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**BEHAVIOR OF SOCIETY IN MANAGEMENT  
PNM MEKAAR LOAN CAPITAL**

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**Abstract**

This article aims to determine community behavior in providing loan capital from PNM Mekaar (Civil National Capital to foster a prosperous family economy) to the community in Tanjung Jati Village PTPN II District. Binjai, Langkat Regency. The government has established a financing program for business capital for people who lack capital. One of them is PT. PNM (Civil National Capital). PT. PNM (Civil National Capital) was established as part of the government's strategic solution to improve the welfare and economic equality of society through developing access to capital and capacity building programs for Micro, Small and Medium Enterprises (MSMEs). This research uses qualitative research methods, using primary data sources. The results of the research are community behavior in managing loan capital from PNM Mekaar (Civil National Capital to foster a prosperous family economy) in the community in Tanjung Jati Village PTPN II Kec. Binjai, Langkat Regency with its development Business Enhancement Income Which Done by poor people by taking advantage of it Source Available Power .

**Keywords : Behavior, Society, Capital Management, Mekaar Loans**

**INTRODUCTION**

One of the problems in Indonesia is poverty (Swastika & Supriyatna, 2016) . Poverty is a classic problem that continues to be a concern for the government (Spicker, 2007) . Poverty can be interpreted as adversity, this is due to a lack of income to meet basic or basic living needs (Djafar et al., 2019) . The causes of poverty include the rate of population growth, labor force, low level of education,

and unequal distribution of income (Sachs, 2008) . Poverty alleviation and community empowerment is one of the tasks of local government which must be carried out in accordance with the mandate of statutory regulations. Poverty alleviation and community empowerment cover very broad aspects including economic, social, cultural and even political aspects. Poverty alleviation and community empowerment are one of the efforts to improve community welfare (Efendi et al., 2019) (Yanti et al., 2024) .

In dealing with changing economic conditions, running a business whether large or small scale can be a main or side source of income. To start a business, an entrepreneur can make this happen using personal capital, either individually or in groups (Joensuu-Salo, S. , Viljamaa, A. & Varamäki, 2020) . However, if personal funds are insufficient, the step an entrepreneur will take is to seek a business capital loan (Zakia & Marifatullah, 2023) . There are many types of cooperation that can be carried out by the community, including cooperation and mutual assistance which has become a culture in society, namely the practice of lending and borrowing or debts and receivables (Stupnytska, 2018) .

Capital is one of the production factors that supports starting and developing a business. However, in reality, not all economic actors have their own capital to open a business. For this reason, they are looking for ways to start a business even though they don't have their own capital. The solution is to take out a capital loan (Hartanto, 2023) . Business capital loans are loans intended to be used to start, maintain and develop a business which can be applied to banks or other financial institutions. The concept of lending and borrowing in Islam is solely an act of benevolence between the well-off and the poor so that a mutually helpful relationship can be established between the two groups (Oktase, 2019) .

PMN Mekaar's financing or loans in the form of credit provide enormous benefits for small or lower middle class communities. Apart from that, people can more easily make financing at PNM Mekaar because the financing managed does not use collateral but instead applies a trust system to customers. (Syamsurizal et al., 2021) . The Mekaar program is specifically for underprivileged women who have unutilized time and skills due to lack of capital. At PNM Mekaar (Civil National Capital developing a prosperous family economy) provides capital loans and instills important values for each customer to be honest in conducting their business, disciplined in attendance at meetings with groups and also repaying loans and working hard to continue developing their business (Pratiwi, 2020 ) (Sartika, Syamsurizal, Putri, 2023) .

The capital assistance distributed by PNM Mekaar (Civil National Capital for fostering a prosperous family economy) for the initial loan is IDR 2,000,000,- and the repayment period is 50 weeks, with weekly installments of IDR 50,000,-. With the capital assistance of Rp. 2,000,000 ,- which is used for trading businesses, it is hoped that this capital will be able to help develop the businesses of the people who borrow it, so that after the repayment is completed they will have their own capital. The Mekaar program is one of the programs that must exist because it is a poverty alleviation program, especially for women in an effort to improve the economic welfare of their families (Ramadhan, 2022) .

However, in reality at the research location, the economic conditions of the people who borrowed capital have still not changed. Apart from that, after the author researched it turned out that there were several customers who did not have a business even though having a business was one of the requirements to become a Mekaar customer. Of course, this has deviated from the regulations set by PNM

Mekkar Syariah. Apart from that, the behavior of people after receiving a loan from PNM Mekkar Syariah is that the customer does not use it for business capital, the loan is used for primary needs. Furthermore, there are customers who are not responsible for payments, so that other members share the costs of these problematic customers.

## **A. Theoretical review**

### **1. Public Behavior**

Human behavior is the result of all kinds of experiences and interactions between humans and their environment which are manifested in the form of knowledge, attitudes and actions. Robert Kwik stated that behavior is the actions or actions of an organism that can be observed and can even be studied. According to Purwanto, behavior is all visible or invisible human actions or deeds that are based on or not, including how to speak, how to do things and react to everything that comes from outside or from within him (Razak, 2016) .

Production is a process or cycle of economic activities to produce certain goods or services by utilizing production factors within a certain time. Production activities in economics are defined as activities that create benefits (utility) both now and in the future . Companies are always assumed to maximize profits in production. In Islam, production can be interpreted as a human effort to improve physical, material conditions and morality as a means to achieve the goal of life in accordance with Islamic law, happiness in this world and the hereafter. In economic activities the main goal is to seek maximum profits by managing the use of production factors as efficiently as possible, so that efforts to maximize profits can be achieved in an efficient manner. Several aspects of carrying out production by a Muslim are (Razak, 2016) :

The aim of production in Islam is to create optimum benefits for individuals and as a whole. With this optimum masalah , falah (luck) will be achieved which is the ultimate goal of economic activity as well as the goal of human life. Producers' efforts to obtain maximum mashallah can be realized if producers apply Islamic values. In other words , all production activities are bound by an Islamic order of moral and technical values. In line with the production objectives in Islam above, there are several production values according to Islamic teachings, namely (Firmansyah, 2018) :

## **2. Consumption Behavior**

The desire to fulfill life's needs is a human instinct. Since childhood, even when they were just born, humans have expressed the desire to fulfill their needs in various ways . To obtain goods and services, a sacrifice is required, for example in exchange for money or other forms of exchange, that is what is called economic goods. In general, economic goods can be grouped into two large parts, namely consumer goods *and* capital goods ( Firmansyah, 2018 )

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2018)"},"properties":{"noteIndex":0},"schema":"https://github.com/citation-style-  
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Consumer goods are goods purchased by final consumers for direct consumption by those consumers. Meanwhile, capital goods are goods used to produce other goods, for example printing machines, textile spinning machines, industrial raw materials, building materials, and so on (Firmansyah, 2018) .

In economic theory, a person's satisfaction in consuming an item is called utility or use value. If the satisfaction with an object is higher, the higher its use value will be. Conversely, if the satisfaction with an object is lower, the lower its use value will be. Satisfaction in conventional terminology is interpreted as the fulfillment of physical needs (Firmansyah, 2018) .

When people's needs can still be met by existing resources, there will be no problems, and there will not even be competition. However, when a person's or community's need for goods and services exceeds the ability to provide those goods and services, what is called a shortage will occur. At times like that, humans will face a choice to allocate the resources they control so that their needs are met optimally. Scarcity also makes a person wise in determining the allocation of the resources he has (Firmansyah, 2018) . In general, no one can know what is good for his own interests except he himself. Some basic principles in consumer behavior analysis are as follows (Fatimah & Nuryaningsih, 2018) .

### **3. Loan Capital Management**

#### **a. Capital**

Capital can be understood as a tool that has the benefit of being processed so that it can produce other goods. Capital can be seen in various forms, for example factory machines, office machines , shop buildings, rented buildings, vehicles and so on which are used to produce further. Capital is a means of production that produces, not as a basic factor of production, but as a means of procuring land and labor. All objects that generate income other than land must be considered capital, including public property (Rendi, 2022) .

Capital occupies a specific place. In matters of capital, Islamic economics views that capital must be free from interest. All objects that generate income other than land must be considered capital. Islam regulates the management of capital in such a way as to be as fair as possible, protecting the interests of the poor and needy with the rule that capital is not allowed to accumulate only for a few rich people. The form of justice that Islam teaches in matters of capital is by mandating zakat, mudharabah and musyarakah contracts (Rendi, 2022) .

Capital is goods or equipment that can be used to carry out the production process. Capital can be classified based on its source, form, ownership, and nature (Rendi, 2022) :

In Islam, capital is productive in the sense that labor assisted by capital will produce more than those without capital. Capital in the concept of Islamic Economics means all assets that are valuable in the Sharia view, where human activities participate in production efforts with the aim of development. (Syamsurizal et al., 2021) .

#### **b. Loan Capital**

A loan is a type of debt that can involve all types of tangible objects, although it is usually more often identified with a monetary loan and debt is something that is

borrowed. A loan is an asset or object that is lent to another person to take advantage of it and return it to the owner. Lending and borrowing in Islam is a form of mutual help. The concept of lending and borrowing in Islam is solely a good deed between those who can afford it and those who cannot afford it so that a relationship of goodwill and mutual assistance can be established between the two groups because the purpose of the loan is help and assistance to people in need and Islam does not allow someone who giving a loan makes the loan given a source of profit for him. That's why the person who gives the loan is given the same reward as the person who gives charity (Rahmah, 2019) .

A loan for business capital is a loan intended to be used to start, maintain or develop a business which can be applied to a bank or other financial assistance agency. (Yanti et al., 2024) .

### **c. Capital Management**

In order to achieve greater production, humans always think about how to increase capital, namely by saving or by looking for other sources. Wealth is a gift from Allah SWT which must be used for the benefit of society at large. Use your assets as productive capital, don't be consumptive, go on a spree, waste your wealth which will cause social jealousy. This not only invites social jealousy but also makes people's capital become unproductive. If the money to buy jewelry is deposited in the bank, the savings will become productive capital that can be used by the business world because it is managed for the purposes of establishing or expanding a business (Rahmah, 2019) .

Understanding how to manage cash effectively requires knowledge of the working capital cycle. The steps in the working capital cycle according to Longenecker are (Rahmah, 2019)



## **Research methodology**

This type of research is *Field Research* or what is called field research, meaning "A research carried out in the field or at a research location, a place chosen as a location to investigate objective symptoms. In accordance with the research focus taken from the title, this researcher is classified as descriptive research (Arikunto, 2012) .

## **Discussion**

### **1. Management of loan capital from PNM Mekaar (Civil National Capital to foster a prosperous family economy) in Tanjung Jati Village PTPN II District. Binjai, Langkat Regency**

In practice, capital financing at PNM Mekaar Syariah Tanjung Jati Village PTPN II Kec. Binjai Langkat Regency is only allowed to take out this loan for 1 person on 1 Family Card (KK) and there is no collateral for this loan from PNM Mekar. The mechanism used by PNM Mekaar is by going down to villages to socialize capital loans.

This socialization is attended by mothers in the village, where they will then form a group with a minimum of 7-10 members per group. Next, Mekaar carried out a UK (Due Test), namely to check the Family Card, KTP and PJ KTP (husband/guardian's KTP). After everything has been collected, Mekaar verifies all community data whether they are eligible to receive a capital loan or not. After the verification was complete, Mekaar again carried out PP1 (First Financing Preparation) to explain PNM Mekaar. After PP1, Mekaar then carried out PP2 (Second Financing Preparation) to explain the loan procedures and procedures for paying or repaying the loan in installments. After PP2, Mekaar then carried out PP5 (Submission) again which was carried out by KC/SAO. This is where an agreement

is made between the customer and Mekaar who provides the loan. After PP5 is completed, the next stage is disbursement of funds . After the disbursement, each group then holds a PKM (Weekly Group Meeting) where customers pay the loan installments in installments. The PKM must be carried out by the customer, if one customer does not pay installments, then the other customers must be jointly and severally responsible to cover the customer's unpaid installments .

PT Permodalan Nasional Madani (Persero) as a distributor of Ultra Micro (UMi) financing with a direct distribution pattern. PNM Mekaar provides group-based capital services intended for underprivileged women, ultra-micro entrepreneurs, both those who want to start a business or develop a business. PT Permodalan Nasional Madani (Persero) or PNM is also present as a solution to increase welfare through access to capital, mentoring and capacity building programs for business actors. Capital Borrowing Practices at PNM Mekaar Syariah Tanjung Jati Village PTPN II Kec. Binjai, Langkat Regency provides a number of business capital to be developed by the community.

So, having this capital loan is very useful and helps the economy of the people in the village because there are still many people who are underprivileged and unemployed because they don't have the capital to open a business. So with the presence of this capital loan program from Mekaar, village communities can use the loan funds to open businesses such as selling and raising livestock.

With the Mekaar Syariah loan from Tanjung Jati Village PTPN II Kec. Binjai Langkat Regency can make it easier for people to obtain capital loans without collateral so that people can easily get loans quickly without having to complete many conditions. PNM Mekaar Syariah Tanjung Jati Village PTPN II Kec. Binjai Langkat Regency also provides benefits to the community for entrepreneurial competence

and business development, where entrepreneurial competence is knowledge, attitudes and skills that are connected to each other which are needed by an entrepreneur to be trained and developed in order to be able to produce the best performance in managing his business to be appropriate. with targets. So, the presence of the Capital Loan program at PNM Mekaar Syariah is very helpful in encouraging the economy of the Tanjung Jati village community PTPN II Kec. Binjai, Langkat Regency.

## **2. Community behavior in managing loan capital from PNM Mekaar**

who took part became part of PNM Mekaar by volunteering to become customers of Mekaar and will take part in every activity done by Bloom. Amount public Which become customers in the Tanjung Jati Village area PTPN II Kec. Binjai, Langkat Regency is already classified big. Here is the explanation Wirda's mother:

As for community behavior in managing loan capital from PNM Mekaar (Civil National Capital to foster a prosperous family economy) in the community in Tanjung Jati Village PTPN II District. Binjai Langkat Regency according to observations and results of interviews conducted by researchers is as follows:

- a.** Developing Business Enhancement Income Which Done by poor people by taking advantage of it Source Available Power On implementation program Building Economy Prosperous Family, PNM Mekaar Medan Satria provides loan capital to customers For open business with several levels as time goes by. Entire customers Which combined in PNM Bloom Tanjung Jati Village PTPN II Kec. Binjai, Langkat Regency on initially get cycle loan the beginning, just that the difference is the length or new customers who are already members and also customers level presence Which make cycle loan Can increase after repayment. The purpose of vision And mission Program Bloom that is with create Lots businessman small And Also open field work And program This Also Lots in interested by community, especially mothers who are customer members from PNM Mekaar Tanjung Jati Village PTPN II

Kec. Binjai, Langkat Regency. The number of people who are customer members from PNM Bloom Tanjung Jati Village PTPN II Kec. Binjai, Langkat Regency make officer must often conduct surveys with customers so they can do more ensure that the loan provided is used for open business or with should like agreement on when making a loan.

- b. Increasing Public Awareness of Efforts Enhancement Well-being Family Poor in The environment

In implementing the PNM weekly activity program Bloom Tanjung Jati Village PTPN II Kec. Binjai, Langkat Regency accompany through officer Which deployed to customers at every group meeting Which done For gather installments And Also do discussion about business Which done para customers.

As for besides activity payment installments Which done at the gathering every week, PNM Mekaar Tanjung Jati Village PTPN II Kec. Binjai, Langkat Regency also provides additional knowledge such as motivation to customers so that they Can still optimistic in operate his business as well as help manage finance from business Which currently executed.

## **A. Conclusion**

The conclusions of this research are as follows:

1. Management of loan capital from PNM Mekaar (Civil National Capital to foster a prosperous family economy) in Tanjung Jati Village PTPN II District. Binjai Langkat Regency: In practice capital financing at PNM Mekaar Syariah Tanjung Jati Village PTPN II Kec. Binjai Langkat Regency is only allowed to take out this loan for 1 person on 1 Family Card (KK) and there is no collateral for this loan from PNM Mekar.
2. Community behavior in managing loan capital from PNM Mekaar (Civil National Capital to foster a prosperous family economy) in the community

in Tanjung Jati Village PTPN II District. Binjai, Langkat Regency

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