

APPROPRIATE PROCEDURES FOR SHARIA MICROFINANCING AT PT PERMODALAN NASIONAL MADANI MEKAAR SYARIAH

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ABSTRACT

PT. PNM Mekaar Syariah is an institution that distributes funds to the community to help economic development within households. Sharia microfinance is one of the tasks of sharia banks, especially independent sharia banks, namely by providing facilities for providing funds and meeting the needs of parties who lack funds for entrepreneurship. This research aims to find out what procedures are appropriate and appropriate formicrofinance at PT. PNM Mekaar Sharia. The research conducted by the researcher is qualitative research with a level of descriptive explanation. Data collection conducted by researchers using observation, interview and documentation techniques. This analysis, it can be concluded that, first, the procedure for implementing financing at PT. PNM Meekaar Syariah namely: Socialization (only for groups and new customers), Feasibility test, KK and KTP, Verification, Preparation of financing, Application of Mekaar Office disbursement funds to Financial Administration Offucer (FAO), Customer approval, Disbursement of financing , Payment is coordinated with the group leader or taken at the home of each customer and Financing uses a long period of time. Second, it can be concluded that the implementation of requirements at PT. PNM Mekaar Syariah has complied with Islamic law where in sharia microfinance has used murabahah contracts, wakalah contracts and wadiah contracts. And third, the procedures and implementation at PT. PNM Mekaar Syariah is not yet classified as an appropriate creteria because customers still have difficulties in financing and using a long time.

Keywords: *Appropriate, Sharia Microfinancing, PT. PNM Mekaar Sharia*

A. INTRODUCTION

The idea of Economy always has a tendency that is getting bigger and bigger because instinctively human needs and desires always increase.¹ Increasing needs and increasingly expensive basic

commodities make the lower middle-class people confused to meet their daily needs. Womenor housewives should help their husbands to ease the burden.²

¹Imamudin Yuliain, "Islamic Macroeconomic Theory", (Depok: Rajawali Pers, 2019), p. 2

² Siti Laelatul Masrifah, " Penerapan Pembiayaan Modal Usaha Mikro Upaya Meningkatkan Perekonomian Nasabah Dalam Persepektif Ekonomi Islam Di Mitra Bisnis Keluarga Ventura", (Institut Agama Islam, 2019)

Economic *growth* is a very important part of economic policy in any country or economic system. Overall, it can be explained that economic growth will lead to greater economic opportunity and equality.³

Each region has a different pattern of economic growth from other countries. In economic development planning, the region must be able to recognize the economic, social and physical character of the area itself. In Economic development there is no strategy that applies to all regions. Every effort in economic development has the main objective of increasing the number and type of employment opportunities for the people of the area.⁴

To address the lack of access to capital experienced by micro businesses in meeting capital needs, in this case PT. Permodalan Nasional Madani (PNM) Mekaar Syariah can play a role in helping micro entrepreneurs to meet capital needs through easy and fast financing. Financing aims to assist business actors in meeting their capital needs so that the business to be run can develop and have a positive impact on the surrounding community.⁵

³Rizal Muttaain,'Economic growth in an Islamic perspective',Journal of Islamic Business Economics, Vol.1.No.2 November 2018.p118

⁴ Sry Lestari, "Analysis of the Role of Microfinance on the Development of MSMEs (Case Study at Bank Syariah Mandiri KCP. Sibuhuan Kabupaten Padang Lawas", (State Islamic Institute of Padangsidempuan), p.16

⁵ Sry Lestari, "Analysis of the Role of Microfinance on the Development of MSMEs (Case Study at Bank Syariah Mandiri KCP. Sibuhuan Kabupaten Padang Lawas", (State Islamic Institute of Padangsidempuan), p.16

Financing according to experts *First.* According to Kasmir, financing is a bill or provision of money based on an agreement and agreement between a bank and another party, requiring the financed party to return the money and bills within a predetermined period of time in exchange for profit sharing. *Second.* According to Muhammad, financing is funding issued to support planned investments. From the opinions of these experts, it can be concluded that financing is the provision of funds to support planned investments based on an agreement between the financing party and the financed party to return money or bills after a certain period of time in exchange for profit sharing.⁶

Allah's word on financing has been stated in the Qur'an found in Q.S An-Nisa verse 29:

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ
إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِنْكُمْ وَلَا تَقْتُلُوا
أَنْفُسَكُمْ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

Means: **“Wahai orang-orang yang beriman janganlah kamu saling memakan harta sesamamu dengan jalan yang batil (tidak benar), kecuali dalam perdagangan yang berlaku atas dasar suka sama suka diantara kamu. Dan janganlah kamu membunuh dirimu. Sungguh, Allah maha penyayang kepadamu”.**⁷

⁶ Siti Wulandari, " Analysis of murabahah financing marketing strategies to increase the number of members in an Islamic economic perspective", (State Islamic University of Raden Intan Lampung, 2018), p.50

⁷ Bagus Segara, " Alwasim Al-Qur'an Tajwid Kode Transliterasi Per Kata Terjemahan Per Kata", (Bekasi,2013),hlm.83

sequences. The existence of appropriate procedures for a job can be controlled properly, of course, can make large savings for the company.

Definition of Financing

Financing in the narrow sense is a financing used to define funding made by financing institutions such as Islamic banks to customers. Financing is broadly *Financing* or spending, which is funding spent to support investments that have been planned, either done alone or done by others.

According to M. Syafi'i, Antonio explained that financing is one of the main tasks of the bank, namely the provision of fund facilities to meet the needs of parties who are *deficit units*. According to the law of the Republic of Indonesia No. 10 of 1998 concerning banks, it states that financing based on sharia principles is the provision of money or bills that are equalized. Based on an agreement or agreement between the bank and another party that requires the financed party to return the money or bill after a predetermined period of time.¹¹

Micro business financing of a country's economy has a very important role not only in Indonesia, in fact it shows that the position of micro enterprises has a very strategic role in other countries. Indications that embody a role of micro businesses can be seen from their contribution to labor absorption and significant improvement in the quality of human resources. Micro business

financing is the most important sector in the development of industrial structure and economic production in developing countries in Indonesia, the development and development of micro enterprises has a strategic meaning of improving the quality of income and expanding employment opportunities.

Micro according to the large dictionary Indonesian (KBBI) means small, thin, narrow with regard to a small amount or small size. Sharia according to the Big Indonesian Dictionary (KBBI) is a religious law that establishes the rules of human life, human relations with Allah Almighty, human relationships with humans and the environment.

Sharia microfinance is one of the tasks of sharia banks, especially independent sharia banks, namely by providing facilities for providing funds and meeting the needs of parties who lack funds for entrepreneurship. Prospective customers as business actors who do not conflict with sharia are also not included in the type of fund distribution that is prohibited by law.¹²

The purpose of Sharia Microfinance is to maximize profits, aiming to obtain results from giving. The results of giving, especially in the context of profit sharing received by the bank as a reward for services from the customer, upaya minimize risk, meaning that the business carried out can generate maximum profit, therefore entrepreneurs

¹¹Zulkifli Rusby, "*Sharia Banking Management*", (Center for Islamic Education Studies Fai Uir Pekanbaru, 2017), p. 9

¹²T. Fauqal Falah Hafkhair, "*The Effect of Sharia Microfinance on the Income of Micro, Small and Medium Enterprises*", (Institut Perguruan Tinggi Ilmu Al-Qur'an Jakarta, 2018), pp.8-9

must be able to minimize the risks that may arise. The risks that will occur in a lack of business capital can be procured through financing actions, minimizing the risk of lack of capital in the business with the aim of helping customers' businesses that require funds for working capital. The fund can expand and develop business for customers, distribute excess and from surplus funds to minus funds. The bank plays an intermediary role in distributing funds. Financing channeled by Islamic banks can create new jobs and increase people's income. The increase in employment occurs because customers get financing, especially investment financing and working capital aimed at increasing business volume, of course, will absorb labor.¹³

PT. Madani Mekaar Sharia National Capital

Understanding PT. Permodalan Nasional Madani Mekaar Syariah is a capital loan service for underprivileged women micro entrepreneurs through the program of fostering a prosperous family economy (mekaar syariah). PT. PNM Mekaar Syariah or called mekaar syariah is strengthened by business assistance activities and carried out in groups. PT. Permodalan Nasional Madani Mekaar Syariah is an institution that distributes funds to the community to help economic development within households.¹⁴

¹³Lita Oktaviana, "Procedure for Distributing Small Micro Financing at BRI Syariah KCP Bandar Lampung", (Metro State Islamic Institute, 2018), pp.20-21

¹⁴ Riska Oktarila, "The Role of PT. Permodalan Nasional Madani Persero Mekaar Syariah in Developing Small Businesses in Terara

The purpose of PNM Mekaar Syariah is to provide additional capital, namely providing additional business loan capital that can be used as access to micro business funding, meeting basic needs, being able to strengthen institutional activities for women, and encouraging poverty reduction.¹⁵

Benefits distributed by PT. Madani National Capital mekaar syariah is increased financial management, saving culture, unsecured capital financing and entrepreneurial competence in business development.

B. RESEARCH METHODS

The approach used in this study is a qualitative approach with a descriptive explanation level. Based on place, research is classified (*Field Research*) is research conducted in the field or at the location to investigate the objective symptoms of something that occurs at that location. Qualitative descriptive research in the form of information is not in the form of numbers or counts.¹⁶ That is, in this study only in the form of an overview and information about appropriate procedures for microfinance at PT. Madani Mekaar Sharia National Capital.

Village", (State Islamic University of Mataram, 2020), p.5

¹⁵Rania Dyah Agustin, "Analysis of the Implementation of Women's Economic Empowerment through the PNM Mekaar Syariah Program in an Islamic Economic Perspective", (Raden Intan University Lampung, 2021), pp.67-68

¹⁶Siti Imroh, "Analysis of the Role of Microfinance in MSME Customer Business Development Study at BRI Syariah KCP Metr", (Metro State Islamic Institute, 2019) p.28

Research Place, this research was conducted at PT. PNM Mekaar Syariah located in Tanjung Batu and customers who finance from Talang Seleman village and research results, this research was conducted from September 8th to January 19th, 2023.

There are two sources of data used in this study, namely sumber data primer, the primary data in this study was taken from an interview with the branch head of PT. PNM Mekaar Syariah, Financing analysis staff, active customers and prospective customers involved in sharia microfinance at PT. PNM Mekaar Syariah and sumber data sekunder, and secondary in this study are taken from photos, books, recordings that can support the data needed by researchers at the location in accordance with the problem studied.

The data collection techniques in this study use conservation non participation, wawancara/interview and documentation. While the data analysis techniques in this study are data collection, data reduction, data presentation and verification / conclusions. And validation data used in this study includes participatory counseling, observer persistence and triangulation.

C. RESULTS AND DISCUSSION

In a special overview of research, researchers combine the results of research and discussion, which is to facilitate and be more connected in the presentation of results and discussion.

This study conducted field tests with direct participation observation and direct, in-depth, structured interviews (In-

Depth Interview) and supported documentation in the form of photos, sound recordings, interview results notes and field notes. From the results of the research obtained employee data of PT. PNM Mekaar Syariah has 26 (twenty-six) people, consisting of 6 (six) people with permanent status and 20 (twenty) people with non-permanent status. However, employees with non-permanent status can experience changes based on the number of customers. In another sense, the more the number of customers eats, the more the number of employees with non-permanent status.

In the research, the employees who were used as key informants were Mrs. Widya Sari as branch head and Mrs. Ema Melinda as financing analysis staff. Meanwhile, informants taken from several active customers and prospective customers at PT. PNM Mekaar Sharia. The number of respondents was taken from customers who were active at PT. PNM Mekaar Syariah and obtained from the calculation results using the slovin formula.

$$R = \frac{N}{1 + N \cdot (e)^2}$$

Information: R= Number of respondents

N = Number of customers

e = Critical draft or level of difficulty

Known R = 246 orang

E = 0,05

So, R= 0,0025x246 = 0,615+1

246/1,615 =152

Based on the results of research in the field, researchers can describe the results of respondents' responses that have been remanufactured by researchers and discussions include the following:

Table 1

Respondents' Responses on Microfinancing Requirements Procedure in PT. PNM Mekaar Sharia

Pernyataan	SS	S	N	TS	STS	Jumlah
Pemberi referensi calon nasabah tidak diharuskan memiliki rumah sendiri	75	45	15	12	5	152
Proses persetujuan pembiayaan berkisar 2 minggu	100	45	7	0	0	152
Persyaratan yang berlaku saat ini sangat tidak efisien dan mempersulit calon nasabah	62	45	30	15	0	152
Total	237	135	52	27	5	456
Percentage (%)	52	29,6	11,4	6	1	100

The explanation of the words gori SS, S, N, TS, STS stands for Strongly agree, Agree, Neutral, Disagree and Strongly disagree.

From the recapitulation of respondents' responses obtained by researchers, there are those who say that the category strongly agrees as much as 237 or 52.0% is a very dominant result, because the requirements procedure at PT. PNM Mekaar Syariah has not been efficient, effective, complicated requirements and uses a long time, and there are still regulations that state you must have your own house. Strongly disagree The category is not dominant because all respondents strongly agree with all these statements, so few respondents choose strongly disagree.

As for the ongoing requirements procedure at PT. PNM Mekaar Syariah includes:

1. Woman
2. Women aged 18-58 years
3. Working capital to open a business or already have a business
4. Create groups in the same environment
5. e-KTP
6. Family Card
7. Working capital approved by the husband and attached to the husband's ID card or guarantor.
8. Must have your own home¹⁷

Other options given by researchers to ongoing requirements

¹⁷ Indri Dwi Setiani, "Procedure for Providing Credit at PT. PNM Mekaar Mengalun Branch", (STIE PGRI Dewantara Jombang, 2019), p. 34

procedures with more ideal requirements include:

1. Woman. In general, the selection of the female sex is correct. But women are not required alone, men can also do financing, where men are responsible for the family economy and many men have businesses.
2. Women aged 18-58 years.
3. Working capital for business or opening a business. Where PT. PNM Mekaar Syariah must revise it, in this case not all prospective customers use their financing for business capital but are used for household needs and children's education.
4. Create groups in the same environment. In this case PT. PNM Mekaar Syariah must revise it, to make the group not necessarily in the same environment can be changed to one RT or each RT there are 2 groups and it could be more in accordance with the number of customers who do financing.
5. e-KTP and family card. In general, e-KTP and family cards are indeed proof of identity, but there is still a self-identity that states that it is true to the local

community, namely diplomas, driver's licenses, and birth certificates.

6. Business capital approved by the husband. And attached a copy of the husband's or guarantor's ID card. In this case PT. PNM Mekaar Syariah must revise it, which does not have to be accompanied by a copy of the ID card of the husband or guarantor, it can be changed to a certificate of the person in charge which can be proof that there is a person in charge of the prospective customer.
7. Having to have their own house is abolished because not every prospective customer has their own house, let alone a newly married prospective customer and still a girl.

With changes or reforms to existing requirements, it will increase the target and turnover of microfinance at PT. PNM Mekaar Sharia.

Table 2

Respondents' Responses on Microfinance Implementation Procedures at PT. PNM Mekaar Sharia

Pernyataan	SS	S	N	TS	STS	Jumlah
Pelaksanaan yang ada belum efisien karena harus melakukan pertemuan kelompok mingguan	70	45	32	5	0	152
Proses prosedur pelaksanaan belum efisien karena	64	47	25	13	3	152

menggunakan waktu jangka pendek						
Dari prosedur pelaksanaan kekurangan persyaratan seharusnya calon nasabah bisa melakukan pembiayaan	60	55	37	0	0	152
Total	194	147	94	18	3	456
Persentase (%)	42,5	32,2	20,6	4	1	100

From the recapitulation of respondents' responses obtained by researchers, there are those who say that the category strongly agrees that 194 or 42.5% is a very dominant result because the implementation procedure at PT. PNM Mekaar Syariah is not efficient and effective, the current implementation makes it difficult for customers and there are still implementation procedures that state that they must conduct weekly group meetings and the term of financing implementation uses short-term time. Strongly disagree the category is not dominant because all respondents strongly agree with all these statements, so few respondents choose strongly disagree.

Based on the findings of research conducted by researchers on key informants and informants stated that the procedure for implementing microfinance at PT. PNM Mekaar Syariah includes:

1. Socialization (only for groups and new customers)
2. Due diligence
3. Verification
4. Financing preparation

5. Application for Mekaar Office disbursement funds to *Financial Administration Offucer* (FAO)
6. Customer consent
7. Disbursement of financing
8. Weekly group meetings

The process of implementing sharia microfinance that must be fulfilled before becoming a customer at PT. PNM Mekaar Syariah includes:

1. *Socialization (only for groups and new customers)*

The socialization process is the first stage of the Mekaar Syariah financing process, in socialization activities, target determination is carried out which plays an important role in identifying women who meet the terms and conditions as financing targets. It must be ensured that the woman is really from a pre-prosperous family. Socialization is divided into two stages, which are as follows:

1. Socialization at the level of local government officials
2. Customer level socialization

Socialization is carried out to prospective customers, including:

- a. Carry out mobile activities in the village area or people who are the place where potential customer targets are located.
- b. Carry out Mekaar socialization activities to customers in the form of groups.

2. *Feasibility test (UK)*

Feasibility test is an activity to see the socioeconomic conditions of prospective customers, which are as follows:

1. Income level and home condition
2. Information obtained through visits to prospective customers' premises and interviews using a list of questions
3. The interview is conducted by the *Account Officer* at the prospective customer's home and must be attended by the prospective customer's spouse for those who are married, as well as the head of the family and wife in order to obtain more accurate data and avoid repeated interviews.

3. *Verification*

Verification is carried out by the branch head or SAO (*Senior Account Officer*) with the aim of ensuring customer data in real time in the field by bringing customer data that has

been processed UK by officers, then the branch head or SAO validates customer data on the due diligence that has been filled in by the officer completely

4. *Financing Preparation (FP)*

Financing preparation is an activity that must be followed by every prospective Mekaar Syariah customer who has been declared to have passed the feasibility test stage. The financing was carried out for five days which aimed to create a strong credit discipline foundation and ensure all prospective customers understood the procedures and rules in Mekaar. As for what must be explained by the *Account Officer* or Mekaar officer in the PP, including about:

1. Mekaar financing regulations
2. Requirements and procedures for applying for business capital
3. Rights and obligations of prospective customers

5. *Application for Mekaar Office Disbursement Fund to Financial Administration Officer (FAO)*

Customer completeness data that passes the feasibility test will be processed by AO officers to submit disbursements to FAO with a predetermined period during the PP process. Submission of disbursement to the administration no later than D-4 (four) days before disbursement.

6. *Customer Approval*

Customer approval is carried out by the branch head or SAO when the due diligence process, verification, financing preparation and submission of disbursement funds to the admin have been carried out in accordance with applicable regulations in Mekaar Syariah, customer endorsement or approval carried out by the branch head or SAO is to reconfirm the data that has been processed by the AO, whether financing preparations have been made, and explain the regulations in the first financing application and installment process.

7. *Disbursement of Financing*

Disbursement of financing is the handover of disbursement funds to customers. Disbursement is carried out by the head of the branch, SAO can also be FAO, when in the disbursement process all group member customers must be present and witness the receipt of disbursement funds to be used for business capital, ready to be responsible and ready to take responsibility. And if you do not attend due to illness or there is a reason that can be received according to the Mekaar policy book, it will be postponed for one week.¹⁸

Another option given by researchers to the implementation process after becoming a customer at PT. PNM Mekaar Syariah are:

1. Looking at the respondents' statements, they strongly object to conducting weekly group meetings and it is better for the parties who lend funds to take bills at their respective customers' homes or coordinated by the group leader, because not all customers can attend weekly groups, while customers also have work activities which when the customer leaves his job to attend weekly group meetings will affect the turnover of customers who will later will affect the payments that will be paid weekly.
2. M changed the procedure for implementing microfinance at PT. PNM Mekaar Syariah which uses short-term to long-term time to ease the burden on customers.

Table 3

Respondents' responses on microfinance implementation procedures and procedures in PT. PNM Mekaar Syariah has been implemented

¹⁸Ikhlimah Putri, "Analysis of Credit Financing Procedures at PT. Permodalan Nasional Madani Mekaar Syariah (PNM Mekaar Cabang

Sawi)", (Politeknik Harapan Bersama ,2021), pp 50-61

Pernyataan	SS	S	N	TS	STS	Jumlah
Kedua prosedur yang sudah dilaksanakan dan sedang berlangsung ternyata memberatkan nasabah	65	55	29	3	0	152
Harus dilakukan review dari kedua prosedur yang ada	75	41	25	11	0	152
Kedua prosedur yang dilaksanakan belum sesuai dengan aturan yang telah ditetapkan oleh PT. Permodalan Nasional Madani Mekaar Syariah	80	32	25	15	0	152
Total	220	128	79	29	0	456
Persentase (%0	48,2	28,1	17,3	6,4	0	100

From the recapitulation of respondents' responses obtained by researchers, there are those who say that the category strongly agrees as much as 220 or 48.2% is a very dominant result because the implementation procedures at PT. PNM Mekaar Syariah has been implemented but is still burdensome for customers and has not been in accordance with the regulations set by the company, and must be reviewed from both existing procedures. The disagreement category is not dominant because all respondents strongly agree with all these statements, so few respondents choose not to agree.

Based on the findings of researchers conducted on key

informants and informants, researchers can conclude that the requirements and implementation of microfinance at PT. PNM Mekaar Syariah is not yet classified as an appropriate criteria because there are still customers who have difficulty in financing and using a long time.

Other options that researchers provide for companies to do are:

1. Review and revise the two procedures that have been set, because both procedures are burdensome for customers where when customers object to customers canceling financing applications, this will affect the company's turnover and targets.

2. The lender must implement the rules set by the company and change the regulations that burden customers into rules that are truly in accordance with the customers so that no more customers object to the two procedural processes carried out thereby increasing turnover and targets in the company.

As for the practice of requirements procedures and implementation procedures at PT. PNM Mekaar Syariah is not in accordance with the procedures determined by the company, including:

1. Incomplete financing application file
The financing application file should contain complete requirements and in accordance with applicable regulations, but prospective customers often lack requirements such as KK and KTP.
2. Account Officers who do not carry out the financing preparation process correctly or not in accordance with company procedures such as the stages of regulations or explanations that must be obeyed by customers during PP1-PP4, and do not conduct real due diligence make customers irresponsible.
3. Signature of the husband or person in charge of the customer
The application for financing must be accompanied by the

signature of the husband or person in charge of the customer which is used for guarantees or proof of agreement between the customer and the officer if the customer cannot pay installments. But often this is not done by officers with obstacles because her husband or the person in charge is out of town.

4. Mekaar policies are often improperly implemented by Mekaar officers. Among them are not in accordance with procedures when recruiting customers.
5. Financing applications that cannot be surveyed on that day, but wait tomorrow or next week again. In the financing application for further customers, it must be re-surveyed by the Account Officer, but often it cannot be surveyed on the day of the financing application due to the distance of the survey location is far, the application for financing is too late and the work of the *Account Officer* is still very much and cannot be left today so that it becomes an obstacle in providing financing to customers.
6. Management and managerial problems in the management of the corporation are less professional, thus hampering

the financing process to customers.¹⁹

Table 4

Respondents' responses on requirements procedures and micro-implementation procedures in PT. PNM Mekaar Sharia is in accordance with Islamic Sharia

Pernyataan	SS	S	N	T	ST	Jumlah
Kedua prosedur ini sudah sesuai dengan syariat islam	152	0	0	0	0	152
Proses dari kedua prosedur yang dijalankan tidak ada bunga	80	72	0	0	0	152
Kedua prosedur yang ada mengandung akad murabahah, wakalah dan wadiah	77	75	0	0	0	152
Total	309	147	0	0	0	456
Persentase (%)	67,8	32,2	0	0	0	100

The results of the recapitulation of respondents' responses obtained by researchers said that the category strongly agreed as much as 309 or 67.8% was a very dominant result because of the requirements procedures and implementation procedures at PT. PNM Mekaar Syariah is in accordance with Islamic law and uses contracts in the financing process and there is no interest in the procedures carried out. Neutral said the category is not dominant because all respondents strongly agree with all these statements, so few respondents choose neutral.

From the findings of research conducted by researchers with key informants and informants of PT. PNM Mekaar Syariah can be seen that the implementation of financing requirements has complied with Islamic law where microfinance has used wadiah contracts, wakalah contracts and murabahah contracts.

The contract used in the microfinancing process at PT. PNM Mekaar Syariah includes:

Financing with murabahah contract

Meubahah is a buying and selling contract, where the seller must tell the price of the product he buys and determine a level of profit in addition to the agreement. Therefore PT. PNM Mekaar Syariah in providing murabahah contract financing can represent the purchase of these goods to customers based on the principle of wakalah.

Akad wadiah

Implementation of savings at PT. PNM Mekaar Syariah uses a wadiah contract. Where the wadiah contract is a

¹⁹Indri Dwi Setiani, "Procedure for Providing Credit at PT. PNM Mekaar Mengalun Branch", (STIE PGRI Dewantara Jombang, 2019), pp. 34-35

deposit made by Mekaar Syariah customers. Form of savings at PT. PNM Mekaar Syariah includes:

1. Deposit money

Deposit money is a form of voluntary money custody from customers easily and safely, where withdrawals and deposits can only be done during weekly group meetings.

2. Liability money (UP)

Liability money is money belonging to customers entrusted to Mekaar Syariah which is recorded in a passbook or deposit with the nominal amount of accountability money in the first stage of financing is 5%. The responsibility money can only be taken when the customer has completed or the loan has been paid off.

3. Solidarity money

Solidarity money is customer money collected per group of twenty-five thousand and put in envelopes kept by the head of each group to be used when customers are in an emergency. And if the money is used, it is mandatory for customers to replace it after one week of use.

Akad Wakalah

Granting power from PT. PNM Mekaar Syariah to customers to buy goods as needed is called a wakalah contract. The definition of a wakalah card is an agreement whereby the authorizer to the assignee of power of attorney to carry out a task on behalf of the grant of power.²⁰

D. CONCLUSIONS AND SUGGESTIONS

Based on the results and discussion of research entitled appropriate procedures on sharia microfinance at PT. Permodalan Nasional Madani Mekar Syariah then researchers can explain the following conclusions:

1. Microfinance implementation procedure at PT. PNM Mekaar Syariah includes Socialization (only for groups and new customers), Feasibility Test, Verification, Preparation of financing, Application for disbursement funds, Customer approval, Disbursement of financing, Weekly Group Meetings and Short Term. In this case, from the implementation procedure there is an improvement or a change in procedure must be made where weekly group meetings are revised to payin coordination with the group leader or taken at the home of each customer and the short period is changed to a long period of time.
2. In the implementation of financing requirements at PT. PNM Mekaar Syariah complies with Islamic law because the approval process has used murabahah contracts, wakalah contracts and wadiah contracts. In the procedure, financing requirements must be more flexible in determining the gender

²⁰Riska Oktarila, "The Role of PT. Permodalan Nasional Madani (Persero) Mekaar

Syariah in Developing Small Businesses in Terara Village", (State Islamic University, 2020), p.57-59

and origin of the prospective customer's domicile. The financing requirements will be more in accordance with Islamic law by prioritizing men over women because those responsible for the family economy are men. Meanwhile, in the domicile requirements, customers are more likely to capture the benefit of the people not only in the same environment but as a whole according to the number of customers who make financing.

3. The requirements procedure in this finance company is not appropriate for customers, especially prospective customers because administrative data including gender, customer identity is classified as rigid and inflexible. Researchers found that the appropriate requirements for customers are women and men, aged 18-58 years, working capital to open a business and business, making the group not required to be in the same environment can be comprehensive according to the number of customers, e-KTP and diploma or driver's license and birth certificate, business capital approved by the husband accompanied by a certificate of the person in charge and not required to have their own house. While the implementation procedure is not yet appropriate, including weekly group meetings and short periods. In this case, research findings in the implementation procedure to be appropriate are socialization for

new customers, feasibility testing, verification, preparation of financing, application for disbursement funds, customer approval, disbursement of financing, payment coordinated by the group leader or taken at the home of each customer and the financing period using a long period of time.

With the findings in the procedures for requirements and implementation of financing, it aims to attract more customers, and the financing target from PT. Madani Mekaar Sharia National Capital may increase.

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