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EMPOWERING UNDERPRIVILEGED WOMEN THROUGH DIGITAL BUSINESS ASSISTANCE IN STRENGTHENING FOOD SECURITY

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Abstract:

In this digital era, the use of information and communication technology is becoming increasingly important in accessing wider markets and increasing business competitiveness. However, many underprivileged women do not yet have the knowledge and skills to utilize digital technology in their businesses. The main aim of this program is to equip underprivileged women with the skills and knowledge needed to develop their businesses digitally, so as to increase income and food security in the family. This research uses qualitative methods with a case study approach to observe and analyze digital business assistance to increase the economic capacity of underprivileged women. Research findings show that focused and sustainable interventions in the form of digital assistance can be an effective economic empowerment strategy in improving the welfare of underprivileged communities, especially women. The implications of this research show that digital business assistance by PT PNM Mekaar Syariah has great potential in strengthening the role of women in the economy, improving family welfare, and overall having a positive impact on local and national economic growth.

Keywords: digital business assistance, women’s empowerment, pt pnm

Pendahuluan

In an increasingly advanced digital era, technology has become an integral part of everyday life, influencing various sectors, including the economy and business. Digitalization has not only brought about major changes in the way business is run but has also opened up vast new opportunities for various groups. However, behind this progress, there are significant challenges, especially for disadvantaged groups, such as underprivileged women. In Indonesia, women from this group often face difficulties in accessing the technology, education and resources needed to participate effectively in the digital economy. This condition demands appropriate intervention to help them take advantage of existing opportunities.

Underprivileged women in Indonesia are often trapped in a cycle of poverty that is difficult to break. Limited access to education, business capital, as well as strong social stigma are some of the main factors that prevent them from developing. Lack of knowledge about technology and digital business is also a big obstacle, considering that the world is currently increasingly shifting towards digitalization. This condition is the main background for the importance of assistance in efforts to empower underprivileged women. This empowerment does not only involve financial aspects, but also requires comprehensive support to equip women with the relevant skills and knowledge needed to utilize digital technology.

The Ministry of Women's Empowerment and Child Protection (PPPA) said that as many as 9.68 percent of Indonesian women live below the poverty line. Based on data from the Central Statistics Agency (BPS) for 2022, the average monthly wage received by women is IDR 2,593,709, or around 78 percent of the average wage received by men. He said poverty is often associated with women because in poor communities women are an indicator of lower welfare (Yacoub et al., 2023). This is where the role of PT Permodalan Nasional Madani (PNM) through the Mekaar Syariah program becomes very crucial.

PT Permodalan Nasional Madani (PNM) as one of the state-owned enterprises in Indonesia has a mission to empower economically weak groups, including underprivileged women, through financing and mentoring programs. One of the superior programs specifically designed for this purpose is PNM Mekaar Syariah. This program not only provides access to affordable financing but also provides comprehensive business assistance, including in digital aspects, which is very relevant to current needs.

PNM Mekaar Syariah focuses on empowering underprivileged women with a holistic approach. Apart from providing business capital without collateral with sharia principles, this program also provides ongoing training and mentoring. This assistance covers various aspects, from financial management, product development, to digital marketing. In this way, underprivileged women are not only given capital but also equipped with the skills needed to manage and develop their businesses independently.

This is what encourages the government to continue to create and support people-based economic empowerment programs. Therefore, the government has launched efforts to increase access to financing sources for Micro, Small, Medium Enterprises and Cooperatives (MSMEs) in order to increase national economic growth through the People's Business Credit (KUR) program. According to research from Arwan, Mawardi, & Bafadhal, it was found that the People's Business Credit (KUR) program had a significant effect on the level of entrepreneurship in Indonesia (Arwan et al., 2018). The People's Business Credit (KUR) program aims to strengthen access to capital to support policies to accelerate real sector development and empower micro, small and medium enterprises (MSMEs). By providing easier and more affordable access to funding sources, KUR helps overcome capital constraints often faced by MSMEs, enabling them to increase production capacity, expand markets, and create more jobs.

In the rapidly evolving digital era, information and communication technology plays a crucial role in enhancing business competitiveness and expanding market access. However, women from underprivileged groups in Indonesia are often trapped in a cycle of poverty due to limited education, business capital, and digital literacy. According to BPS data from 2022, 9.68% of women live below the poverty line, and their average wage is only 78% of that of men, highlighting significant economic disparities. Programs such as PNM Mekaar Syariah present potential solutions to empower women through digital business training, yet challenges like low digital literacy and limited technology access continue to hinder effectiveness. This research is essential to evaluate the impact of such programs in improving women's welfare, strengthening family food security, and supporting the achievement of Sustainable Development Goals (SDGs) in poverty alleviation and gender equality. The findings are expected to provide strategic recommendations for governments and related institutions to design more effective and sustainable digital empowerment programs, fostering inclusive economic growth and reducing gender inequality in Indonesia.

This program represents the government's support for the small and medium sectors in its aims, namely improving the economy, alleviating poverty, food security and employment. Apart from that, it is also a solution to the problem of economic equality because this program supports the small and medium sector of the economy so that it is hoped that the wheels of the economy will turn in the small and medium sector. However, not all levels of society can use the KUR program services, especially underprivileged women, because in the KUR program there are certain requirements, one of which is that you must have collateral or guarantees. With the Mekaar Syariah program from Permodalan Nasional Madani (PNM), underprivileged women have the opportunity to use the Mekaar Syariah program services because financing in this program does not use collateral or guarantees.

This initiative is expected to overcome the digital divide and empower women to increase the productivity and profitability of their businesses. However, the challenges in this program are quite complex, such as low digital literacy and access to technology. Therefore, this research examines how the mentoring program by PT PNM Mekaar Syariah impacts the empowerment of underprivileged women. It is hoped that the results of this research will provide insight for PT PNM Mekaar Syariah and other institutions to increase the effectiveness of programs in the future, as well as contribute to efforts to eradicate poverty and social inequality in the digital era. Furthermore, this research supports achieving sustainable economic independence for underprivileged women, strengthening their participation in the digital economy, and encouraging the achievement of sustainable development goals such as poverty alleviation, gender equality and economic inclusion.

Research Method

The research method in this article uses a qualitative approach using literature and document study data collection techniques to examine existing programs and assistance at PNM Mekaar Syariah for the empowerment of underprivileged groups, especially women, in Indonesia. This data collection technique is a technique where researchers collect data and information from various data sources or documents that are relevant to the research problem. These data sources must be credible and reliable, where these data sources are sources whose contents can be accounted for and can be relied upon to answer existing research problems. Document studies generally rely on archives such as written sources, photos, drawings and films. Meanwhile, literature studies can be taken from books, news, scientific articles and also credible websites such as Stats.

Literature study was chosen as the main method because it allows researchers to analyze and interpret various relevant secondary data sources, including scientific journals, books, policy reports, and other official documents. Through this approach, researchers can understand various perspectives and previous findings regarding the topic under study, identify knowledge gaps, and obtain a strong theoretical foundation.

Results and Discussion

Understanding Empowerment from a Sharia Economic Perspective

Empowerment is an effort to increase the abilities and potential possessed by a community so that they can actualize their identity, desires and dignity to the maximum in order to survive and develop themselves independently (Fauziah, 2009). Empowerment is a process of giving power/power to weak parties, and reducing power to parties who are too powerful so that balance occurs. Empowerment is a way by which people, organizations and communities are directed to be able to control or have power over their lives. (Oos M Anwas, 2013) Every community empowerment effort refers to the level of people's abilities, especially vulnerable and weak groups so that they have the ability or strength to fulfill their basic needs.

Islam views empowerment as an endless movement, this is in line with the Islamic paradigm, namely as a religion of movement and change. As stated in the Al-Quran, surah Ar-Ra'd verse 11, which means that for him (man) there are (angels) who accompany him in turn from the front and behind him who guard him by Allah's command. Indeed, Allah does not change the condition of a people until they change what is within themselves. If Allah wills evil for a people, no one can resist it, and there is absolutely no protector for them besides Him.

In this verse it is explained that, Allah will not change a people unless they themselves change it. This verse also explains the independence that every individual must have in order to be able to carry out their activities. Just like community empowerment which changes someone to become more independent by relying on their abilities with no limits.

In the empowerment process, people are allowed to see and choose something that is beneficial for themselves. This aims to form individuals who are not only economically independent but also have high moral and ethical integrity, and are able to contribute positively to the welfare of the people and wider society.

Business Capital Financing to Empower Underprivileged Women by PNM Mekaar Syariah

PNM Mekaar Syariah is a group-based empowerment service in accordance with the provisions of Islamic law based on fatwas and/or statements of conformity to sharia from the National Sharia Council of the Indonesian Ulema Council aimed at underprivileged women who are ultra-micro entrepreneurs, through: Improving financial management to realize their dreams. and family welfare; Business capital financing without collateral; Getting used to the culture of saving; Increasing entrepreneurial competence and business development.

Therefore, the Company implements a joint responsibility group system which is expected to bridge the gap in access to financing so that customers are able to develop businesses in order to achieve their goals and improve family welfare. In general, the benefits distributed by the Company through PNM Mekaar services include: Improved financial management, capital financing without collateral, instilling a culture of saving, and entrepreneurial competency and business development.

Distribution of business capital financing provided by PT. PNM Mekaar Syariah is only specifically for female customers such as housewives or entrepreneurs who need business capital or to open a new business, provided they are 18-63 years old and married. Women who are not married but are over 18 years old can become customers provided that the woman is the backbone of the family. This program does not apply to civil servants because it is specifically for people who are less fortunate and need funds for business capital.

PT financing practices. PNM Mekar Syariah is carried out by these housewives with the requirement to be a group, namely a minimum of 7-10 customer members, one of whom is the group leader with the implementation of a joint responsibility payment system, which is the responsibility of all customers if in the group there is one customer who is not present. or is late or does not pay when paying installments, then another member bails out or pays for the absent member and the member must pay the debt that has been bailed out with another member for the following week. (https://www.pnm.co.id/pages/pnm-group, 2024).

In submitting a financing application, prospective debtors must meet the requirements set by PNM. The conditions that must be met in applying for PNM Mekaar credit financing are as follows:

1. Female Indonesian citizen from an underprivileged family
2. Minimum age 18-63 years
3. Must have the approval of the husband or person in charge
4. Submit supporting documents, namely Resident Identity Card (KTP), Family Card (KK), Marriage Certificate (if married)
5. Conducted UK research on prospective customers and analyzed credit applications
6. Verification is carried out, especially for prospective new customers
7. Carry out Financing Preparations (PP), especially for new debtors
8. Carry out validation first before realizing the disbursement.
9. Carry out the contract agreement process
10. Organizing financing realization.

The contract used in the PT program. Mekaar Syariah National Civil Capital (PNM) namely:

1. Murabahah contract is a sale and purchase agreement between the customer and Mekaar Syariah/financing provider. Mekaar Syariah buys goods that customers need and then sells them to the customer concerned at the purchase price plus the profit margin agreed between Mekaar Syariah and the customer.
2. Wadiah Agreement is an agreement to make a deposit between Mekaar Syariah and a customer where the deposit is maintained and returned whenever the customer in question wishes. Mekaar Syariah is responsible for the return of the deposit.
3. The Wakalah Agreement is the delegation of power by someone as the first party to another person as the second party in matters being represented. In

this case, Mekaar Syariah gives power to customers to buy goods according to what the customer needs.

PT Financing Simulation. Madani National Capital (PNM) Mekaar Syariah. Example of Working Capital Financing Simulation Assumptions:

1. Working Capital: IDR 3,000,000 (three million rupiah)
2. Principal Financing: IDR 3,000,000 (three million rupiah)
3. Installment: IDR 75,000 (seventy five thousand rupiah)
4. Total Margin: IDR 750,000 (seven hundred and fifty thousand rupiah)
5. Time Period: 50 (fifty) weeks
6. Accountability Money: Rp. 150,000 (one hundred and fifty thousand rupiah)
7. Principal Payment Scheme: Weekly installments

Daftar Angsuran

50 MINGGU

NO.	ANGSURAN*	POKOK	JASA	OUTSTANDING
1.	75,000	60,000	15,000	3,675,000
2.	75,000	60,000	15,000	3,600,000
3.	75,000	60,000	15,000	3,525,000
4.	75,000	60,000	15,000	3,450,000
5.	75,000	60,000	15,000	3,375,000
6.	75,000	60,000	15,000	3,300,000
7.	75,000	60,000	15,000	3,225,000
8.	75,000	60,000	15,000	3,150,000
9.	75,000	60,000	15,000	3,075,000
10.	75,000	60,000	15,000	3,000,000
11.	75,000	60,000	15,000	2,925,000
12.	75,000	60,000	15,000	2,850,000
13.	75,000	60,000	15,000	2,775,000
14.	75,000	60,000	15,000	2,700,000
15.	75,000	60,000	15,000	2,625,000
16.	75,000	60,000	15,000	2,550,000
17.	75,000	60,000	15,000	2,475,000
18.	75,000	60,000	15,000	2,400,000
19.	75,000	60,000	15,000	2,325,000
20.	75,000	60,000	15,000	2,250,000
21.	75,000	60,000	15,000	2,175,000
22.	75,000	60,000	15,000	2,100,000
23.	75,000	60,000	15,000	2,025,000
24.	75,000	60,000	15,000	1,950,000
25.	75,000	60,000	15,000	1,875,000
26.	75,000	60,000	15,000	1,800,000
27.	75,000	60,000	15,000	1,725,000
28.	75,000	60,000	15,000	1,650,000
29.	75,000	60,000	15,000	1,575,000
30.	75,000	60,000	15,000	1,500,000
31.	75,000	60,000	15,000	1,425,000
32.	75,000	60,000	15,000	1,350,000
33.	75,000	60,000	15,000	1,275,000
34.	75,000	60,000	15,000	1,200,000
35.	75,000	60,000	15,000	1,125,000
36.	75,000	60,000	15,000	1,050,000
37.	75,000	60,000	15,000	975,000
38.	75,000	60,000	15,000	900,000
39.	75,000	60,000	15,000	825,000
40.	75,000	60,000	15,000	750,000
41.	75,000	60,000	15,000	675,000
42.	75,000	60,000	15,000	600,000
43.	75,000	60,000	15,000	525,000
44.	75,000	60,000	15,000	450,000
45.	75,000	60,000	15,000	375,000
46.	75,000	60,000	15,000	300,000
47.	75,000	60,000	15,000	225,000
48.	75,000	60,000	15,000	150,000
49.	75,000	60,000	15,000	75,000
50.	75,000	60,000	15,000	0

25 MINGGU

NO.	ANGSURAN*	POKOK	JASA	OUTSTANDING
1.	135,000	120,000	15,000	3,240,000
2.	135,000	120,000	15,000	3,105,000
3.	135,000	120,000	15,000	2,970,000
4.	135,000	120,000	15,000	2,835,000
5.	135,000	120,000	15,000	2,700,000
6.	135,000	120,000	15,000	2,565,000
7.	135,000	120,000	15,000	2,430,000
8.	135,000	120,000	15,000	2,295,000
9.	135,000	120,000	15,000	2,160,000
10.	135,000	120,000	15,000	2,025,000
11.	135,000	120,000	15,000	1,890,000
12.	135,000	120,000	15,000	1,755,000
13.	135,000	120,000	15,000	1,620,000
14.	135,000	120,000	15,000	1,485,000
15.	135,000	120,000	15,000	1,350,000
16.	135,000	120,000	15,000	1,215,000
17.	135,000	120,000	15,000	1,080,000
18.	135,000	120,000	15,000	945,000
19.	135,000	120,000	15,000	810,000
20.	135,000	120,000	15,000	675,000
21.	135,000	120,000	15,000	540,000
22.	135,000	120,000	15,000	405,000
23.	135,000	120,000	15,000	270,000
24.	135,000	120,000	15,000	135,000
25.	135,000	120,000	15,000	0

*Perhitungan di atas hanya merupakan simulasi/estimasi bukan jaminan atau perkiraan yang sebenarnya.

Picture 1. PNM Mekaar Syariah Installment List

Source: https://www.pnm.co.id/bisnis/pnm-mekaar Example of Margin Calculation Method:

Ana's mother carried out murabahah financing to set up a pickle stall business amounting to Rp. 7,000,000 and was paid by PNM Mekaar Syariah in the amount of Rp. 7,000,000 with a margin of 25% within a period of 50 weeks. So the calculation is

Selling price = Goods Price + Margin
= Rp 7.000.000 + 25%
= Rp 7.000.000 + Rp 1.750.000
= Rp 8.750.000

Installment time = $\frac{\text{Rp } 8.750.000}{50}$
= Rp 175.000

Margin income = margin amount x 100%

Selling price = $\frac{\text{Rp } 1.750.000 \times 100\%}{\text{Rp } 7.000.000}$
= 25%

Margin per month = Rp 175.000 x 25%
= Rp 43.750

The flat method has been recognized and permitted by the MUI in accordance with the MUI DSN Fatwa Number 84/DSN-MUI/XII/2012 dated 21 December 2012 concerning the method of recognizing murabahah income in Sharia Financial Institutions (LKS), namely that recognition of murabahah income for sharia cooperatives can be done using the annuity method and the proportional method.

The application of the murabahah margin requires prior bargaining between PNM Mekaar Syariah and the customer who will carry out the financing. In the concept of fiqh and Fatwa DSN MUI 04/DSN-MUI/IV/2000 concerning murabahah, margin (profit) must be determined based on mutual agreement and cannot be determined only unilaterally.

Assistance Strategy for the Empowerment of PT PNM Mekaar Syariah

PT Permodalan Nasional Madani (PNM) encourages empowerment and assistance for Micro, Small and Medium Enterprises (MSMEs) through the Business Capacity Development (PKU) program. There are three stages carried out by PNM in empowering MSMEs. First, the education stage which is carried out every week, PNM officers hold meetings with customers to provide tips so they can manage their income in the form of savings. The second is the business development stage. At this stage, customers are usually given training so they can innovate. Third, create new markets. At this stage, customers are invited to become digitally literate.

In 2022 there will be 3 (three) Empowerment Assistance Themes, namely, Financial Literacy, Business Literacy, and Digital Literacy, which are integrated with the two PNM programs Building a Prosperous Family Economy (Mekaar) and the Micro Capital Services Unit (ULaMM) as follows:

1. **Financial Literacy**

   This empowerment focus is also in line with the Indonesian Government's program to increase financial literacy and digital literacy in society. Financial literacy is one of the pillars of financial inclusion. Programs to increase basic financial knowledge are important to help customers make financial decisions that consider resilience, risk calculations and orientation to future developments.

This PKU program also provides financial empowerment for female PNM customers who have an important role in family finances. Throughout the first semester of 2024, PNM has held basic training 4.8 million times through PKM Bermakna activities. Meanwhile, further training has been carried out 7,357 times. A total of 388,125 PNM Mekaar customers now receive additional income by becoming BRILink Mekaar agents and 17.6 million customers are assisted in having a Simpedes UMi account.

Intellectual capital is provided through various financial literacy, business literacy, social literacy and digital literacy training to its ultra-micro customers for free. This PNM service is considered by the OJK to be worthy of receiving appreciation in the 2024 Financial Literacy Award in the Best Financial Literacy program category.

Picture 2. OJK Gives Award to PNM as Winner of Best Financial Literacy Program.
Source: PNM.CO.ID/berita/Jakarta, 22 Agustus 2024

2. Business Literacy

The PKU Division has a priority to increase the number of business identification numbers (NIB) owned by PNM customers to increase customers' opportunities to do business. With the NIB, the customer's business legitimacy will have legal validation, which will be useful for the administration process, business negotiation process with future partners, as well as simplifying the export-import process. In this way, NIB becomes central in increasing customer business capacity with the hope that customers can show off competitively on the national and international stage.

PT Permodalan Nasional Madani (PNM) through the Business Capacity Development (PKU) program is holding another advanced comparative study program with the theme #Search forNewLangkah. This program is a comparative study activity related to waste recycling that can generate profits. This comparative study was held at the Sari Timbul Glass Factory, Tegallalang, Bali on 11 - 13 June 2024. It was attended by 16 Mekaar customers who were leaders of superior groups from various regions including Kalimantan, Wonogiri, Makassar, Yogyakarta, Surabaya, Mojokerto, Probolinggo, and Magelang.

Picture 3. PNM invites top customers CariTauLangkahBaru recycling Business

Source: PNM.CO.ID/berita/Jakarta, 12 Juni 2024

3. **Digital Literacy**

With increasing globalization and technological developments, digital literacy can help customers to utilize social media for business purposes so as to increase sales value. Equipped with business literacy, it is hoped that MSME entrepreneurs can take solid steps to move up in class. The PKU Division also takes advantage of the increase in digital interaction since the Covid-19 pandemic as a means for communication and marketing of PNM customer products. Technological developments can also be used as a gateway for Indonesian MSMEs to participate in international trade.

PT Permodalan Nasional Madani (PNM) provides digital financial education to 1,700 PNM Mekaar customers who simultaneously receive education at 12 Madani Village points spread throughout Indonesia to increase financial literacy and inclusion. PNM President Director Arief Mulyadi is optimistic that PNM's Mekaar customers will be able to carry out financial transactions digitally, which previously were still very conventional.

Picture 4. PNM provides digital financial education for 1,700 customers in 12 regions. Source: (ANTARANEWS.COM/Juli 2023)

PNM Mekaar has achieved significant success in empowering and accompanying its customers towards digital business. Through a series of comprehensively designed digital literacy programs, PNM Mekaar provides education and training aimed at improving customers' digital skills. This program includes the introduction and utilization of digital technology, including the use of social media and e-commerce platforms, as a tool to expand market reach and increase product sales.

Apart from that, PNM Mekaar also provides ongoing assistance to ensure customers are able to overcome challenges that may arise in the process of digitizing their business. This assistance includes guidance in overcoming technical obstacles, as well as consultation on business strategies that can increase profitability. With this holistic approach, PNM Mekaar not only drives digital transformation, but also ensures that customers can adapt and thrive in an increasingly competitive digital ecosystem.

With this achievement, PNM Mekaar has proven its role as an agent of change in empowering the community's economy. Through financial literacy, business development literacy and digital literacy programs, PNM Mekaar has succeeded in facilitating underprivileged women in MSMEs in Indonesia to transform and innovate, answer the challenges of the times and increase their competitiveness in the digital era. This initiative not only provides economic benefits for customers, but also contributes to national economic growth through strengthening the MSME sector, which is the backbone of the Indonesian economy.

The PKU Division also provides assistance to PNM customers through the Clusterization Program, namely a training program using a sustainable method (series) and a group pattern for customers and prospective customers based on certain approaches, such as similar types of business in one region or different types of business in one region. The minimum number of customers is 25 customers. The number of Clustering Training Programs is carried out in accordance with the RKAP policy determined by the Division in charge of PKU functions for the current year, while the budget for implementing training per training is determined by the PKU Committee.

Kesimpulan

PT Permodalan Nasional Madani (PNM) menjalankan program Pengembangan Kapasitas Usaha (PKU) untuk memberdayakan Usaha Mikro, Kecil, dan Menengah (UMKM) di Indonesia melalui tiga tahap utama: literasi keuangan, literasi bisnis, dan literasi digital. Program ini meningkatkan literasi keuangan pelanggan untuk membantu pengelolaan pendapatan dan mendukung peran perempuan dalam ekonomi keluarga, sejalan dengan upaya pemerintah meningkatkan inklusi keuangan. Di tahap literasi bisnis, PNM mendorong peningkatan jumlah pelanggan yang memiliki Nomor Induk Berusaha (NIB) dan memberikan pelatihan inovasi bisnis, seperti studi banding usaha daur ulang. PNM juga memberikan pelatihan literasi digital agar pelanggan dapat memanfaatkan media sosial dan platform e-commerce guna memperluas pasar dan meningkatkan penjualan. Melalui program ini, PNM Mekaar berhasil memberdayakan perempuan prasejahtera, mendorong keberlanjutan UMKM, serta meningkatkan kesejahteraan dan ketahanan pangan keluarga.

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