

RIGHTS-BASED SOCIAL POLICY ANALYSIS: A STUDY OF THE PNM MEKAAR PROGRAM

Dwi Rahayu NURMIATI^{1*}, Dinar Dana KHARISMA²

¹Social Welfare, Padjadjaran University, Indonesia

²Ministry of National Development Planning/National Development Planning Agency (BAPPENAS) Indonesia

Abstract:

The PNM Mekaar program is designed to address the poverty of underprivileged women through access to microfinance and business training. This study aims to analyze the design of the PNM Mekaar program using a rights-based social policy approach. This research uses a literature study method to identify concepts, theories, and empirical data related to women's economic empowerment. The results of the analysis show that the program is still needs-based without guaranteeing economic rights as part of human rights. A rights-based approach demands active participation, accountability, nondiscrimination, and equality in program design. The main findings reveal that although the program is effective in increasing women's income, it has not fully created sustainable structural change. Implementation based on rights principles can ensure that women are not only beneficiaries but also rights holders who can demand accountability. This study concludes the importance of reform policies to strengthen the inclusiveness and desirability aspects of the program in supporting social development goals and gender equality.

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Corresponding Author*

(dwirahayu@gmail.com)



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INTRODUCTION

Rights-based social policy is an approach to social policy formulation and implementation that emphasizes the recognition and fulfillment of the basic rights of individuals and groups. This approach focuses on human rights principles and aims to ensure that all people, regardless of social, economic, or gender backgrounds, can fully enjoy their rights (Zatadini, N., Iqbal, M. G., & Viqria, 2023). By recognizing basic rights, people can more easily get the help they need to improve their quality of life (Amarudin, A. A., & Khorib, 2022).

It recognizes that every individual has basic rights that must be fulfilled, including the rights to food, health, education, employment, and a decent environment. This includes the recognition that poverty is not only an economic issue but also a failure to fulfill these rights (Sari, 2023). A rights-based approach encourages active participation from communities in decision-making processes that affect their lives. In addition, the government and relevant institutions are expected to be accountable for fulfilling their obligations to the community. The policy also emphasizes the importance of nondiscrimination and equality in access to social services. This means that all people should be treated equally and have equal access to resources and opportunities (Arsyad, Y., Rusyidi, B., & Fedryansyah, 2023).

A multidisciplinary approach in rights-based social policy enables collaboration between different sectors, such as government, non-governmental organizations, and local communities. Research shows that this collaboration can strengthen social programs and increase their effectiveness in having a positive impact on people's well-being (Ulita, N., Maria, O. P., & Khan, 2024). Rights-based policies also focus on meeting the specific needs of vulnerable groups, including women, children and the elderly. With an intersectional approach that considers factors such as gender and social class, these policies can be more effective in addressing inequalities and improving well-being across society (Sahanaya, C., & Lessil, 2024).

PNM Mekaar, in the context of social policy, is a program that plays a role in improving the welfare of the community, especially underprivileged women, through access to capital and business assistance (Akbar, M. R., & Nisa, 2024). The PNM Mekaar program is designed to address the problem of limited

access to business capital for underprivileged women, who are often marginalized from formal financial services due to a lack of collateral or supporting documents (Sari, 2023). In addition to helping improve family welfare through the provision of microloans, the program also aims to reduce dependence on loan sharks and narrow the economic and gender gap. By providing mentoring and entrepreneurship training (Aini, 2024), PNM Mekaar supports women in improving business skills and financial management so as to contribute to poverty alleviation and economic empowerment of small communities (Maulidiyah, I. Z., & Handoko, 2024).

PNM Mekaar aims to increase women's economic independence by providing business capital and training that supports micro-business development. Through this program, underprivileged women get the opportunity to increase their family income and quality of life. In addition, this program not only provides loans but also provides mentoring services that include training in business management, marketing strategies, and financial management. With this assistance, beneficiaries can be more effective in running and developing their businesses. PNM Mekaar's working mechanism is designed with a system of grouping participants in business groups, where each member supports each other and shares experiences. This approach creates an environment conducive to collective learning, strengthens solidarity, and increases effectiveness in achieving sustainability of businesses (Susanti, E. A., & Mustofa, 2024).

The issues targeted by the PNM Mekaar program have great significance to social policy and social welfare as they relate directly to efforts to empower women and increase financial inclusion (Syah, M., & Purwanto, 2024). Limited access to capital for the underprivileged creates a cycle of poverty that is difficult to break, so interventions such as PNM Mekaar not only help individuals but also contribute to social stability and reduce economic inequality (Astuti, F. A., & Syahrizal, 2023). In the context of social policy, the program supports the inclusive and sustainable development agenda, in line with the goals of the SDGs, especially on the points of poverty alleviation and gender equality (Ginting, 2024).

The discussion of contemporary issues underlying this problem covers several important aspects. First, financial inclusion is a major concern, as many people still do not have access to formal financial services (Zahara, A. E., Saputra, J., & Novela, 2024). This encourages the adoption of innovative approaches, such as microloans, to reach marginalized groups. Secondly, women's empowerment is seen as a strategic effort to strengthen women's role as agents of economic change despite often facing the challenges of patriarchal culture (Paneo, 2023). Third, digitalization and the development of financial technology (fintech) are increasingly relevant in facilitating access to finance, especially for underprivileged groups who have been underserved by the conventional financial system (Solihah, Y., & Marsono, 2023). Fourth, economic inequality is highlighted in assessing the effectiveness of microfinance programs in addressing structural issues related to poverty and income distribution (Paneo, 2023). Finally, the sustainability of microfinance programs poses challenges, especially in ensuring long-term impact amidst limited resources and supervision (Jimi Firmansyah, 2023). It is important to analyze these issues so that social policies are not only responsive to the current needs of the community but also able to adapt to the dynamics of social and economic change.

The PNM Mekaar program was chosen for analysis because of its innovative nature in supporting the economic empowerment of underprivileged women through a collateral-free microfinance approach accompanied by training and mentoring. This program not only provides access to capital but also instills business management skills and strengthens individual capacity through group training (Aini, 2024). This approach is considered relevant in overcoming structural poverty problems often faced by underprivileged women, especially those responsible for family needs (Syah, M., & Purwanto, 2024).

PNM Mekaar is designed with a focus on increasing economic independence, making it one of the potential solutions to address economic disparities inclusively. The target of this program, which is underprivileged women who own micro businesses or who are just starting a business, shows partiality towards groups that have often been marginalized from access to formal finance (Petrus Agus Mulyono,

2023). In addition, the program offers a community-based approach through the formation of business groups that can strengthen the sense of solidarity and mutual support among beneficiaries (Seno, 2023).

A rights-based analysis of PNM Mekaar is important to ensure that access to business capital and training for underprivileged women is not just an aid but a right guaranteed by the state. This approach emphasizes the need for active participation of beneficiaries in program planning, implementation, and evaluation so that the resulting policies are more in line with their needs. In addition, rights-based analysis also ensures that there is a clear accountability mechanism, allowing beneficiaries to claim their rights in the event of injustice. Thus, this approach not only contributes to short-term economic improvements but also creates more sustainable structural changes in women's economic empowerment. Furthermore, applying the principle of nondiscrimination in this analysis can help identify groups that are still marginalized so that programs can be improved to be more inclusive and equitable for all vulnerable groups. By placing women as rights holders, not just beneficiaries, PNM Mekaar can transform into a more equitable and sustainable program in reducing social inequality.

METHODS

Literature study is a research method used to identify, examine, and synthesize various relevant scientific sources to understand a particular phenomenon, theory, or program (Ritterbusch & Teichmann, 2023). In the design analysis of PNM Mekaar, this method serves to collect and analyze theories, concepts, and empirical findings related to the PNM Mekaar program. The literature study helps build a conceptual understanding of the main theories underlying the program design evaluation. It provides a relevant context for placing PNM Mekaar in the economic empowerment efforts in Indonesia. Through the review of scholarly sources, the literature review also enabled the identification of research gaps, particularly related to aspects of program design that have not been widely studied. In addition, this method provides a foundation for developing the analytical framework used in evaluating the program.

Gatenio Gabel rights-based approach framework is used in the analysis of PNM Mekaar by assessing the extent to which the program guarantees the economic rights of underprivileged women as a human right, not just a handout. This approach identifies the rights that beneficiaries should have and assesses the responsibilities of the state and program administrators in fulfilling them. In the context of PNM Mekaar, this framework can be used by analyzing four key principles: participation, accountability, nondiscrimination, and equality (P.A.N.E) (Gatenio Gabel, S., & Gabel, 2016). Participation assesses the extent to which underprivileged women are involved in policy formulation and decision-making in the program. Accountability looks at whether there are mechanisms that allow beneficiaries to claim their rights if the program is not working as intended. Nondiscrimination evaluates whether there are groups that are still marginalized or experience difficulties in accessing program benefits. Equality examines the impact of the program in reducing social and economic inequality for women. With this approach, the analysis of PNM Mekaar can move from simply measuring the effectiveness of the program in increasing income to assessing the extent to which the program truly empowers women as rights holders and ensures the sustainability of their welfare in the long term.

RESULT AND DISCUSSION

PNM Mekaar is currently better suited as a needs-based program as it focuses on providing services to underprivileged women without asserting their rights or involving active participation in decision-making. PNM Mekaar's legal basis reflects more of a needs-based approach than a rights-based approach. This can be seen from the main focus of the regulations governing this program, such as PP No. 63 of 2020 and Law No. 19 of 2003 on SOEs, which focus more on aspects of capital participation and technical mechanisms for providing services to underprivileged groups. These regulations do not explicitly recognize access to capital as a right that must be guaranteed by the state but rather as assistance or facilitation provided based on government policy (Anugrah, Y., & Elu, 2023).

In a needs-based approach, programs are designed to meet the needs of the community without giving them a position as rights holders who can legally demand service fulfillment. KEP-09/IP/2018, for example, highlights technical mechanisms in providing financing to underprivileged women without explicitly ensuring the active participation of beneficiaries in decision-making or guaranteeing transparent accountability mechanisms (Pratama, 2023).

This approach is different from the rights-based approach, which prioritizes participation, accountability and empowerment of beneficiaries as rights holders. In a rights-based approach, the state is considered the party that should guarantee the economic and social rights of its citizens, including access to capital and business training for vulnerable groups. As explained in the rights-based approach theory by Gabel (2016), the fundamental difference between needs-based and rights-based approaches lies in their nature. A rights-based approach ensures that individuals have rights that can be claimed, while a needs-based approach focuses more on providing assistance based on policies set by the government. The program can be transformed into a rights-based one, which guarantees access as a human right with emphasis on participation, accountability, and empowerment. This transformation will make PNM Mekaar more sustainable and equitable. The following table compares these approaches:

Table 1. Analysis and Potential Transformation of PNM Mekaar

Aspects	Neesd-besed (PNM Mekaar Current)	Rights-based (Transformation Potential)
Key Objectives	Provide access to financing and training for economic improvement.	Ensure access to capital and training as human rights, with emphasis on participation, accountability, and elimination of discrimination.
Program Focus	Provides unassisted business capital and training for beneficiaries.	Recognize access capital as a human right with inclusive participation.
Decision Making	Determined by PNM and the government based on a needs survey.	Involve women in program design, prioritization, and evaluation.
Accountability	There is no clear mechanism for demanding responsibility.	There is a transparent grievance mechanism to ensure the provision of rights.
Indicators of Success	Number of beneficiaries and increase in income.	Realization of economic rights and empowerment of underprivileged women.
Power Source	Depends on government policy and PNM funds.	Based on legal standards that guarantee economic and social rights.

Source: PNM Mekaar 2024 Official Website and Researcher's Summary

In the context of PNM Mekaar, due to the absence of a legal basis that clearly regulates the rights of beneficiaries and an accountability mechanism that allows them to demand their rights, this program is still more inclined to be a needs-based program. In order for this program to be more inclusive and sustainable, reforms are needed that guarantee access to capital and training as rights that must be fulfilled by the state, emphasizing the active involvement of underprivileged women in policy formulation as well as more transparent monitoring mechanisms (Anugrah, Y., & Elu, 2023).

Participation Analysis. Participation is an important element in a rights-based approach that emphasizes the active involvement of beneficiaries at all policy stages, from planning to evaluation. In the context of PNM Mekaar, the participation aspect of underprivileged women is still very limited and requires more attention to be in line with rights-based principles (Susanti, E. A., & Mustofa, 2024).

One of the main problems is the absence of a consultation forum mechanism that allows beneficiaries to participate actively. So far, program design and implementation have been unilaterally

determined by the government and PNM without involving the voices of underprivileged women (Jazilah, U., Ikhwan, S., Yulianto, A., & Indriyani, 2024). This creates a large communication gap between policymakers and directly affected groups. As a solution, the establishment of an inclusive dialog forum or working group is essential to provide space for beneficiaries to express their aspirations.

In addition, the decision-making process in this program does not directly involve the beneficiaries. The criteria for beneficiaries, for example, are formulated based on a needs analysis conducted by the implementer without any input from the underprivileged women themselves (Sapitri & Nurhikma, 2024). This approach contradicts the principle of participation, which encourages the active involvement of target groups in designing program objectives and implementation. To overcome this, the decision-making process must be designed more inclusively, for example, through deliberations or surveys that involve beneficiaries as key contributors.

Another problem found is the lack of education and awareness among beneficiaries regarding their rights in this program. Lack of information causes beneficiaries to be passive and unaware that they have the right to voice their needs or objections to program implementation (Cut Diah Syavira et al., 2024). For this reason, program organizers can organize trainings or workshops that discuss beneficiary rights, financial management, and available feedback mechanisms.

Program evaluation also does not involve beneficiaries. So far, evaluations have been conducted unilaterally by the government or program implementers without taking into account the perspectives of underprivileged women as the most affected parties. Participatory evaluations that involve beneficiaries through surveys, group interviews, or open consultations are urgently needed to ensure that the evaluation results reflect the reality on the ground and become more accountable.

To increase participation in PNM Mekaar, several concrete steps can be taken. First, establish a community participation forum attended by representatives of underprivileged women, local government, and PNM. Second, provide regular training to improve rights literacy, communication skills, and understanding of the program. Third, create an inclusive feedback mechanism, such as a suggestion box or digital platform that is easily accessible to beneficiaries. Fourth, ensure transparency in the decision-making process by involving beneficiary groups, for example in the beneficiary selection stage. Finally, conduct participatory program evaluations to obtain direct feedback from underprivileged women and ensure that the program is truly relevant to their needs. By ensuring the active involvement of underprivileged women, PNM Mekaar can be more effective in achieving economic empowerment goals while reflecting respect for the basic rights of beneficiaries. This will also create a more inclusive and sustainable program in the long run.

Accountability Analysis. This program's accountability is reflected in various dimensions, ranging from transparent financial management and social engagement with the community to institutional responsibility to the government and stakeholders. As an institution that receives full support from the state, PNM Mekaar is obliged to ensure that all allocated funds are used effectively to achieve the main objective, namely economic empowerment through providing business capital to homemakers who have limited access to financial resources (Zahara, A. E., Saputra, J., & Novela, 2024).

Financial accountability is the main foundation in ensuring this program runs as expected. PNM Mekaar must be able to prepare financial reports that are clear, detailed, and accessible to various interested parties, including the government, external auditors, and the wider community. This transparency includes details of the allocation of funds for training, mentoring, and direct financing to beneficiaries. Not only that, the efficient use of funds is an important element that ensures that every dollar spent brings maximum impact on increasing the economic capacity of the target group. As part of the supervision, PNM Mekaar is also audited by an independent institution to ensure that there is no misuse of funds or conflict of interest in the management of the program.

PNM Mekaar shows significant efforts in actively involving the beneficiary community. The program not only provides business capital but also provides training and mentoring designed to improve micro-business management capabilities (Zikra, K. E., & Zuwardi, 2023). Beneficiaries are involved in the decision-making process regarding their needs, thus creating a sense of ownership of

the program. In addition, PNM Mekaar seeks to measure the resulting social impacts, such as increased household income, business sustainability, and reduced dependence on informal lending institutions. This impact reporting is one of the indicators of the program's success as well as tangible evidence that the assistance provided has brought positive changes.

Grievance and feedback mechanisms are also an integral part of PNM Mekaar's social accountability. Through open communication channels, such as hotlines or satisfaction surveys, beneficiaries can convey their experiences, complaints, and suggestions for program improvement. This system not only helps improve service quality but also strengthens the relationship between PNM Mekaar and the community. By listening directly to beneficiaries' aspirations, the program can continue to adapt and develop according to their needs.

Institutional accountability is also an important aspect. As a State-Owned Enterprise (SOE), PNM Mekaar must report its performance regularly to the government and other stakeholders (Bambang et al., 2023). These reports include program achievements, challenges faced, and strategic plans to overcome obstacles. In addition, external evaluations by independent auditors ensure that every policy and program implementation is in accordance with applicable regulations and public service standards. This institutional accountability strengthens community and stakeholder trust in PNM Mekaar's integrity.

In practice, the implementation of PNM Mekaar accountability shows positive results. Many beneficiaries report that the program has helped them start or develop small businesses, thereby increasing household income (Saputra, F., & Ali, 2022). This is evidence that the funds allocated are not only well absorbed but also have a real impact on community welfare. However, PNM Mekaar also faces a number of challenges, such as low financial literacy of beneficiaries, potential misuse of funds at the local level, and monitoring difficulties in remote areas. These challenges encourage the program to continue to innovate, for example, through digitizing the reporting process and training (Jimi Firmansyah, 2023).

Good accountability has a direct impact on the sustainability of PNM Mekaar. With transparency in financial management, community engagement, and institutional oversight, trust in the program continues to increase. People who are satisfied with the benefits of the program tend to recommend it to others, thus expanding the reach of beneficiaries. In addition, the economic sustainability of beneficiary households shows that the program is not only short-term but also has a significant long-term impact (Syah, M., & Purwanto, 2024).

Strategic partnerships with various parties, including international donor agencies and private companies, also support the program's sustainability. This collaboration opens up opportunities to obtain additional resources that can be used to expand the program's scope. By prioritizing accountability, PNM Mekaar has succeeded in attracting the attention of various partners who want to contribute to the economic empowerment of underprivileged communities (Zasriati, 2021).

As an improvement step, PNM Mekaar can strengthen transparency by utilizing digital technology to present data in real time and make it easily accessible. Financial literacy also needs to be improved so that beneficiaries can better manage their capital, thus ensuring the sustainability of their businesses. In addition, a more inclusive grievance mechanism could help the program become more responsive to community needs.

Nondiscrimination Analysis. Nondiscrimination is a fundamental principle in human rights that ensures every individual has equal rights regardless of differences in race, ethnicity, religion, gender, sexual orientation, age, social status, disability, or other characteristics. In a social context, this principle serves as a guide for creating policies, programs, and services that are inclusive and fair to all (Paneo, 2023). In the analysis of nondiscrimination related to PNM Mekaar (Membina Ekonomi Keluarga Sejahtera), this approach becomes very important to ensure equal access to economic opportunities for underprivileged women without any bias or barriers caused by social, geographical, or cultural conditions (Sakirin, N. S., Indriasari, I., & Indiworo, 2023)

Under the principle of nondiscrimination, the first step is to ensure that all groups of underprivileged women, regardless of their background, have equal access to information and opportunities offered by the program. One of the main challenges that often arise in policy implementation is unequal access to information, especially for women who live in remote areas or who have physical limitations. To overcome this obstacle, PNM Mekaar needs to ensure that the information dissemination process is evenly distributed by utilizing various communication channels, including local media, communities, and digital technology, so that no woman is left behind.

In addition, nondiscrimination should also be applied in the selection process of program participants. Economic empowerment programs such as PNM Mekaar often focus on women who meet certain criteria, such as being below the poverty line or being the head of the family. While these criteria are important to ensure that the program reaches the truly needy, it is important to note that the definition of "target group" does not limit access to women from certain communities. For example, women from ethnic or religious minority groups who may face discrimination in their communities should be prioritized to ensure that they also have equal opportunities. Field assistants who are trained to understand the principle of nondiscrimination will be key in ensuring the selection process is conducted fairly and without bias.

On the other hand, practicing nondiscrimination also means taking into account the specific needs of certain groups in society. For example, women with disabilities often face additional challenges that other women do not, such as physical barriers in accessing services or social stigma that limits their participation. For this reason, PNM Mekaar needs to adopt an approach that is responsive to the needs of this group, such as providing disability-friendly services or engaging special assistants to ensure that they can fully participate in the program.

The principle of nondiscrimination applies not only in the selection process and program implementation but also in the evaluation of its impact. PNM Mekaar needs to monitor whether the policies and services provided actually provide equitable benefits to all target groups. This can be done through collecting detailed data on participants' backgrounds, including information on their ethnicity, religion, geographical location, and social status. By analyzing this data, it is possible to identify whether certain groups are underrepresented or do not benefit proportionally from the program. If inequalities are found, corrective measures should be taken immediately to ensure that the principle of nondiscrimination is maintained.

However, the application of nondiscrimination in programs such as PNM Mekaar is not free from challenges. One of the main challenges is the social stigma that still lingers in some communities (Said, 2022). For example, unmarried women or heads of households often face social pressure that makes them hesitant to participate in empowerment programs. To overcome this, PNM Mekaar must play an active role in educating the community about the importance of social inclusion and removing unfair stigma against certain women. Public awareness campaigns can be one way to create a more supportive and inclusive environment (Azzahra Lubis, A., & Syuhada Lubis, 2024).

Another challenge is the lack of capacity of program implementers in the field to understand and apply the principle of nondiscrimination (Neneng Yani & Siti Safaria, 2023). In this case, training for field assistants is very important. This training should include an understanding of human rights, social inclusion, and strategies to identify and address discriminatory practices that may occur during program implementation. By increasing the capacity of field assistants, program implementation can run in accordance with the principle of nondiscrimination.

Furthermore, the application of the principle of nondiscrimination can also create significant social transformation. By ensuring that every woman has equal access to empowerment opportunities, PNM Mekaar not only helps improve the economic well-being of families but also contributes to strengthening gender equality in society. Economically empowered women tend to have a greater voice in family decision-making, which in turn can change the power dynamics in the household and society.

Equality Analysis. The simple registration process and the absence of collateral requirements are significant steps in overcoming the economic barriers usually faced by poor women. However,

women in remote areas or 3T (Disadvantaged, Frontier, Outermost) regions still face geographical and infrastructure constraints to access the program (Janah, U. R. N., & Tampubolon, 2024). Expanding the reach of services through digital technology, such as online applications for registration and consultation, could improve the program's accessibility to remote areas.

This program provides space for women to play a role as business managers and economic decision-makers in the household. PNM Mekaar encourages women to become the main actors in family financial management, thus increasing their confidence (Seno, 2023). However, women still have limitations in influencing program policies because strategic decisions remain in the hands of managers. Therefore, more structured participation mechanisms, such as discussion forums or working groups, are needed to involve women in the formulation and evaluation of program policies.

PNM Mekaar also seeks to remove gender barriers in access to economic resources by specifically targeting women as the main beneficiaries. The program directly addresses existing gender disparities, especially in terms of access to business capital (Seno, 2023). However, not all groups of women are represented, such as women with disabilities or from ethnic minority groups, who may face additional barriers (Zatadini, N., Iqbal, M. G., & Viqria, 2023). Therefore, programs need to adopt an inclusive approach with affirmative policies that support vulnerable women's groups so that they can access program benefits equally.

In addition to increasing income, PNM Mekaar aims to empower women socially so that they can play a more active role in their communities. Many program participants have successfully improved their business management skills and improved their family's economic conditions (Ginting, 2024). However, economic empowerment is often not followed by social change, where patriarchal gender norms still limit women's decision-making freedom. Additional training that includes awareness of women's rights, leadership, and conflict management can help create more holistic empowerment (Abdalla et al., 2024)

PNM Mekaar also has great potential to change social norms that limit women through economic empowerment and community engagement. Some communities have shown a change in perception towards the role of women, who are now more valued as economic drivers. However, changing social norms requires consistent support from the government, community leaders, and men in the community. Integrating advocacy campaigns that involve community leaders and men as allies in gender equality can accelerate changes in social norms.

CONCLUSION

Analysis of the PNM Mekaar program through a human rights-based approach reveals important insights into its design and implementation. While the program has successfully addressed immediate economic needs by providing microloans and entrepreneurship training to underprivileged women, it still does not recognize these services as enforceable rights. The program's structure is largely in line with the needs-based approach, which lacks mechanisms for active beneficiary participation, accountability, and rights recognition.

The program must integrate a rights-based approach to move to a more inclusive and sustainable framework. This involves establishing legal guarantees for women's economic rights, creating participatory mechanisms that involve beneficiaries in decision-making processes, and ensuring accountability through transparent reporting and grievance resolution systems.

Future research could explore the integration of digital platforms to improve accessibility and inclusiveness, particularly for marginalized groups such as women in remote areas or people with disabilities. In addition, longitudinal studies are needed to assess the long-term social and economic impact of the program in reducing poverty and promoting gender equality.

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