, Chair of the Duri Kosambi Customer Group, said:

‘In my opinion, this assistance through weekly group meetings is quite effective, because it motivates us as mothers to be more enthusiastic about selling. Then also, the savings system is really helpful if we are in a tight situation like our merchandise stock is running out. This PKM
is carried out every Thursday at 10 am so customers come to my house to pay installments and make customer promises led by AO”

So this weekly group meeting (PKM) is routinely held once a week at the house of the customer leader and the customer is required to come for attendance in the form of accountability for the mothers in participating in this program, then they are also asked about the progress of their sales business. However, if there are customers who are stuck in the business they are involved in, this program will provide suggestions for improving their business either formally or through a light discussion between the customer and the Account Officer (AO). So this PKM is clearly very effective in order to find out whether the business development carried out by customers is going well or not in the activity of providing business capital.

B. Supporting and Inhibiting Factors in the Implementation of the Program for Fostering a Prosperous Family Economy (Mekaar) in an Effort to Improve Community Economic Prosperity

The implementation of the Mekaar Program cannot be separated from the existence of supporting and inhibiting factors. In this case, the supporting factor for implementing the Mekaar Program is self-awareness, the reason a person decides to take out financing can come from the person himself. Because they already understand what they need and how they can improve their family's economic situation. That customers take out loans at Mekaar because they are aware of the need for access to financing for their selling capital. Without wasting the existing opportunities, plus due to demands for needs where the money given by the husband is limited. So they are aware that the existence of this financing program in Mekaar can at least help to improve their family's economy. Then Easy Access, Mekaar's capital financing program, is one way to empower women who are still trapped in poverty. To generate interest in them, the institution makes it easier to obtain financing. Usually, to apply for a loan at a banking institution, the bank will ask for collateral in the form of valuables, and the customer must also have a job and a steady income. This is to minimize the possibility of bad credit in the future. However, unlike the procedure at PNM Mekaar, this institution also does not ask for collateral in the form of valuables, but only the approval of the husband and group leader. Priority is given to customers who take out financing who do not have a job, in other words they are housewives. But customers must really have a commitment to utilize this financing as business capital which can later become a new source of income for mothers.

The inhibiting factor in implementing the Mekaar Program in the Duri Kosambi area is the lack of accountability for group members who do not pay installments. Based on research results, what hinders the Mekaar program is if there are no customers who pay the installments, it is certain that the other customers who will cover all the installments will be the other customers in a joint venture. So this is the factor that is hampering this program, that is the importance of commitment and solidarity in this program. Then, according to the conditions at the beginning, we are jointly responsible if there are customers who do not fulfill their obligations. Joint responsibility if a customer does not fulfill this obligation is often called joint responsibility. This means that all group members agree to jointly pay the debt of one of the customers who is unable to pay the debt. So, if a customer is stuck, the group members are responsible for resolving the stuck installments.
C. Benefits of Business Capital Provided by PT. Madani National Capital (Persero) Blooms for Customers

Utilization is how to take advantage of an item or something that is quite valuable. Utilization can also be interpreted as an activity using processes and resources to learn. Utilizing the use of business capital that has been provided by Mekaar, of course customers do not use this capital only for consumptive needs, but rather customers use it to start a business and develop the business so as to achieve family prosperity for Mekaar customers.

This is done so that the capital loan that has been given by PT. Madani National Capital (Persero) can continue to benefit society for quite a long time, so that there is no loss or bankruptcy in small businesses run by underprivileged mothers. With capital loans from Mekaar, customers can help and become economically independent for their families, through the business potential of underprivileged women and the efforts made by PT. Madani National Capital (Persero) through business training, business supervision and providing business capital for underprivileged mothers. To find out how to utilize the business capital that has been provided by PT. Madani National Capital (Persero) to help customers prosper their families.

Based on the results of interviews with customers, it can be concluded that the benefits of the Mekaar program are that loans from Mekaar really help their family's economy, this loan can even meet their daily needs, but the profits can also be used for children's school fees. Moreover, capital assistance from Mekaar can certainly help with capital problems and what's even better is that if you borrow from Mekaar, the disbursement process is fast and doesn't take a long time.

Conclusion

The Program for Fostering a Prosperous Family Economy (Mekaar) in the Duri Kosambi area is very influential in developing small businesses. By providing business capital loan services for underprivileged women to use effectively, both to start and develop businesses according to their wishes. By providing training and supervision to customers, people gain knowledge to develop their businesses.

There are no longer any supporting and inhibiting factors in the Mekaar program. The supporting factor is the awareness that customers take out loans at Mekaar because they are aware of the need for access to financing for their selling capital. Without wasting the existing opportunities, plus due to demands for needs where the money given by the husband is limited. So they are aware that the existence of this financing program in Mekaar can at least help to improve their family's economy. Apart from that, the inhibiting factor is customers who do not pay the installments, which in the end is all group members who bear the installments. It is clear that this factor really hinders the running of the program.

Apart from that, this program also has benefits for customers, namely that it is used to meet their daily needs, as well as empowering the family's economy by creating an atmosphere that allows the family's potential to develop, strengthening the economic potential or power of the family, creating balance and togetherness in the family in order to achieve prosperity. family for customers.

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