



ISSN 2809-8501 (Online)
UTSAHA (Journal of Entrepreneurship)

<https://journal.ifpublisher.com/index.php/joe>

Vol. 2, Issue. 3, July 2023

doi.org/10.56943/joe.v2i3.370

Evaluation of Low Attendance of Members during Weekly Group Meetings at Permodalan Nasional Madani (PNM) Mekaar Solo

Ananto Seno

senoananto10@gmail.com

Perbanas Institute

ABSTRACT

This research evaluated the low attendance of members during weekly group meetings at Permodalan Nasional Madani (PNM) Mekaar in Solo. This research aims to determine the factors that inhibit group members from attending weekly group meetings and identify policies taken by PNM Mekaar to ensure weekly group meetings stay active. Purposive sampling was used to select the research subjects, who must have joined PNM Mekaar at least since 2020, be registered as customers at PNM Mekaar, be registered as employees at PNM Mekaar for at least six months, and have agreed to participate in the research. Based on the findings, internal and external factors contributed to the problem of group members who had to attend weekly group meetings. These internal factors included less friendly account officers, no ceremonial weekly group meetings, weekly group meetings starting to focus solely on instalments, overworked account officers, new account officers still in training, high member turnover within three months, senior account officers and account officers not outlining key points of the cooperation agreement, and PT PNM Mekaar delegating the responsibility of customer education to the group leader. Meanwhile, other external factors, which include customers' busy schedules and the laziness of some customers after years of paying instalments, prevent group members from attending weekly group meetings. PNM Mekaar's policy of delegating customer evaluation to its officers allows the weekly group meetings to operate as usual.

Keywords: *Evaluation, Member Attendance, Weekly Group Meeting*

INTRODUCTION

The economy of Solo depends on tourism, trade, and the culinary industry. One of the cities affected by the Covid-19 pandemic, Solo was chosen as a research location. According to data from the Central Bureau of Statistics, three economic sectors nationally suffered a significant decline due to the Covid-19 pandemic. These sectors are transportation and warehousing; accommodation and food supply; wholesale and retail trade; and repair of cars and motorcycles. The economy of Solo increased by -1.74% in 2020. This rate is better than the economic growth of the entire Central Java province which has contracted by -2.65%. According to observations, Permodalan Nasional Madani (PNM) Mekaar in Solo has been assisting underprivileged communities to revive after the Covid-19 pandemic. This is reinforced by the increasing number of open unemployment, which according to data from the Solo Central Bureau of Statistics reached 22,887 people in 2020. This number is much higher compared to the open unemployment in 2019, which reached 12,003 people. The existence of PNM Mekaar Solo also opens up more job opportunities for young people and women. Around 98.2% of PNM Mekaar's customer service representatives are women, and the remaining 98% are young people aged 18-24.

Strategic management has become very important in the midst of a pandemic at the organisational, corporate, business unit, and operational levels. Therefore, the strategies implemented must be able to adapt quickly. In the globalisation era, business leaders must address the increasing business competition that is getting more intense by taking strategic steps to develop the business being conducted. The strategy is called a strategic plan for the sustainability of MSME businesses that aims to recover from the Covid-19 pandemic and is supported by various funding sources, one of which is implemented by PNM Mekaar Solo.

PNM Mekaar is one of the products launched by PT Permodalan Nasional Madani (Persero) in 2015. Therefore, this strategy is considered appropriate. PNM Mekaar was established as a form of government alignment to ultra-micro businesses as a financial management institution. For ultra-micro businesses, PNM Mekaar is a platform that offers training. The government is taking a strategic approach to increase access to capital across Indonesia. PNM Mekaar is needed as a financial forum that is able to make the best use of government-owned shares to create independent and resilient customers. The work programme called PNM Mekaar aims to support and empower the community to improve their standard of living. PNM Mekaar's management services targets women ultra-micro business owners mainly using group-based or joint responsibility services and is intended to overcome financial problems in operating a business, which in turn can improve the welfare of their households. The Covid-19 pandemic has undoubtedly made PNM Mekaar to implement the best business strategy to maintain balance while becoming

a government programme in improving ultra-micro, micro, small, and medium enterprises.

In the Solo, PNM Mekaar has a role in providing services in the form of group-based capital loans for underprivileged women who operate ultra-micro businesses. Basically, PNM Mekaar customers have the willingness and skills to do business. However, limited access to working capital financing causes their business skills to be underutilized. Some reasons for this limited access include formalities, business scale, and need for more collateral. Therefore, PNM implements a joint responsibility group system that is expected to facilitate the gap in access to financing. The system was made to enable customers to develop their businesses to achieve their goals and improve family welfare. The benefits channeled by PNM through PNM Mekaar services include improved financial management, capital financing without collateral, embedding a culture of saving, entrepreneurial competence and business development.

The PNM Mekaar program targets customers from pre-prosperous families. The loan value of the program is in the range of IDR 2,000,000 to IDR 10,000,000 with an installment model paid per week, billed in groups (each group contains 7-10 people or more). PNM Mekaar continues to collaborate with various parties, including the local government, in increasing synergy to drive the economy and prosper the community, one of which is in Solo. PNM Mekaar continues to collaborate with various parties, including the local government, to increase synergy to drive the economy and improve the community's welfare. Until now, the number of PNM Mekaar customers in Solo has reached 31,355 customers who are accompanied by 90 PNM Mekaar customer assistants or commonly called Account Officers (AO).

This research was conducted at PNM Mekaar in Banjarsari Solo. PNM Mekaar Unit Banjarsari was chosen as the research location because it is considered a unit that has not been able to achieve the target during 2022-2023. In addition, this unit has the lowest routine meetings compared to other units. This is proven by the absence data of Mekaar group members over the past six months, which has caused the payment and disbursement targets to decline. Account officers also complain about the increased workload because they have to go door-to-door, and many are unable to do it, which leads to turnover in PNM Mekaar.

Many facilities offered by PNM Mekaar in Solo are not supported by the cooperative attitude of customer groups who are members of PNM Mekaar funding. This is supported by the findings of field interviews which state that the process of paying capital loan fees is implemented once a week in a previously negotiated meeting. Customers are required to pay debt installments and business assistance at the meetings. Therefore, if customers have problems, they can be assisted or solutions provided and exchange experiences with other members of the customer group. However, after receiving financing from PNM Mekaar, the customers only held meetings 8 times. After that, the weekly installments were handed over to the

group coordinator or were even absent from paying installments. Another problem occurs when some group leaders ask for compensation, causing their group members to be reluctant to attend meetings because they feel they cannot provide compensation according to the group's request. Another problem is that account officers are considered unfriendly, not embrace customers, which makes customers feel underestimated by account officers if they submit complaints or have opinions.

The ease of repayment of installments is different from the number of financing facilities. As a result, when the customer tops up the loan or increases the loan amount, PNM Mekaar must consider that separately. An interview with the Head of the Mekaar Unit suggests that group meetings were discontinued due to the Covid-19 pandemic, and the group leader handled weekly installment payments. The absence of group meetings has caused the payment rate to decline. The work of Account Officers also becomes highly challenging as they must collect one by one from customers who do not pay or only leave it to the group leader. The impact of the high workload causes the employee turnover rate to increase and makes it difficult to recruit new employees. When the pandemic subsided, weekly group meetings were held again. However, it took work to get group members to be disciplined in attending weekly group meetings again. This is evident from the fact that only 50% of the groups have started to actively conduct meetings even though members' attendance rate is less than 50%. If this needs to be addressed immediately, it could lead to the group's dissolution and will be a major concern since it will cause problems in financing.

The research conducted by Rabbani et al. (2021) proves that economic empowerment through the weekly group program greatly improves the population's welfare, especially in Karawang. The reason for this is because PT BPR Parasahabat's weekly group programme includes activities that are intended to improve residents' life quality. In addition to financial considerations, the quality in question includes learning opportunities and the well-being of human resources so that they can compete and help other communities. The matter corresponds to the opinion expressed by Rubin in Sumaryadi (Batik et al., 2013) that in empowerment plans, it is mandatory to balance training activities and physical development. It means that in operating a business, strong human resources are needed to operate the business. Another previous research conducted by Purnamasari (2015) demonstrates that Farmer Women's Group (KWT), as a place of actualization for women in Kemanukan village, is useful for increasing their insight and knowledge about agriculture. After joining KWT, there is a change in behavior from each individual or group to a more positive one. Additionally, the women have more opportunities to acknowledge themselves within the organization or the local community. Using KWT, women can better appreciate the potential they have and the importance of their participation in family and community resilience for community growth. Thus, KWT has affected the actualisation of women in Kemanukan village. In this research, it is identified that

the problem arising in PNM Mekaar Solo is the low attendance rate of group members registered in business capital credit financing. The field findings revealed that the percentage of customers who attended was less than 50% of the total members. This poor attendance rate impacts the risk of bad credit but also increases the workload of PNM Mekaar employees on duty in the field. Based on the findings of these problems in the field, this research focus is entitled Evaluation of Low Attendance Rate of Group Members in Weekly Group Meetings at Permodalan Nasional Madani (PNM) Mekaar Solo. Meanwhile, this research aims to identify the factors that hinder group members from attending weekly group meetings and identify policies taken by PNM Mekaar to ensure that weekly group meetings continue to be active. This research identified that the problem that occurred at PNM Mekaar Solo was the low attendance of group members enrolled in business capital loan financing. Field findings indicated that the percentage of customer attendance was less than 50% of the total members. This low attendance rate has an impact on the risk of bad debts and also increases the workload of PNM Mekaar employees assigned to the field. Meanwhile, this research aims to determine the factors that inhibit group members from attending weekly group meetings and identify policies taken by PNM Mekaar to ensure weekly group meetings stay active.

LITERATURE REVIEW

Concept of Poverty

Poverty is the economic, material, and physical inability to provide for basic food and non-food necessities as measured by expenditure (Statistik, 2023). Poverty is a low standard of living. This low standard of living directly affects the health, moral life, and self-esteem of those classified as poor (Aziz et al., 2016). Cultural poverty is poverty that refers to the attitude of a person or community that, due to their culture, they do not seek to improve their lives. Even though there are efforts from outsiders to assist them, they tend to feel that they have enough and are not lacking anything in life (Palikhah, 2016).

Concept of MSME Empowerment

The Ministry of Cooperatives and Small and Medium Enterprises noted that micro, small and medium enterprises (MSMEs) reached 65.47 million units in 2019 (Mahdi, 2022). This number reached 99.99% of the total businesses in Indonesia. Meanwhile, large-scale businesses were only 5,637 units or equivalent to 0.01%. In detail, 64.6 million units are micro businesses. The number is equivalent to 98.67% of the total MSMEs throughout Indonesia. A total of 798,679 units are small businesses. The proportion is 1.22% of the total MSMEs in the country. Meanwhile, there are only 65,465 medium-sized businesses. This number contributes 0.1% of the total MSMEs in Indonesia. Thus, as the driving force of the national economy and development, MSMEs need to empower the sector. Policies to empower the MSME sector are intended to support efforts to overcome poverty, inequality,

create job opportunities and increase exports. One of the eight-millennium development goals is to fight poverty and hunger. To accelerate poverty reduction, the orientation of empowerment is more focused on micro or ultra-micro enterprises (UMI), which amount to up to 64.6 million (98.67% of total MSMEs). Empowerment takes the form of providing financial capital, competencies, and networks.

Concept of Group Financing

Ultra-micro and micro-entrepreneurs are categorized as non-bankable. Most of the constraints ultra-micro and micro-entrepreneurs encounter in accessing banks is the lack of collateral. There are two methods of providing credit: individual and group approaches. Financing with an individual approach is currently practiced by banks in general (Baihaqqy & Sugiyanto, 2020). The group approach will be effective if the following things are conducted. First of all, the right process. The assumptions in the group approach will only be realized if the process is correct, especially in group formation. Thus, the assumption will occur when the process is right instead of something suddenly occurring. For instance, if the recruitment process of prospective group members comes from a dispersed area, it is very unlikely to have prospective members who are familiar with each other. The second is that the group approach prioritizes prevention over curative. The group approach prioritizes efforts to prevent arrears from arising, compared to curative efforts, such as resolving problem loans. In other words, the optimization of available resources will be focused on making the next new preventive circulation rather than mobilizing resources to make efforts to resolve loan delinquencies. So far, there is a misconception that the impact of joint responsibility is only on the settlement of joint loans (when there are arrears). In fact, a well-selected group could be formed by making prospective members aware of the consequences of joint responsibility from the beginning.

The Success of the Group-Based Financing Program

Success, when associated with a financing program, refers to the financing program achieving its intended goals. The financing program aims to improve the socio-political conditions of people experiencing poverty by providing institutions that they are familiar with and can manage themselves (Agustina, 2021). Other purposes include improving health conditions, educational quality, family income, and cultural preservation. This group-based financing program is focused on empowering women. PNM Mekaar starts women's empowerment activities by increasing income generation, which impacts poverty reduction (Hakim, 2023). This group-based financing program is a replication of the Grameen Bank program in Bangladesh. The following is a brief overview of Grameen Bank, which inspired the birth of many other poor empowerment programs in bank and non-bank financial institutions, including PNM Mekaar.

The Grameen Bank pattern was first applied to loan activities to finance a business by forming five groups. At first, only two group members were allowed to apply for a loan. The other three groups in the five groups depended on the

performance of the two borrowers in repaying the loan. If their overall performance is excellent, the next two or three borrowers can apply, and all five group members can apply together. This mechanism is adopted to foster social capital within the group. The existence of social capital is a way to foster economic capital on the basis of mutual trust, honesty, openness, and a sense of helping. As for the payment scheme, it is based on installments for 50 weeks.

In providing financing to people experiencing poverty, Grameen Bank model financing is only conducted through groups of five people of a similar social class and living in the same economic environment, living in a neighboring village. The group should be formed by those concerned themselves and should not be formed by cooperative officers, and within the group, there should be no members with family ties; then, the formed group elects a group leader and a group secretary. The service term of the group leader is determined for one year and is conducted on a rotational basis. All group members are required to attend group meetings, and the group leader will be responsible for the implementation of group discipline, as well as collecting the obligations of the members, which includes paying weekly installments and weekly savings. All members must be considerate of each other in each member's use of the loan and the regular payment of installments. The prospective group members select each other until they can determine the five prospective group members. Thus, before negotiations with the bank, the group members have established mutual understanding and trust among themselves.

In the theory and application of Grameen Bank in Bangladesh, Prof. Muhammad Yunus stated that Grameen Bank's share ownership is 100% owned by the borrowers. However, this is contrary to the legal provisions applicable in Indonesia, that the legal form of Commercial Banks, according to the provisions of Article 21 paragraph 10 of Law No. 7/1992, can take the form of a company (person), regional companies, cooperatives, and limited liability companies. This was later amended by Law No. 10/1998, which states that commercial banks can only take the form of limited liability companies (PT), cooperatives, and regional companies. Specifically for Sharia Banks, according to Article 7 of Law No. 21/2008, there is only one legal entity, namely a Limited Liability Company (PT) (Presiden Republik Indonesia, 2008). In a limited liability company, votes are determined by the number of shares owned. The majority shareholder will determine the board of directors, appointing or dismissing them. The majority shareholder will have more rights in the General Meeting of Shareholders (GMS). Therefore, with the provisions of economic law policy in Indonesia, the Grameen Bank pattern applied in Bangladesh can only be applied if it has been modified in advance to adjust to the applicable legal provisions in Indonesia.

Grand Theory

Group meetings are considered a means of creating social capital to socialize good behavioral rules among borrowers in microfinance. In the case of Grameen Bank, group meetings are used to socialize the Sixteen Decisions, rules designed to disseminate social and economic good behavior, hygiene practices, and generally a

sense of self-worth and commitment to getting to know each other better among members (Pellegrina et al., 2021).

Participation in group meetings can help borrowers build a network of information sharing on business opportunities and trust relationships outside the family. Following the procedures in Mekaar financing, Weekly Group Meeting activities are held in the same place, day, and hour every week. The weekly group meeting consists of prayer recitation, customer pledge, account officer pledge, and joint pledge. During the weekly group meeting, every group member is required to bring installment money and emergency funds (joint responsibility commitment). If any member is absent, the account officer is obliged to visit them. Therefore, the function of weekly group meetings in PNM Mekaar is to manage customers to remain disciplined and committed to their obligations. In addition, it can also be followed by sharing information either from the account officer or from group members.

RESEARCH METHODOLOGY

In this research, the subject research was determined using the purposive sampling technique, a technique of determining samples for specific purposes only. This is in line with the opinion of Sugiyono (2014) that purposive sampling is the selection of samples based on the characteristics of data sources that are considered to possess important data related to the problem being researched. Characteristics of the research subjects are joined PNM Mekaar at least since 2020, recorded as customer at PNM Mekaar, recorded as an employee at PNM Mekaar for at least six months, and are willing to be a subject in research.

The types of data used in this research are primary data and secondary data related to the low attendance rate evaluation of group member meetings at Permodalan Nasional Madani (PNM) Mekaar Solo. Primary data sources or informants in this research were processed through a purposive sampling technique. The informants in this research consisted of the Head of the Mekaar Unit of 1 person, the Senior Account Officer (SAO) of 1 person, the Account Officer (AO) of 2 people, the Group Leader of 3 people, members who were considered a discipline of 2 people, and members who were considered undisciplined of 4 people. Meanwhile, secondary data were obtained through laws, documents, archives, books, statistical records, bulletins, internet resources, and others that support the low attendance rate evaluation of group member meetings at Permodalan Nasional Madani (PNM) Mekaar Solo.

The data in this research was collected using the interview process. The researcher chose this method to describe the evaluation of the low attendance rate of group member meetings at Permodalan Nasional Madani (PNM) Mekaar Solo. At the same time, the data analysis technique in this research involves an interactive analysis model, which includes data collection, data reduction, data presentation, and conclusion drawing or verification (Sugiyono, 2022).

RESULT AND DISCUSSION

Contributory Factors of Group Members' Difficulty in Attending Weekly Group Meetings

PT Permodalan Nasional Madani (PNM) is one of the financial institutions engaged in the capital within a broad sense to improve the welfare of middle and lower-class families. The Mekaar product from PT PNM does not require any guarantee or collateral during the loan application process. The only thing that is used as collateral in the disbursement contract is attendance. The attendance in question is the presence of group members at each weekly group meeting which is regularly held once a week. Attendance is used as collateral because at the time of the meeting, at the same time, loan installment payments and mentoring or training are made. In this system, PNM Mekaar genuinely adheres to the joint responsibility system. This is in accordance with the interview of the Head of the Mekaar Unit, Mrs. Renshy, who states that this joint responsibility system is expected to facilitate capital difficulties in the middle to the lower-class economy. The interview results with the Head of the Mekaar Unit explained that PT PNM Mekaar applies a joint responsibility group system which is expected to facilitate access to financing to enable customers to develop businesses to achieve their goals and improve family welfare. The practice of the joint responsibility financing system at PT PNM Mekaar is an agreement whose target is the pre-prosperous community.

Joint responsibility is a term in debt and credit which means responsibility to bear. The joint responsibility system in PT PNM Mekaar is an arrangement in which members in one group are jointly responsible for all their obligations to Mekaar based on openness and mutual trust to create a forum for dialogical human interaction towards qualified human beings. The joint responsibility system runs in Mekaar through membership organized in groups of members. This system functions as a value system and a system in the world of savings and loans. As a value system, the joint responsibility system is manifested in mutual trust, deliberation, togetherness, openness, and responsibility. The joint responsibility system encourages the collective achievement of organizational goals.

An interview with the Head of Mekaar Unit stated that the weekly group meetings that had been agreed during the disbursement contract were starting to be ignored. It started to become apparent during the post Covid-19 pandemic, more specifically after the Enforcement of Restrictions on Community Activities (PPKM) era. Most routine meetings that were supposed to be for mentoring, training, and as a way to pay installments effectively should have run better. However, this condition has become a new culture or habit for groups, especially in Banjarsari, because the weekly group meetings that should be reactivated cannot run properly. During that time, PNM Mekaar tried to reactivate the weekly group meetings. However, this took time to realize as a number of members began to be busy working considering the prolonged pandemic and many needs were finally

fulfilled by PNM Mekaar in the form of loans. On the other hand, there are a number of members who feel lazy as pandemic habits still carry them away.

The statement of the Head of the Mekaar Unit is corroborated by the statement of Account Officer 1, who explained that currently, almost every group she holds no longer holds meetings. Many could not attend because they were working or were busy with their business. The statement from Account Officer 1 is also strengthened by the statement of Group Leader 1, who explained that her group members rarely attend the weekly group meetings for the same reasons.

The interview results of the Head of the Mekaar Unit, Account Officer 1, and Group Leader 1 are consistent with the findings of the researcher's observations when the researcher participated in the field with the Account Officers of the 5 groups whose weekly meetings were scheduled on that day. As a result, not a single meeting was held since all the installment money had been deposited to the group leader. Some group leaders even covered the payment of their members who could not make a payment due to insufficient money and could not attend due to work reasons.

The results of the observation with Account Officer 2 revealed that weekly group meetings began to be rarely held due to various problems. According to Group Leader 2, members are reluctant to attend because the Account Officer is not friendly and seemed to underestimate customers who borrow with no collateral. The Account Officer tends to be rude and only prioritizes the installment money without even listening to the group members' difficulties. Based on this, the members felt they benefited nothing from the weekly group meetings. Thus, many were reluctant to attend. The following summarizes factors contributing to group members' difficulties attending weekly group meetings.

Table 1. Contributory Factors of Group Members' Difficulty in Attending Weekly Group Meetings

Sources	Internal Factors (PT PNM Mekaar)	External Factors (Customers)
Group Leader 1		<ul style="list-style-type: none"> • Customers were still working • Customers were lazy
Group Leader 2	<ul style="list-style-type: none"> • Account Officers were not friendly • Ceremonial meetings are no longer conducted during weekly group meetings 	<ul style="list-style-type: none"> • Customers were still working
Group Leader 3	<ul style="list-style-type: none"> • Members are ignoring weekly group meetings and only focusing on installments • Ceremonial meetings are no longer conducted during weekly group meetings 	<ul style="list-style-type: none"> • Customers were still working
Account Officer 1	-	<ul style="list-style-type: none"> • Customers were still working
Account Officer 2	<ul style="list-style-type: none"> • Account Officers were lacking of time due to many groups to handle 	<ul style="list-style-type: none"> • Customers were still working
Head of the Mekaar Unit	<ul style="list-style-type: none"> • Account Officers were over-worked • The new Account Officers were still in training • High turnovers within three months 	<ul style="list-style-type: none"> • Customers were still working • Customers were lazy
Head of Disbursement Group 1 and 2	<ul style="list-style-type: none"> • Senior Account Officer and Account Officer did not explain the main contents of the cooperation agreement • PNM Mekaar handed over responsibility to the Group Leader for customer loan education 	

Source: Processed Data by Researchers

Based on the table above, it can be identified that the contributing factors to the difficulty of group members attending weekly group meetings are categorized into internal and external factors. Internal factors causing the difficulty of group members attending weekly group meetings include Account Officers not being friendly, ceremonial meetings no longer conducted during weekly group meetings,

members are ignoring weekly group meetings and only focusing on installments, Account Officers being overworked, new Account Officers were still in training, there were high turnovers within three months, Senior Account Officer and Account Officers did not explain the main contents of the cooperation agreement, and PNM Mekaar handed over responsibility to the Group Leader for customer loan education. Meanwhile, external factors caused difficulty for group members attending weekly group meetings as customers were still working, and some customers were lazy since they were used to having no meetings and only paying installments.

Policies Taken by PNM Mekaar to Reactivate Weekly Group Meetings

PT PNM Mekaar has made various efforts to overcome the low attendance rate at weekly group meetings. The efforts made by Mekaar include hiring new employees, providing training and mentoring to new employees, consulting with group leaders, and randomly visiting customers who rarely attend. The statement of the Head of the Mekaar Unit is also in line with the statement of Account Officer 1, who stated that they had indeed been instructed to make various efforts. However, since Account Officer 1 felt overworked, she felt that there needed to be more time to communicate with the customers. Group Leader 1 stated that some time ago, there was a survey for data matching and asked questions about weekly group meetings. However, after that, there was no further change. The statement of Group Leader 1 is supported by the statement of Group Leader 2, who stated that there was no effort from PNM Mekaar. After the pandemic, PNM Mekaar was only concerned with the collected installments.

Based on the interview above, it is found that the policy taken by PNM Mekaar in order for the weekly group meetings to be active again is through evaluation, both from the customers to the employees. Evaluation in terms of customers is carried out by visiting group leaders and customers with low attendance rates. Evaluation from the employee side is by recruiting new employees to fill the vacancies of employees who have experienced turnover during the last three months.

In the researcher's view, PT PNM Mekaar lacks internal and external supervision. Although evaluations are carried out, these evaluations are carried out only occasionally and are not accompanied by policies that can overcome the problems found in the field. Researchers also saw that there was no work rotation between the Head of the Mekaar Unit within a certain period of time, and thus, there was no way of sharing experiences between one unit and another. According to the researcher's view, it would be better to have employees from the branches attend the weekly meetings. In addition, it could also provide rewards for groups that are active in conducting weekly group meetings to reactivate weekly group meetings which are currently inactive.

CONCLUSION AND SUGGESTION

Conclusion

Based on the research findings, the factors causing the difficulty of group members attending weekly group meetings are divided into internal and external factors. Internal factors causing the difficulty of group members attending weekly group meetings include Account Officers not being friendly, ceremonial meetings no longer conducted during weekly group meetings, members are ignoring weekly group meetings and only focusing on installments, Account Officers being overworked, new Account Officers were still in training, there were high turnovers within three months, Senior Account Officer and Account Officers did not explain the main contents of the cooperation agreement, and PNM Mekaar handed over responsibility to the Group Leader for customer loan education. Meanwhile, external factors caused difficulty for group members attending weekly group meetings as customers were still working, and some customers were lazy since they were used to having no meetings and only paying installments. Visiting group leaders and customers with low attendance rates are carried out to evaluate customers. While the hiring process to fill the positions of employees who experienced turnover in the previous three months serves as the employee evaluation.

Suggestion

Based on the research findings, there are several suggestions that researchers may propose for PNM Mekaar. The researcher suggests that PNM Mekaar conduct periodic and continuous evaluations of each unit in Solo. The rotation of employees, especially for the Head of the Mekaar Unit within a certain period of time, is also quite important to consider. PNM Mekaar is also suggested to evaluate the performance of Account Officers outside of the daily targets set. For each Account Officer on duty, it would be preferable that they are given a customized uniform that will enhance their identities when interacting with customers in the field. Training to improve the communication skills of Account Officers on a regular basis can also be held regularly, considering that the Account Officers will face women whose ages are much older than the Account Officers whose majority have just graduated from high school. Furthermore, it is recommended that PNM Mekaar hold special meetings for group leaders, allowing them to share and care for each other and jointly find solutions if there are any problems arise. Rewarding each group that actively participates is also essential. Finally, PNM Mekaar is also expected to be able to carry out meeting activities again as they were before the pandemic.

REFERENCES

- Agustina, E. (2021). Penerapan Modal Sosial pada Keberhasilan Program Pembiayaan Berbasis Kelompok Sebagai Upaya Penanggulangan Kemiskinan (Studi Kasus pada Koperasi Kelompok Humaniora Pokmas Mandiri, Kantor Cabang Deli Serdang). *Studia Economica: Jurnal Ekonomi Islam*, 7(2), 326–363.
- Aziz, G. A., Rochaida, E., & Warsilan. (2016). Faktor-faktor yang mempengaruhi Kemiskinan di Kabupaten Kutai Kartanegara. *INOVASI: Jurnal Ekonomi Keuangan Dan Manajemen*, 12(1), 29–48.
- Baihaqqy, M. R. I., & Sugiyanto. (2020). Investment Decisions of Investors Based on Generation Groups: A Case Study in Indonesia Stock Exchange. *Coopetition: Jurnal Ilmiah Manajemen*, 11(3), 189–196.
- Batik, K., Suman, A., & Manzilati, A. (2013). Implementasi Program Pemberdayaan Ekonomi Rakyat melalui Program Mamangun Tuntang Mahaga Lewu (PM2L) (Studi Kasus di Dua Desa Tertinggal di Kalimantan Tengah). *Jurnal Ekonomi Pembangunan*, 11(1), 92–115.
- Hakim, M. R. (2023). Communication Strategy for Mekaar Customers of PT Permodalan Nasional Madani Semarang. *UTSAHA (Journal of Entrepreneurship)*, 2(3).
- Mahdi, M. I. (2022). *Berapa Jumlah UMKM di Indonesia?* DataIndonesia.Id.
- Palikhah, N. (2016). Konsep Kemiskinan Kultural. *Alhadharah: Jurnal Ilmu Dakwah*, 15(30), 11–27.
- Pellegrina, L. D., Michele, A. De, Maio, G. Di, Landoni, P., & Parravicini, S. (2021). Frekuensi Pertemuan Kelompok dan Kinerja Pembayaran Peminjam dalam Keuangan Mikro: Bukti dari Eksperimen Kuasi-alami di Afrika Selatan. *Jurnal Ekonomi Afrika*, 30(5), 447–477. <https://doi.org/https://doi.org/10.1093/jae/ejab004>
- Presiden Republik Indonesia, S. B. Y. (2008). *Undang-undang Republik Indonesia Nomor 21 Tahun 2008 tentang Perbankan Syariah*.
- Purnamasari, L. (2015). *Pemberdayaan Perempuan Melalui Kelompok Wanita Tani (KWT) bagi Aktualisasi Perempuan di Desa Kemanukan, Bagelen, Purworejo, Jateng* [Universitas Negeri Yogyakarta]. <http://eprints.uny.ac.id/id/eprint/26961>
- Rabbani, G., Muzzammil, F., Rojiati, U., & Kurniawan, A. (2021). Pemberdayaan Ekonomi Melalui Program Kelompok Mingguan (PKKM) Dalam Meningkatkan Kesejahteraan Masyarakat. *Al-Mu'awanah: Jurnal Pengabdian Kepada Masyarakat*, 2(1). <https://doi.org/https://doi.org/10.24042/almuawanah.v2i1.8902>

Statistik, B. P. (2023). *Kemiskinan dan Ketimpangan*.
<https://www.bps.go.id/subject/23/kemiskinan-dan-ketimpangan.html>

Sugiyono. (2014). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif dan R&D)*. Alfabeta.

Sugiyono. (2022). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV Alfabeta.