

## THE ROLE OF NATIONAL CIVIL CAPITAL MEKAAR SYARIAH IN IMPROVING THE COMMUNITY ECONOMY

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### ABSTRACT

This research aims to find out the role of the Madani Mekaar Syariah National Capital in improving the community's economy in developing small businesses in Jombang Village. By providing business capital loans for underprivileged women or mothers to use effectively, both to start and develop businesses according to their wishes. With the National Madani Mekaar Syariah capital, it makes it easier for underprivileged women to build businesses. starting from a small amount of capital provided by PNM Syariah Jombang to large capital, so that with the increase in capital provided by PNM, mothers can open businesses for their daily lives. In this research, the method used is a qualitative method using narrative

**Keywords :** Capital,Improvement,,Economy, and Public

### 1. INTRODUCTION

Society is humans who constantly interact or relate to other humans in a group. The ever-changing nature of society is something that cannot be avoided. Society is part of the objective reality of the individuals who are its members. The life of a society is a social system where the parts within it are interconnected with each other and make these parts into an integrated whole.

According to Saifudin (2016:20), in order to meet the needs of society, employment opportunities must be needed that can absorb every existing workforce. In fulfilling life's needs in order to be prosperous, people who have potential and can see clearly their existing abilities and are able to identify the environment, can find business opportunities. Therefore, efforts are made to meet life's needs.

PNM Mekaar Syariah was established on July 8 2019, in Jombang Village, Jombang District, Jember Regency. Madani Syariah National Capital provides special capital to underprivileged women, seeing as many women only focus at home taking care of the household. So there is still a lot of free time that is not used. It would be good to use this free time to produce something productive, for example by entrepreneurship.

PNM Mekaar sharia is strengthened by business assistance activities and carried out in groups. This is determined by how much PNM Mekaar sharia is able to distribute funds to the community so that the community is able to carry out optimal production. This capital financing can be used to meet business needs, increase production, trade needs, and increase the utility of a good.

The loan given to customers or the public for the initial loan is IDR 3,000,000. In the return agreement of IDR 75,000/week with a term of 1 year 2 months with 50 deposits. Capital lending at PNM Mekaar Syariah in Jombang Village has been running for almost 4 years. If the recovery is smooth then PT. Madani National Capital will add IDR 5,000,000 to the loan with a different repayment amount from the initial loan.

The people of Jombang Village, especially the underprivileged women there, borrow because of the large amount of expenditure required to meet their daily needs and for business capital, so many people in Jombang Village choose to become entrepreneurs by borrowing capital from PNM Mekaar Syariah.

Based on the above background, the author is interested in conducting research with the title "The Role Of National Civil Capital Mekaar Syariah In Improving The Communityeconomy"

Based on the background above, this research problem can be formulated:

1. What is the role of PNM Mekaar Syariah in improving the economy of the Jombang Village community?
2. How is the use of business capital provided by PNM Mekaar Syariah for customers?

Based on the problem formulation that has been proposed, the objectives of this research are:

1. To find out the role of PNM Mekaar Syariah in improving the economy of the Jombang Village community?
2. To find out the use of business capital provided by PNM Mekaar Syariah for customers?

## 2. LITERATUR REVIEW

### 1 Definition of Syariah Bank

Meanwhile, according to Heri Sudarsono (2008:27) Sharia Bank is a financial institution whose main business is providing credit and services in payment traffic and money circulation which operates in accordance with sharia principles.

Based on Law no. 21 of 2008 concerning Sharia Banking, sharia banks are banks that carry out business activities based on sharia principles or principles of Islamic law. The principles of Islamic sharia in question include the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (alamiyah), and do not contain gharar, maysir, usury, unjust and haram objects, as

which is regulated in the fatwa of the Indonesian Ulema Council. Apart from that, the Sharia Banking Law also mandates sharia banks to always carry out social functions while also carrying out functions like baitul mal institutions. Baitul mal institution is an institution that receives funds from zakat, infaq, alms, grants, or other social funds and distributes them to waqf managers 2 (nazhir) according to the wishes of the waqf giver (wakif).

### 2 Definition of society

In general, the definition of society is a group of individuals who live together, society with "socio" meaning social interaction, and a sense of togetherness, comes from the word socius which means (friend). The term society comes from the Arabic word Syaraka which means (participate and participate). In other words, society is a structure that experiences organizational and developmental tensions due to conflict between economically divided groups.

According to Akhmaddian (2015:78) people are often grouped based on their main way of earning income or living necessities. Some social scientists group societies into: postoral nomadic societies, hunting societies, agricultural societies, and intensive agricultural societies, also known as civilized societies. Rather than creating a new definition which is not necessarily complete as has been prepared by thinkers or observers of society, it is better to identify the salient elements which are the characteristics of society, namely as follows:

Groups of people called society have a feeling of unity, even a relatively similar sense of belonging

- a. to a certain level of interest.
- b. This group of humans lived and worked within the same framework for a long time.
- c. This group of people organizes their life within an organizational framework that grows from habit or tacit agreement.
- d. This human group consists of smaller groups, both groups in the genealogical flow and in the organizational flow.

### 3 Community Characteristics

Society also has several characteristics, namely as follows:

- a. Agglomeration of biological units where each member can reproduce and carry out activities.
- b. Has a specific area.
- c. Have a way to communicate.
- d. Discrimination occurs between community members and non-community members.
- e. Collectively confront or avoid enemies.

## 3. METHOD

### *Sample*

This type of research is a descriptive qualitative approach. According to Sugiyono (2008), the approach used in research is a qualitative approach, where research aims to understand the phenomena experienced by research subjects, namely perceptions, behavior and consumer actions. And the data collected must be complete and usually this qualitative method uses in-depth analysis techniques.

Researchers took research subjects using the snowball sampling technique, according to Unaradjan (2019: 123) in his book, who stated that snowball sampling is a sampling technique that is initially small in number, then the sample members invite their friends to be used as samples and so on, so that the number of samples gets bigger and bigger.

#### **4. RESULT**

##### **1 The role of Madani Mekaar Syariah National Capital in improving the economy of the community in Jombang Village**

Sharia Microfinance Institution (LKMS) is a people's economic institution that seeks to develop productive businesses and investments in improving the economy of small entrepreneurs according to sharia principles. The role of Madani Mekaar Syariah National Capital itself functions to provide capital, especially for small entrepreneurs, to improve their businesses with the hope that after obtaining financing their businesses will run smoothly and develop more. With the capital provided by PNM Mekaar Syariah, there are also businesses run by customers whose turnover is increasing day by day. This has a big impact on deposit payments, so that deposits run smoothly and are not hampered every week. So that underprivileged mothers are not confused about the deposit that must be paid because they already have a business.

##### **2. Utilization of Business Capital Provided by National Capital Madani Mekaar Syariah for Customers.**

Madani Mekaar Syariah National Capital, in providing financing for PNM Mekaar Syariah customers, does not always use the funds disbursed to be used as business capital but also partly used to meet customer needs. However, no one uses this capital as business capital, because there are many PNM Mekaar sharia customers in Jombang Village who use Mekaar financing as business capital, but the business goes bankrupt and the financing is allocated as funds to finance daily life. However, there are also used PNM Mekaar sharia capital financing which was used for business capital and the business has developed to this day.

The use of PNM Mekar sharia business capital really helps the economy of the people in Jombang Village, because the financing credit requirements are very easy, namely only the requirements for KTP, KK, and the person in charge. So it is possible for the community, especially underprivileged mothers, to take out financing at PNM Mekaar Syariah Jombang. However, customers try to make good use of the capital lent by PNM Mekaar Syariah, namely using it as business capital to help their family's economy.

#### **5. CONCLUSION**

1. The role of Mekaar Syariah National Capital is very large in developing small businesses in Jombang Village. By providing business capital loans 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 business by expanding the business scale, increasing the types of goods or services produced and adding business locations in other places.
2. Utilization of capital by underprivileged women or customers after obtaining a capital loan from PT. Permodalan Nasional (Persero) Mekaar Syariah is used to build businesses and empower the family 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 family prosperity for customers.  
such as internal technical problems to external problems experienced by customers, internal problems can be overcome by Customer Service and Tellers by providing understanding to customers and while waiting for Customer Service and Tellers to help customers to prepare the requirements that need to be prepared for the process administration and transaction processing. External factors experienced by customers are usually when customers forget to bring requirements such as KTP, Family Card and other requirements, Customer Service and Teller will invite customers to pick up the missing requirements and continue to handle the transaction process while waiting for the requirements to be given to Customer Service and Teller.

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