

# Resistance of Non-Governmental Organizations and Community Organizations in the PNM Mekaar Sharia Program in the Sukabumi Region

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**Abstract:-** The purpose of this study is to analyze the factors that hinder the operation of Ultra Micro Sharia financing or in PNM called PNM Mekaar Sharia which is allegedly caused by resistance / rejection from several Non-Governmental Organizations (NGOs) and community organizations in the Sukabumi Region towards PNM financing. The operational activities of PNM Mekaar Sharia did not escape the challenges in the field who accepted it with a mediocre attitude but did not want to participate, but some were more extreme by refusing it. It is hoped that this research will find the dominant factors that hinder the operation of PNM Mekaar Sharia and find a solution so that the financing of PNM Mekaar Sharia can be optimally absorbed by the underprivileged community. The methodology is carried out through a review and observation through direct interviews, this study develops a descriptive model about the reasons for the rejection of mass organizations to the financing of PNM Mekaar Sharia in the Sukabumi Region. The temporary conclusion from this study found that there was resistance from community organizations to the PNM Mekaar Sharia Program.

**Keywords:-** Resistance, PNM Mekaar Sharia, Underprivileged Communities, Non-Governmental Organizations, Community Organizations.

## I. INTRODUCTION

The problem of poverty is a problem that still must be overcome by the Indonesian people. As of September 2019, the poverty rate in Indonesia is still quite high, at 24.19 million people or 9.22% of the entire population of Indonesia, although this figure has decreased compared to the previous year. Chowa et al. (2013) stated that to reduce poverty there are 3 activities that can be carried out: (1) social protection or social safety net programs, including conditional or unconditional cash transfers for the poor; (2) asset-building or match-savings programs, which encourage low-income individuals or households to save and own assets, such as houses, businesses, education, or saving for retirement; (3) microfinance, or the provision of financial services for low-income individuals or households, which traditionally lack access to banks or other related services.

From the opinion of Chowa and his friends above, it can be stated that microfinance or microfinance is one strategy that can be used to reduce poverty. Microcredit and microfinance are one of the important strategies and are considered successful in alleviating poverty, creating jobs, and improving the welfare of the poor (Al-Shami et al. (2013))

PT. Madani National Capital (PNM) as one of the BUMNs (State Mining Business Entity) which has sided with micro business actors since its establishment in 1999, is also called to be able to play a direct role in helping ultra micro businesses or better known as PNM Mekaar. PNM as a special non-banking institution owned by the Government which is currently making efforts to address the problem of poverty is still facing complex problems and places the community with various conditions of limited fulfillment of needs, limited management of personal and social problems, as well as conditions of limited access and opportunities for development. This condition also positions the community as a disempowered people group. For this reason, poverty alleviation policies and programs are a hope for changes in improving people's welfare by raising the standard of living of the underprivileged groups. PNM Mekaar Sharia program initiated by PT. PNM is one of the welfare services by targeting underprivileged women groups through its presence as a microfinance institution (microfinance) to open and facilitate access and opportunities for them to stimulate changes in the welfare dimension which includes the physical dimension. biological, psychological, social, and economic.

Since the launch of the PNM Mekaar Sharia program which was introduced in August 2018 until as of December 2020 (2 years) it has provided financing to 3,628,158 underprivileged women, served by 1,086 PNM Mekaar Sharia branch offices. By providing financing to them, it is hoped that there will be an increase in the economy in their lives.

The phenomenon faced by PNM Mekaar Sharia in the field, especially in West Java, there are obstacles in the field faced by PNM Mekaar Sharia officers, especially in several areas such as Sukabumi, Ciamis, Cianjur and several other areas. On the one hand, the number of underprivileged people who need funds to improve their household economy is still very large. From the data obtained by the author from several sources, that the number of poor/underprivileged people who cannot access formal financial institutions reaches 30 million, and those accessed by microfinance institutions only reach

30%, and most of them are Muslim communities. On the basis of this condition, the writer makes a deeper observation, and tries to provide a solution.

TABLE 1. REGIONAL DATA AFFECTED BY NGOS IN WEST JAVA

Impact of NGOs by Region	
Regional	Affected Customers
Bandung	1,041
Bekasi	437
Bogor	2,484
Ciamis	651
Cianjur	2,835
Cirebon	122
Garut	1,665
Purwakarta	1,722
Sukabumi	2,710
Sumedang	166
Tangerang	563
Tasikmalaya	353
<b>Grand Total</b>	<b>15,152</b>

Based on the background that has been described, the focus of the research is the extent to which the resistance of CSOs in the Sukabumi Region has a significant effect on PNM Mekaar Sharia customers, whether the resistance of the CSOs is related to sharia issues or other variables such as lack of socialization about the benefits of the existence of PNM Mekaar Sharia for the community. Underprivileged in the Sukabumi Region, what solutions will be suggested to overcome the resistance of these organizations to the development of PNM Mekaar financing in the Sukabumi region.

## II. LITERATURE REVIEW

### A. Resistance Concept

The definition of resistance to change is a condition in which people are not ready for a change. Why? One of them is because they feel comfortable with the existing situation. Cheng, (2013), in his book "Armstrong's Handbook of Human Resource Management Practice" mentions at least 8 (eight) causes of resistance to change, namely shock, threats to status or skills, uncertainty about the possible impact, fear of competition, discomfort that change will make life worse, more difficult, threat to interpersonal relationships, symbol of fear, economic fear of money that might be lost, threat to job security. In addition, there is also resistance in sociology. The definition of resistance in sociology is a resistance that is carried out openly or secretly against policies or activities carried out by a party in society.

### B. Poverty Concept

Discussing the concept of poverty, there are various views. Absolute poverty is determined based on the inability to meet the minimum basic needs such as food, clothing, housing, education, and health needed to be able to live and work BPS, (2009). The definition of poverty as a low standard of living, namely the existence of a level of material

deficiency in a number or group of people compared to the standard of living generally applicable in the society concerned. This low standard of living directly affects the level of health condition, moral life, and self-esteem of those who are classified as poor people, Suparlan (1995).

In addition, poverty is also discussed in terms of culture or culture. The famous discussion of poverty culture is that proposed by Lewis, (1963). With his Five Families: Mexican Case Studies in the Culture of Poverty, Oscar Lewis's concept of a culture of poverty became very popular. Oscar Lewis does not see the problem of poverty as an economic problem, namely in terms of not controlling the sources of production, as stated by other poverty experts, but rather sees poverty as a way of life or culture. Lewis, (1963) in Suparlan, (1995) suggests that culture Poverty is an adaptation or adjustment, and at the same time it is also a reaction of the poor to their marginal position in a class-strata society, highly individualistic, and characterized by capitalism. This culture reflects an effort to overcome feelings of hopelessness and hopelessness, which is a manifestation of the realization that it is impossible to achieve success in life in accordance with the values and goals of the wider society. Portes in Palikhah argues that the concept of a culture of poverty seeks to show a situation where people have been entangled in a social environment characterized by apathy, fatalism, and lack of aspiration and exclusive concerns associated with cursory satisfaction Palikhah, (2017)

### C. Concept of Welfare and Pre-Prosperity

Social welfare as a condition refers to Law No. 11 of 2009 concerning the Basic Provisions of Social Welfare, article 1 paragraph 1, namely "social welfare is a condition of fulfilling the material, spiritual, and social needs of citizens in order to live properly and be able to develop themselves, so that can perform its social function. In line with the concept of welfare conditions normatively, Midgley (2014) also defines that welfare conditions need to consider the fulfillment of three (3) conditions, namely when social problems can be managed properly, when human needs can be met, and when social opportunities can be optimized. For this reason, this condition becomes an important indicator in fulfilling the welfare of individuals, groups, or the community at large.

The non-fulfillment of welfare conditions places them into a powerless group (disempowered people). In relation to this, theoretically the BKKBN (2011) determined that this welfare was not achieved with the concept of pre-prosperity. The concept of pre-prosperity refers to the concept of pre-prosperity proposed by the BKKBN in categorizing the level of family welfare. According to the BKKBN, a prosperous family is a family that is formed based on a legal marriage, is able to meet the needs of a decent spiritual and material life, is devoted to God Almighty, has harmonious, harmonious and balanced relationships between members and between families and the community and the environment. Law of the Republic of Indonesia Number 52 of 2009).

**D. Microfinance Concept**

Although poverty alleviation through the provision of subsidized credit is not new, microfinance has been considered an innovative way to reduce poverty because of its distinctively radically different approach used by mainstream financial institutions. The mechanisms include borrower group contracts (through peer selection, monitoring, and self-help groups), dynamic incentives, regular repayment schedules, and collateral replacement to maintain a high rate of return Weil, (2013).

Microfinance helps individuals who are neglected by the formal banking sector. Microfinance institutions are committed to reducing poverty by providing financial services to low-income individuals and households. Weil, (2013). Microcredit offers hope, offers women empowerment Selinger, (2008) Microfinance emerged as an economic development approach to provide benefits to low-income communities, both men and women. Microfinance provides financial services, which include savings and credit. In addition to providing economic intermediation services, many microfinance institutions also provide social intermediation services such as group formation, self-confidence development, training in management and financial skills among group members. So microfinance is not just a bank, but also a development tool Ledgerwood (1999) The extent to which microfinance institutions can provide these services depends on whether they take a minimalist or integrated approach. If the microfinance institution only provides financial services, it can be said that the microfinance institution takes a minimalist approach. Meanwhile, if the microfinance institution does not only provide financial services but also provides other services, then the microfinance institution takes an integrated approach. Ledgerwood (1999)

The impact of microfinance activities includes 3 things, namely: (1) economy; (2) socio-political or cultural; (3) personal or psychological. Ledgerwood (1999). The expected economic impacts of microfinance activities are: (1) Expansion of business; (2) The community can get income from the sub-sector of the informal economy; (3) The accumulation of wealth at the community or family level; (4) The existence of "protection" economic sources (to reduce the vulnerability of the poor) Ledgerwood (1999).

**E. Community Organization Concept**

Community Organization and NGOs are manifestations of the ongoing civil society that functions to bridge, fight for, and defend the interests of the people from the domination of capital interests and practical politics. With the power of collectivity, capacity, and mass organization, Ormas and NGOs have the function of supervising and engaging in development policies or programs for the public interest. In addition, Ormas and NGOs also have the function of maintaining political and social stability. They mediate various interests that occur between community groups so as to minimize the potential for social conflict. However, in practice the low socioeconomic conditions in Indonesia have forced some parties to use Ormas and NGOs to achieve their interests. Therefore, improving and realigning the role of

Ormas and NGOs is a challenge to strengthen their role in contributing to development and better democracy.

The Grameen bank system or in Indonesia better known as Ultra Micro Financing is one of the micro credit systems created by Mohammad Yunus in 1976 with a friendly approach to the poor. This system is based on the idea that the poor have abilities that are underused. What is different from this credit is that loans are given to groups of productive women who are still in poor social status. This Grameen bank pattern has been adopted by nearly 130 countries in the world (mostly in Asian and African countries). If applied consistently, this Grameen Bank pattern can achieve the goal of helping the economy of the poor through women. This is evidenced by the existence of this Grameen bank in Bangladesh, which is declared successful in solving poverty, because Grameen Bank in carrying out its mission does not only focus on making credit as conventional banks do in general, but more than that, Grameen Bank "transformed" into a society. the poor themselves, because that's how Grameen Bank can fully understand all aspects of the causes of poverty and the right solutions to cut the causes of poverty in Bangladesh.

**F. Theoretical Framework**

Based on these theory above, it could be described a theoretical framework for these titles as follows:

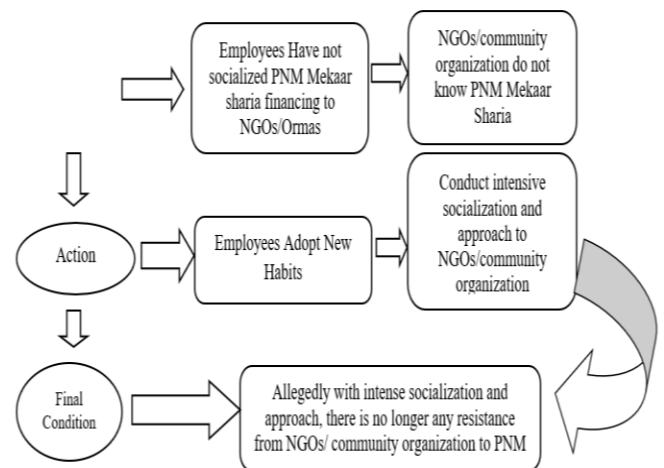


Fig 1: -Theoretical Framework

1. PNM Mekaar Sharia is not known and there are rejections by NGOs/community organization regarding the presence of PNM Mekaar Sharia in the midst of society. This is due to several factors that cause resistance.
2. Indicators that show obstacles to the financing process for PNM Mekaar Sharia customers.
3. The conditions of resistance of community organization/NGOs are disturbances in the field found in print media, online media and social media and external parties are mass organizations, village officials, NGOs/religious organizations.
4. Disturbances in the form of: Blocking access to certain areas so that they cannot hold weekly meetings, socialization, collection and guidance to mothers

### III. METHODOLOGY

This study uses a qualitative method. The type of research used in this research is field research, or it can also be said as empirical or sociological research. Informants are members of NGOs/community organization in the Sukabumi area. In this study, the authors describe the model system and implementation of ultra-micro financing in PNM Mekaar Sharia. Creswell defines it as an approach or search to explore and understand a central phenomenon. Raco, (2010). This study tries to get people to share their thoughts on a topic without giving them much direction or guidance on how to say what. The method used in this study is a qualitative descriptive research method because the researcher wants to describe or describe the facts or circumstances that appear in PNM Mekaar sharia including ultra micro financing models, ultra micro financing laws based on sharia principles, as well as the implementation of ultra micro financing, in PNM Mekaar sharia.

### IV. RESULTS AND DISCUSSIONS

#### *A. Factors Causing the Resistance of NGOs/community organization to the Mekaar sharia PNM Financing Program*

##### *Indonesian Council of Ulama (MUI) of Sukabumi Regency*

The results of the researcher's meeting with the Sukabumi Regency MUI Management obtained information regarding the resistance of mass organizations to the Mekaar sharia PNM program, namely that Mekaar sharia PNM is not the same as Mobile Bank but when the phenomenon occurs, problems explode in the community and emergency conditions cannot be distinguished between Mekaar Sharia PNM and other institutions, because they are technically the same. The MUI initially questioned that the Ultra Micro financing pattern with a joint and group responsibility system was not in accordance with the MUI DSN fatwa related to Micro financing. However, after being explained by the researcher, that in 2018 there was already a DSN MUI Fatwa No. 119 regarding Sharia Ultra Micro Financing, finally the MUI admits that they have not updated regarding this DSN fatwa.

##### *Pancasila Youth Organization (PP)*

The results of the Researcher's meeting related to the factors that influence the resistance of NGOs to the Mekaar Sharia PNM program, information was obtained that the initial socialization process carried out by financial institution officers was not clear and transparent, so that many provisions led to misinformation in the community, especially the system, jointly and severally. Financial institution officers are less selective at the time of initial initiation, so that many customers who have received financing from several institutions, are still added with new facilities, the impact is not being able to return financing and digging holes to cover the installments. There is no husband's approval when his wife apply for a loan to a financial institution, so that when there is arrears the husband is not responsible, and results in quarrels in the family due to this loan.

##### *Islamic Reform Movement (GARIS)*

From the results of interviews with the administrators of the Garis NGO, it was found that several factors caused the resistance of the Garis NGO to the Ultra Micro financing program, namely the presence of financial institutions targeting women who were not beneficial to women, because there were more harm, especially frequent household commotions between husband and wife. wife because the loan taken by the wife to the financial institution is in arrears, so the husband is involved in the settlement. Meanwhile, at the beginning of getting a loan from a financial institution, the husband was not informed. Some even got divorced because they had too many loans in several institutions and could not pay them off. The system of joint responsibility (shared responsibility) which is implemented in ultra-micro financing, makes women humiliated in front of other members when they are in arrears, and there is often a commotion in the village. The sharia system run by financial institutions is not appropriate, and is equated with usury. Although when it was confirmed whether the administrators and members of Garis had received training on sharia, the answer was never, and this opinion only followed the opinion of religious organizations in the area. The impact of the resistance of the Garis NGO in the village resulted in no financial institution being able to operate, including PNM Mekaar Sharia. Even if there is, it is hidden and does not hold weekly group meetings for borrowing mothers. Another factor that causes them to be resistant is the condition of the covid pandemic which greatly affects the economic conditions of the people in the village, so that many are in arrears on loans to several institutions and institutions have no tolerance for installment collection. As a form of concern for the Garis NGO, they block every operating institution, because it makes the villagers afraid to be billed

##### *Muslim Movement to Save Aqidah (GEMPA)*

The results of the interview with Abah related to the factors that caused the resistance of the GEMPA NGOs to the ultra Micro financing program in the Sukabumi area, were customers who received group loan facilities from many institutions, resulting in over-financing and arrears. The operational system of financial institutions, especially the joint responsibility/shared responsibility, is very embarrassing for women if they are unable to pay at the promised time and day. This is known by all members of the group that borrows, even members of the group who are smooth borrowers also intimidate the mother who is in arrears having to pay right away. Billing from unethical financial institution officers. Not taking into account the economic conditions of the people who are having a hard time due to the COVID-19 pandemic.

#### *B. Dominant Factors Causing NGO/community organization to the Mekaar Sharia PNM Program*

##### *Dominant Factors Causing Resistance of MUI in Sukabumi Regency to the Mekaar Sharia PNM Program*

Financial institution officers do not do bank checks on women who will be given group loans, whether they are getting loans from several financial institutions or not, so that it does not result in people who have debts to several financial institutions and end up getting entangled and

digging holes and closing holes. The officers did not check the businesses of the women who were to be given loans, because most of them were not for productive businesses, but for consumptive purposes, which resulted in not being able to pay installments. Lack of socialization from financial institution officers regarding the pattern of group financing to the public, so that miscommunication often occurs.

*Dominant Factors Causing Pancasila Youth Organization (PP) Resistance to the Mekaar sharia PNM Program*

From the results of the interview, according to DY as a member of the PP, the Mekaar Sharia PNM program has been very good in distributing financing in Sukabumi district, because the socialization related to the financing process with the group system is in accordance with the procedure. And there was no resistance from the community, especially mothers. With a note, the facilities are smooth. However, if these women are in arrears, they will definitely find reasons not to pay, even ask for help from NGOs/community organization as a back-up.

*Dominant Factors Causing GARIS NGO's Resistance to the Mekaar Sharia PNM Program*

The distribution of PNM Mekaar Sharia financing with a joint responsibility system will have a psychological impact on the mothers of group members, especially if one of the group members is in arrears. Will be known and billed by the mothers of the group members and the impression of being humiliated in public. Funds received by women from financial institutions at the time of application and disbursement without the husband's knowledge, while husbands are asked to take responsibility if they are in arrears. So that the impact of frequent quarrels between husband and wife caused by the financing, even to the point of divorce. The collection of financing installments that are in arrears with a coercive system, there is no tolerance. Because it must be paid at the time and day that has been set, which causes the mothers who are in arrears to be afraid. The economic condition of the community which is currently unable to run normally due to Covid-19, there should be consideration from financial institutions to write off the loans of these mothers.

*The Dominant Factors Causing the Resistance of GEMPA NGOs to Mekaar sharia PNM Program*

The operational system of PNM PNM Mekaar Sharia and several other financial institutions with a joint responsibility pattern resulted in quarrels between residents, mothers who were humiliated in front of other members, negative education for children because group meetings were held at the house of one member who was also attended by children at an early age. The PNM Mekaar Sharia financing process is unknown to the husband, so disputes often occur, even to the point of divorce, because the loans received are too many and are unable to repay them. There is no verification process carried out by the officer / AO whether the prospective customer already has a loan at several other institutions before channeling funds to women and finally Over finance occurs. The weekly meeting of borrowing mothers at one member's house has a negative impact on other family members, both for our husbands and children.

How to collect loans that are not polite and embarrass someone in front of the crowd (other group members). The approach and socialization of financial institution officials regarding financing with a group pattern and joint responsibility are very minimal for NGOs, so that there are often conflicts in the field between financial institution officers and NGO members.

## V. CONCLUSION AND SUGGESTIONS

### *Conclusion*

From the results of this study, it can be concluded and become the answer to the purpose of this study. Factors that cause resistance from NGO/community organization to the operation of PNM Mekaar sharia and several other similar financial institutions. However, the dominant factors that cause NGO/community organization resistance to the Mekaar Sharia Program are the pattern of joint responsibility, lack of socialization, unknown husbands, Over Finance and forced collections. This finding does not point directly to PNM Mekaar Sharia, but to all financial institutions, both official and unofficial, all of which are considered to be doing the same thing in carrying out their operations in the Sukabumi area, or they often refer to it as 'Bank Emok'. The results of the study also show that based on the identified forms of resistance, it can be concluded that the resistance of NGO/community organization to the operation of Islamic Microfinance Institutions with a group pattern is a social movement. So it can be concluded that the sharia mechanism implemented by PNM Mekaar Sharia is not the dominant factor that causes NGO/community organization resistance to the PNM Mekaar Regional Sukabumi program. However, the resistance is more due to the way it operates, especially the joint responsibility and verification system which is less thorough, resulting in over-financing and ultimately an impact on the customer's inability to pay the installments, while on the other hand the institution insists to keep paying even with the condition of digging a hole and closing the hole. The less than optimal approach and socialization have also caused resistance among NGO/community organization.

### *Suggestions*

The recommended solution for PNM Mekaar Sharia in the Sukabumi Regional area is to approach and socialize more intensely to all stakeholders in Sukabumi Regency such as local governments, NGO/community organization, community leaders and scholars, Youth Organizations and the community in general regarding the operational system of PNM Mekaar Sharia with a system of joint responsibility and for productive businesses. Conduct more detailed checks regarding the facilities currently being enjoyed by prospective customers before they are given financing, thus avoiding over-financing. Ensure that the sharia system implemented by officers in the field is in accordance with sharia principles as stipulated in the financing policy book PNM Mekaar sharia.

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