

ABSTRACT

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PROFESSIONAL WORK ACTIVITIES OF THE HEAD OF MEKAAR UNIT, PENJARINGAN BRANCH, AT PT. PERMODALAN NASIONAL MADANI

This professional work report is based on the author's experience as a Unit Head at PT Permodalan Nasional Madani (PNM) Mekaar, Penjaringan Branch, North Jakarta. PNM is a state-owned enterprise focused on providing ultra-micro financing services, primarily targeting underprivileged women entrepreneurs through a group-based empowerment approach. The main objective of this professional program is to provide students with direct exposure to the operational realities of the workplace while enhancing their managerial competencies and aligning academic theory with practical applications in the field. The methodology applied includes direct observation, active involvement in daily operations, informal interviews with staff and clients, and systematic documentation through weekly and monthly reports. The author was involved in multiple activities such as planning operations, staff training, financial supervision, client group monitoring, handling non-performing loans, and preparing evaluation reports for higher management. The results of this program show that the success of the Mekaar program is strongly influenced by the leadership quality at the unit level, team discipline, and the intensity of mentoring provided to clients. A community-based approach emphasizing collective responsibility (*tanggung renteng*) has proven effective in improving repayment performance and group discipline. Challenges encountered include limited human resources, technical issues with digital systems, and varying client characteristics. These were addressed through cross-team coordination, regular training, and adaptive communication strategies. This report serves not only as an academic accountability document but also contributes to the practical knowledge of microfinance management and community empowerment. The experiences and insights gained are expected to serve as a valuable reference for academic institutions, industry partners, and students interested in inclusive finance and grassroots economic development.

Keywords: Internship, PT PNM Mekaar, Unit Head, Ultra-Micro Financing, Women Empowerment, Operational Management, Inclusive Economy.