

Strategy Model For Improving Sharia Financing For Empowering UMKM Fostered By PNM In South Labuhan Batu, North Sumatera

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Abstract

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One of the sharia products is sharia financing for MSMEs which has been intensified by the community since Covid-19, South Labuhan Batu Regency is one of the areas in North Sumatera whose population is dominated by Islam, the community's willingness to finance based on sharia through PNM Mekaar Syariah is due to the minimal concentration of usury owned by financing through Mekaar Syariah Capital, South Labuhan Batu Regency, in this study using a qualitative research method where data from the study was taken from several sources, namely primary and secondary to support detailed research results, in the study the results of the study were taken through interview techniques with customers, branch managers, deputy branch managers and officers who went into the community, in the results of the study it was found that in implementing their financing, the South Labuhan Batu community often participated in studies that made their understanding of usury very large. The model of the strategy used by PNM Mekaar Syariah to empower MSMEs in the South Labuhan Batu community has several strategies, starting from financing with minimal usury, implementing sponsorship such as providing billboards and banners, providing education and socialization to the community regarding business, monitoring business progress, giving the community time when the business is not running smoothly, and implementing a joint responsibility system for customers who fail to pay. This allows the community to improve and empower their MSMEs and can also provide benefits for PNM Mekaar Syariah itself.

Keywords: *Sharia Financing, PNM Mekaar South Labuhan Batu, MSMEs*

INTRODUCTION

Islamic banks are a type of bank that functions as an intermediary institution and financial service provider that works based on Islamic ethics and systems, especially those that are free from interest (riba), free from speculative activities and gambling (maysir), free from unclear things (gharar), based on the principle of justice, and only finances halal business activities, all of which are the principles of Islamic banking. In providing services to the community, Islamic banking has increasingly developed as an effort to meet market needs. Starting from fundraising products (funding), financing (landing), and (service). (Harsono, Muhammad.et.al 2023 p.3602)

Poverty is a fundamental problem that has been a concern for the government until now. The increasing level of poverty certainly affects people's ability to meet their daily needs. The Central Statistics Agency (BPS) recorded the number of poor people in March 2024 at 25.22

million people. This figure is the lowest in the last decade. From 2014 to 2024, poverty had increased during the Covid-19 pandemic and then decreased until March 2024. (www.indonesiabaik.co) When reviewed in the research conducted by Berliana Buanita Putri (2024 p.391) it was stated that in her research it was found that in 2020, people below the poverty line reached 27.55 million people or 10.19% (Buanita, Putri 2024 p.391). in 2021 Indonesia was ranked 7th as quoted from TEMPO.CO based on a survey from the Asian Development Bank (ADB) reporting that there were 4.7 million people in Southeast Asia who fell into extreme poverty due to the Covid-19 pandemic in 2021. This is a significant indication that the government has been able to manage the Indonesian economy since the downturn due to Covid-19 which caused a maximum decline in economic growth in Indonesia. (<https://tempo.co> the poorest country in the world)

For the government, poverty eradication is usually attempted in various ways, one of which is by empowering the informal sector which focuses on community businesses with limited capital and development. Empowering this sector can be a solution to improve the welfare of the community so that the community can live properly, safely and meet all needs, be it primary, tertiary or secondary needs. One of the informal sectors that can improve community welfare is the MSME sector where this sector can be an alternative as a driving force for the economy, absorbing labor, overcoming unemployment problems, and distributing community income. (Berliana, op.cit p.392)

The current economic development has undergone significant changes, this has an impact on human needs for clothing, food and shelter. The current state of the world economy is starting to worry people, both lower, middle, and upper class people. This triggers them to work hard to get funds to meet their needs. In reality, people often experience problems in order to meet their needs, namely the unavailability of funds. Likewise in the business world, to obtain business capital or to develop existing businesses, entrepreneurs also experience the same problem, namely the unavailability of funds. The unavailability of funds is one of the causal factors in meeting financial needs, so to be able to meet their needs, people run a Micro, Small, Medium Enterprise or MSME in order to generate capital either individually or in groups in starting a business. However, if this cannot be overcome, then what people do is look for business capital loans. (Sevina, A.Nazwa 2022 p.244)

Financial institutions are authorized to provide capital facilities and provide financing services or facilitate the financing application process with the intention of obtaining loan funds so that they can be used according to the needs that can be used to run the economy. The provision of financing from banking companies, for example, and financial institutions such as banks in the

form of financing in the form of assets that continue to generate passive income or are known as passive income such as purchasing assets that continue to provide continuous income, motor vehicles and so on. Therefore, this financing is carried out to support the customer's economy in running their business which requires additional business capital. (Riska Andriyani & Kamaliah, 2023 p.314)

In an effort to improve and develop MSMEs, there is significant attention from various entities, including the government, banking sector, private industry, non-governmental organizations, and international institutions. MSMEs are businesses that play an important role in the Indonesian economy, both in terms of the jobs created and the number of businesses. MSMEs must think about their business plans including capital. Medium-sized companies and cooperatives established as part of the government's strategic solution are PT. Permodalan Nasional Madani or PNM. In an effort to maximize responsibility in developing MSMEs, PT. Permodalan Nasional Madani (PNM) is expanding its funding sources. The role of PT Permodalan Nasional Madani as a financing entity in supporting progress and growth is based on the interest in encouraging the growth and development of MSMEs in the region. Micro, Small, and Medium Enterprises (MSMEs) often face various obstacles, including limitations in accessing the funds needed to advance their businesses. These obstacles arise because of the various requirements and criteria that must be met when dealing with financial institutions, such as banks. Many MSMEs often lack understanding and skills in managing a business, so this can have an impact on less than optimal business management and lack of innovation in products and marketing strategies. Therefore, the involvement of financial institutions such as PNM has great significance in providing financial assistance that can be easily accessed by MSMEs. As a financial institution that focuses on empowering MSMEs, PNM has accumulated experience and knowledge in understanding the needs and obstacles faced by MSMEs. PNM is able to provide funding that matches the characteristics of MSMEs, accompanied by support and training to improve the capabilities and managerial abilities of MSMEs. (Baroka, D. Esa & Helmita, 2024 p.2)

Islamic and non-Islamic financial institutions compete to carry out their duties by prospecting the lower economic community and making them objects of credit distribution and financing. Among the principles of BMT or BPRS in general consist of 3, namely: the principle of profit sharing, the principle of buying and selling, and the principle of non-profit. What distinguishes between Islamic and conventional financial institutions is that Islamic financial institutions have an additional function, namely a social function. Because if you apply for a loan, the financial institution does not use collateral. The borrower only returns the principal of the debt. Then the disadvantage is, if there is no collateral, the debtor can easily run away and not pay

his debt. Because in the theory of financing it is said that legal protection for creditors is very weak, if the debtor experiences default, then rescheduling can be done. In general, financing from general banks is very burdensome for small entrepreneurs, especially the interest rate is quite high. Given that the small business sector has a business scale that is generally also small, with income levels that are often irregular. Therefore, bank financial institutions are afraid and hesitant to channel loans to small traders. Therefore, a financing instrument was created that is appropriate for small traders, namely the presence of microfinance institutions in the midst of capital difficulties experienced by small communities. It seems that financing problems have not been able to overcome the needs of small communities. Financing limitations arise from the side of creditors and debtors as well as policy makers. (Lattief CA 2020 p.10)

Public interest in sharia financing is increasing day by day, not only because the majority of the community is Muslim but also because its implementation contains sharia elements and does not have an interest system that is forbidden for Muslims, this is supported by research conducted by Sevina, A. Nazla (2022) which in his research showed that the public's view of financing at PNM Mekar was good and helped people who needed capital to run their business or wanted to open a business but did not have capital.

To increase the use of sharia financing in society, PNM Mekaar Syariah needs a strategy to increase public trust in the use of sharia financing when competing with many other conventional bank financing. This is evidenced by research conducted by Addiarrahman & Muhammad Subhan (2024 p.201) which in the results of the research journal states that public interest in choosing financing from PNM is influenced by various strategies. In addition, easy access to credit and non-financial support, such as entrepreneurial capacity training, play an important role in increasing the success of MSMEs in Karya Mukti Village.

The purpose of various strategies to increase sharia financing in order to empower MSMEs is to provide encouragement so that customers' businesses can develop their sales. This opinion is supported by research conducted by (Ahmad Fauzi, 2021 p.94) which in the results of his thesis research found that customers' businesses developed more so that they had a larger turnover in order to improve the welfare of their families.

South Labuhan Batu located in North Sumatra is a province whose majority population is Muslim, in the survey results taken by BPS South Labuhan Batu, the results of the demographic beliefs held by the people of South Labuhan Batu Regency are 85.21% Islam 14.53% Christianity 13.72% Protestant 0.81% Catholic 0.23% Buddhism 0.03% Confucianism, even 85% of the population is dominated by Islam, so that PNM Mekaar Syariah is widely used by the surrounding

community due to religious demands and high community beliefs in the prohibition of usury for them. (www.BPSlabusel.go.id)

PNM Mekaar Syariah South Labuhan Batu Regency carries out various efforts in implementing sharia financing for PNM Mekaar Syariah customers. In this case, PNM Mekaar Syariah South Labuhan Batu Regency carries out various efforts such as implementing training and mentoring to improve PNM Mekaar Syariah customer MSMEs so that they can be productive and improve the economy both individually and nationally as well as the sustainability of customer businesses. (Hidayah, U.Sekar 2024 p.471)

However, despite the strategy owned by PNM Mekaar Syariah South Labuhan Batu Regency in improving and empowering MSME customers, South Labuhan Batu Regency, like other regions that use sharia financing, still has various challenges, especially in terms of access to adequate capital and business assistance. These obstacles often hinder them from increasing production capacity, product innovation, and market expansion (Ministry of Cooperatives and SMEs 2024). Empowering MSMEs is not only beneficial for business owners and employees, but is also important for overall economic growth because MSMEs are often the main drivers in job creation and income redistribution. By empowering MSMEs, it is hoped that a more dynamic and inclusive economy will be created, encouraging the growth of related sectors and strengthening local economic resilience. So that in carrying out this research, the author is interested in discussing the "Model of Sharia Financing Improvement Strategy for Empowering MSMEs Fostered by PNM South Labuhan Batu, North Sumatra."

METHODS

In this study, the researcher used a qualitative method to collect information as supporting data for the study in analyzing financing in improving customer welfare at PNM Mekaar Syariah, South Labuhan Batu Regency, North Sumatra. This study was conducted at Permodalan Nasional Madani (PNM) Mekaar Syariah, precisely at Jl. Perisai Lingkungan Shipa B No. 43, Bakaran Batu, Kec. Rantau Sel., Kab. Labuhanbatu, North Sumatra 21411. This study will focus on financing aimed at empowering MSME customers at PNM Mekaar Syariah, South Labuhan Batu Regency. The selection of this research location is based on the researcher's opinion that the location is very strategic and is located in the middle of South Labuhan Batu Regency. This makes it easier for people to access financing and want to develop their businesses at PNM Mekaar Syariah, South Labuhan Batu Regency. This study uses two types of data, namely data obtained directly from the source (primary data) and data that has been previously collected (secondary data).

Data analysis

Data Analysis Techniques

Data analysis is the process of systematically searching and compiling data obtained from interviews, field notes and documentation, by organizing data into categories, describing them into units, synthesizing them, arranging them into patterns, choosing what is important and will be studied, and making conclusions so that they are easily understood by oneself and others. The analysis method used in the study is the Miles and Huberman model.

Analysis Tools

In answering the formulation of the problem that has been determined, the next step is to use SWOT analysis. Before creating an external strategic factor matrix, we need to first know the external strategic factors or External Factors Analysis Summary (EFAS) and internal strategic factors or Internal Strategic Factors Analysis Summary (IFAS). The next stage is to utilize all of this information in strategy formulation models. In this case, the researcher uses the TOWS matrix model or SWOT matrix. (Nurhidayah, Fitri & Mila Fursiana. 2023 p.61)

Internal factors (IFAS) Factors external (EFAS)	Strength (S) List 5-10 internal strengths here	Weakness (W) List 5-10 internal strengths here
	Opportunity (O) List 5-10 external opportunities here	Strategy (WO) Create a strategy here that takes advantage of opportunities to overcome weaknesses
Strategy (WI) Create a Strategy that uses strengths to achieve Results		

RESULTS AND DISCUSSION

Internal Factors of Increasing Sharia Financing in Empowering MSMEs Through PNM Mekaar Syariah South Labuhan Batu

1. Strength
 - a. The ability of Human Resources participating in sharia financing through PNM Mekaar Labuhan Batu Selatan is already competent in implementing business and has skills in business management which is a great strength for MSMEs to develop.
 - b. Business groups formed in the PNM Mekaar system strengthen social networks between members. Cooperation between group members can accelerate business growth and provide mutually beneficial support.
 - c. Access to Sharia Financing MSMEs involved in sharia financing programs have access to interest-free capital, which can ease their financial burden. This provides a great opportunity for those who adhere to religion and reduce usury
 - d. Use of Funds Providing financing based on sharia contracts (such as murabahah or mudharabah) provides convenience and legality in the use of funds, which can be adjusted to the needs of each micro-business.

- e. PNM Labuhan Batu Selatan's Sustainable Mentoring provides ongoing training and mentoring, helping customers understand how their businesses work, thereby providing added value to the sustainability of MSMEs.
- 2. Weakness
 - a. There are still people who think that using sharia financing will make their business generate less profit compared to conventional bank financing.
 - b. Customers do not understand the market share that is currently needed by society, making it difficult for them to access the market and what society currently needs, so their business is just at the limit of being sufficient.
 - c. Lack of public understanding regarding proper business management and financial management means that customers are often unable to manage their businesses properly, resulting in income and performance declining at any time.
 - d. Reliance on Short-Term Financing The financing provided is often short-term, which can limit the ability of MSMEs to grow in the long term, because there is not enough funding for major expansion. Challenges in Financial Management Despite assistance, many MSMEs have difficulty managing their business finances properly, causing difficulties in paying installments and the risk of default.
 - e. Limited Innovation in Business Most micro businesses still operate with traditional methods and tend to be less innovative in facing market competition. This makes their businesses less competitive in the growing market.

External Factors of Increasing Sharia Financing in Empowering MSMEs Through PNM Mekaar Syariah South Labuhan Batu

- 1. Opportunity
 - a. Collateral-free financing, with easy requirements, makes it easier for people, especially those living in remote areas, to obtain business capital. This provides an opportunity for MSMEs who were previously hesitant to carry out financing at Islamic banks because of their notorious usury.
 - b. This program focuses on empowering women, especially housewives, providing great opportunities for women to start or develop micro businesses, which have a positive impact on family welfare and improving the local economy so that PNM Mekaar Syariah Labuhan Batu Selatan customers can earn their own income so they can help their family's economy.
 - c. The mentoring and training programs provided by PNM Mekaar Syariah help improve knowledge and skills for MSMEs in South Labuhan Batu, both in business management, how to grow a business and financial problems in business, so that businesses can grow and become big in the MSME market.
 - d. The principles of sharia financing always adhere to being free from usury and transactions that make their business haram, so that with the existence of sharia financing that is far from the concept of usury, it will foster a sense of spiritual security for the community, especially the majority of the people of South Labuhan Batu, who are Muslim.
 - e. Making customers tech-savvy so they can utilize social media and understand current community interests to introduce PNM Mekaar Syariah services opens up opportunities to attract more potential customers from various circles, increase brand awareness, and expand market reach.
- 2. Threat
 - a. Risk of Payment Failure Despite having a joint liability system, the risk of payment failure still exists, especially if one of the group members experiences economic difficulties. This

can burden all group members, and affect the continuity of the financing program at PNM Mekaar Syariah Labuhan Batu Selatan.

- b. MSMEs that depend on income from their businesses to pay installments to banks as customers, this can be a threat when MSMEs are constrained, for example experiencing losses or total bankruptcy as occurs during a pandemic or poor economic conditions.
- c. The volatile economy as is currently happening, such as VAT increasing by 12%, customers, especially PNM Mekaar Syariah, South Labuhan Batu branch, prices fluctuate so that people will also seek benefits for themselves, such as looking for cheaper ones from MSMEs financed by PNM Mekaar Syariah South Labuhan Batu, so that there will be pressure on customers to immediately pay off installments even though their business is fluctuating.
- d. There are still MSME players who are PNM Mekaar Syariah Labuhan Batu Selatan customers, especially older customers who do not have access to technology, which makes it an obstacle for them to find out the latest information and hinders PNM Mekaar Syariah Labuhan Batu Selatan's services in implementing one of their programs, namely digital-based MSME introduction.
- e. Even though mentoring provides many benefits, there are still customers who are unable to express their ideas in business development, so they do not develop long-term capabilities for their business.

Sharia Financing Strategy

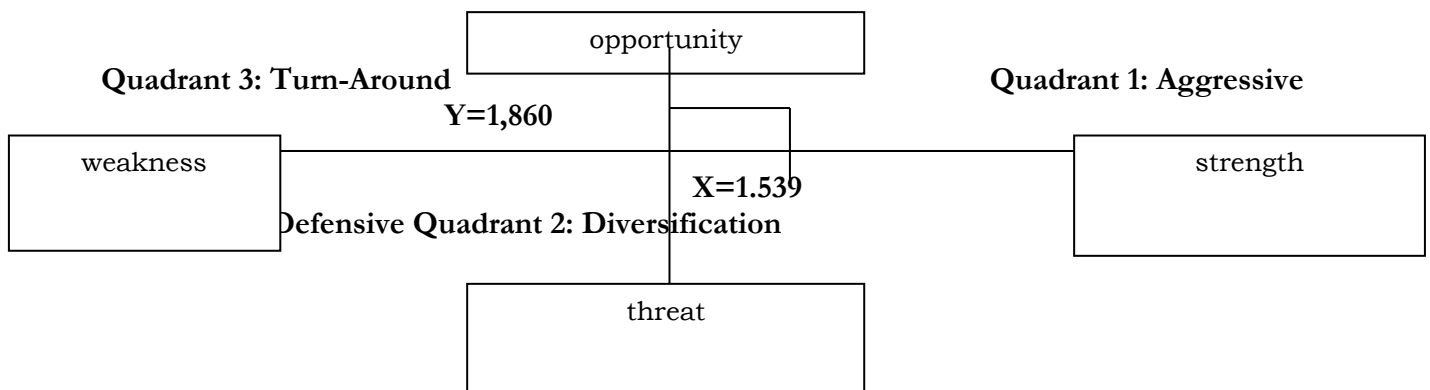
Table 2. Internal Factors Analysis Summary (IFAS)

Strategic Factors	Weight	Rating	Score
Strength			
1. Capability of Human Resources (HR) who are competent in business management	0.099	3	0.298
2. Business Groups that Increase Social Networks Between Members	0.106	3	0.339
3. Access to Interest-Free Sharia Financing	0.093	3	0.259
4. Use of Funds Based on Sharia Contracts that Facilitate Business Management	0.093	3	0.259
5. Ongoing Assistance for Customers	0.113	3	0.382
AMOUNT			1,539
Weakness			
1. The public considers Sharia financing not as profitable as conventional banks	0.093	3	0.259
2. Lack of Customer Understanding of Market Share and Community Needs	0.093	3	0.259
3. Lack of Understanding in Business Management and Financial Management	0.093	3	0.259
4. Dependence on Short-Term Financing	0.113	3	0.382
5. Limitations of Innovation in Micro Enterprises	0.106	3	0.330
TOTAL			1,500
AMOUNT			3,039

Table 3. External Factors Analysis Summary (EFAS)

Strategic Factors	Weight	Rating	Score
Opportunity			
1. Collateral-Free Financing with Easy Requirements	0.109	3	0.370
2. Focus on Empowering Women, Especially Housewives	0.103	3	0.328
3. Mentoring and Training Programs to Improve MSME Knowledge	0.109	3	0.370
4. Principles of Riba-Free Sharia Financing	0.122	4	0.462
5. Improving Technology and Introducing Services through Social Media	0.103	3	0.328
AMOUNT			1,860
Threat			
1. Risk of Payment Failure in a Joint Liability System	0.103	3	0.328
2. MSMEs Depend on Income for Installment Payments	0.019	1	0.011
3. Unstable Economic Fluctuations (Such as VAT Increases)	0.109	3	0.370
4. Difficulty in Accessing Technology for Older Customers	0.103	3	0.328
5. Difficulties in Business Development by Several Customers	0.122	4	0.462
TOTAL			1,501

From the results of the assessment of internal and external factors, a SWOT analysis diagram can be created as follows:



Discussion results:

With X = is the total score of IFAS with a score of 1.860

And Y = Total score from EFAS is 1.539, then PNM Mekaar Syariah Labuhan Batu Selatan is in Quadrant 1 - Aggressive in the SWOT diagram.

This shows that the company has a very strong position with significant internal strength and great external opportunities. Therefore, PNM Mekaar Syariah Labuhan Batu Selatan must focus on an aggressive strategy, namely by utilizing its internal strengths, such as capable human resources, access to interest-free sharia financing, and the use of sharia-based funds that facilitate business management. On the other hand, wide open external opportunities, such as unsecured financing, women's empowerment, and flexible payment systems, provide great room for growth and expansion. This strategy will enable the company to accelerate its growth, expand its market reach, and strengthen its position in the sharia financing industry.

Table 3. SWOT matrix analysis

	<p>Strength (S)</p> <ol style="list-style-type: none"> 1. Capable human resources, assistance in access, sharia financing, sharia contracts, business groups 2. Strong business group 3. Access to Sharia Financing 4. Ongoing mentoring
<p>Opportunity (o)</p> <ol style="list-style-type: none"> 1. Collateral-free financing, with easy requirements, makes it easier for people to obtain business capital. 2. Mentoring and training programs that can improve the skills of MSME customers 3. Sharia-based financing that is free from usury and in accordance with religious principles 4. Ongoing training and mentoring programs to improve 	<p>SO STRATEGY</p> <ol style="list-style-type: none"> 1. Increasing target achievement by utilizing capable human resources and positive image of sharia financing to attract more potential customers. (S1, O1) 2. Enhance collaboration between group members to accelerate joint venture development and reduce competition risks. (S2, O2) 3. Expanding access to sharia financing by introducing this program to communities that have not been reached, by explaining the benefits of sharia. (S4, O3) 4. Using mentoring programs to introduce new technologies and ways of managing a business so that customers are better prepared to face market challenges. (S5, O4) 5. Developing market understanding through digital marketing training that can reach more consumers. (W1, O5) 6. Increasing access to long-term financing to provide room for expansion for MSMEs. (W4, O6) 7. Educating customers to innovate in their businesses by utilizing the latest technologies, such as e-commerce and digital applications. (W5, O7)

CONCLUSION

Based on the data produced, several alternative strategies were found in the SWOT Matrix for PNM Mekaar Syariah Labuhan Batu Selatan:

1. SO Strategy (Strengths - Opportunities)
2. Expanding the Women's Empowerment Program through Sharia Training and Financing Utilizing the strength of PNM Mekaar which has ongoing mentoring and access to interest-free sharia financing to expand women's empowerment, especially housewives.
3. Training and financing can be provided in a targeted manner to improve their skills and abilities in managing micro-enterprises, thereby opening up opportunities to increase market reach and socio-economic impact.
4. Improving Micro-Business Digitalization through Technology Assistance Utilizing ongoing assistance and improving the technological capabilities of MSMEs by utilizing social media and digital marketing. PNM Mekaar Syariah can teach customers to utilize digital platforms to market their products, increase brand awareness, and attract more customers, especially from among young people who are more tech-savvy.
5. Building a Sharia-Based Business Group that Strengthens Solidarity Utilizing a group-based financing system to create solidarity among members, and developing programs that educate customers about the importance of cooperation and shared responsibility. This

will facilitate installment payments and provide a sense of security to customers, while strengthening social networks and word-of-mouth marketing.

This SO strategy focuses on utilizing PNM's internal strengths to take advantage of external opportunities in the market, so that it is expected to accelerate the empowerment of MSMEs in South Labuhan Batu through sharia financing. The implementation of the right strategy will help improve the welfare of MSMEs and strengthen the regional economy based on a fair and sustainable financial system.

In the variety of strategies used by sharia financing to empower MSMEs through PNM Mekaar Syariah, South Labuhan Batu Regency branch, it is known that the variety of methods is to foster customer trust in using sharia financing products, provide business education, business monitoring, sponsorship and others which not only have a good impact on customers but also a good impact on the company, implementing sharia financing has its own advantages and disadvantages so that when there is an obstacle in the customer payment system that affects the customer's MSME and hinders payment, the AMAN method will be implemented which is to provide a deadline but make payments according to the deadline given, when there is an obstacle to a customer, in the group the joint liability system is the solution given as a form of empowerment strategy so that the implementation of sharia financing continues to run properly.

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