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Schutz's Phenomenological Study on Debtors of the Gapura Karomah Program, Tanah Laut Regency, Indonesia

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ABSTRACT

Gapura Karomah is a loan program run by the Bank Perkreditan Rakyat (BPR) Tanah Laut with zero percent (0%) interest for people who have difficulties in terms of capital. This research focuses on debtors of the Gapura Karomah program who make smooth payments of credit return obligations even though there is no collateral provided. The purpose of this research is to find out the motives for the reasons and the motives for the benefits of the debtor to make smooth payment of loan repayments even without collateral and to analyze how the debtor maintains the trust of the BPR and the Tanah Laut Regency Government. This study is qualitative research that explores and describes in detail a situation or phenomenon of the research object studied by developing concepts and gathering existing facts using the Schutz Phenomenology approach. This phenomenology analyzes research findings through themes originating from the presentation of data that can provide an overview of the motives for the causes and benefits of the debtor. The results of the study show that BPRs provide a program, namely Gapura Karomah, by providing credit without interest and without collateral but through a long process. The causal motives are the intention to make payments on time, have other income from other business sources, and have good financial management. The benefit motive is to help develop a business with capital obtained from credit and maintain the good name of the debtor for ease of applying for credit in the future. The way the debtor maintains the trust of the BPR is by setting aside any income from the main operating results as well as from other sources of business income.

1. Introduction

Micro, small, and medium enterprises (MSMEs) have an important role in Indonesia's economic development because they are one of the supports for economic growth. This can make MSMEs the foundation of the national economy and become the spearhead of the Indonesian economy. In an effort to keep MSMEs from growing and developing, the Tanah Laut Regency Government created a zero percent (0%) credit loan program for micro, small, and medium enterprises (MSMEs) and small and medium industries (IKM) Tanah Laut called the *Gerakan Peningkatan Usaha Rakyat Melalui Kredit tanpa Bunga*

dan Rente Bagi Ekonomi Lemah (Gapura Karomah). Gapura Karomah is a loan program run by Bank Perkreditan Rakyat (BPR) Tanah Laut with zero percent interest (0%) for people who have businesses but have difficulties in terms of capital.

Many of the prospective borrowers who want to expand their business are constrained by capital and do not have collateral to provide when applying for credit from banks. The Gapura Karomah program focuses on assisting small communities in providing business capital loans for business development with zero percent (0%) interest and collateral (with a certain credit limit). The Gapura Karomah program has two



credit ceilings, namely loans of 1-5 million non-collateral and loans of > 5 million with collateral. There is a phenomenon about debtors from the Gapura Karomah program who get 0% interest credit and non-collateral provided to the Bank, but the debtor has smooth credit payments without any arrears. This is a phenomenon that occurs in the culture of society regarding the smooth payment of credit in Indonesia.

This study focuses on debtors of the Gapura Karomah program who make smooth payments of credit return obligations even though no collateral is provided. This study also aims to find out the motives why the debtors of the Gapura Karomah program always make payments for credit repayments, even without collateral given to BPRs. In addition, the study aims to analyze the benefit motive of Gapura Karomah program debtors who always make payments for credit repayments even without collateral given to ACA.

2. Literature Review

Phenomenology comes from the Greek *Phainomai*, which means "to appear". *Phainomenon* refers to "that which appears". Phenomena are facts that are realized and then entered into human understanding. So an object has something to do with consciousness. Phenomena are not themselves as they appear to the naked eye but exist in front of consciousness and are presented with awareness as well. In this regard, phenomenology reflects direct human experience insofar as that experience is intensively related to an object. Phenomenology is a philosophy about phenomena. The phenomenon refers to the events of daily experience, anxiety, sorrow, and joy that grapple with everyone's daily life. As a science, phenomenology is a methodology to reach the truth. Because experience belongs to everyone, the truth is not exclusive to them all. All can submit valid knowledge with and in their experience.

Research that uses a phenomenological approach seeks to understand the meaning of events and interactions with ordinary people in certain situations. This approach calls for a number of assumptions that differ from the way in which people approach behavior

with the intent of finding "facts" or "causes". In its development, this perspective is known as the philosophical theory, which was rolled out by Hegel, Husserl, Sheller, Schutz, Weber, and later Berger. However, with Weber's thoughts in the development of social theory, which is oriented towards the social definition paradigm, eventually, this approach is widely used as an analytical tool for social phenomena.

In its development of phenomenology as a philosophical approach, Husserl placed it as a method of study to recognize, explain and interpret sensory experience and meaning to recognize what is experienced. This means that Husserl's phenomenology focuses on logic which refers to "meaning" to recognize what is experienced. According to Husserl, a visible phenomenon is actually a reflection that does not stand alone because what appears is an object full of transcendental meaning. So to be able to understand the meaning must be able to break through something behind something that looks like that. Therefore the use of phenomenology, according to Husserl, is to return to "data" and not to "thoughts". The source is that which exists in itself, or that manifests itself. For Husserl, the result of true knowledge is not the engineering of the mind to form theories but rather the presence of data in the mind's consciousness.

In contrast to Sheller's phenomenology, which emphasizes nature. He taught researchers to carry out "essential surveillance" by using the notion of value and personality. Sheller's phenomenological emphasis lies in its attention to humans, thus making "love" the basis of his teachings. Love is not a feeling but a "person". This research directed at humans must be able to see what is behind these values as a personal picture. The further development of phenomenology was developed by Schutz, who was interested in Weber's thoughts on social action and combined Husserl's transcendental phenomenology with Weber's Verstehen's social action. The phenomenological school put forward by Schutz teaches that every individual is present in a stream of consciousness obtained from the process of reflection on everyday



experiences (Campbell, 1994). Schutz is known as the most prominent phenomenological theorist because he was able to make Husserl's ideas which were still considered very abstract, easier to understand. Schutz brought phenomenology into the social sciences. For him, the task of phenomenology is to connect scientific knowledge and everyday experience from the activities in which the experience and knowledge originated. That is, basing social action on experience, meaning, and awareness.

The essence of Schutz's thinking is how to understand social action through interpretation. The process of interpretation can be used to clarify the true meaning so as to provide an implicit concept of sensitivity. Schutz places human nature in subjective experience, especially when taking action and taking attitudes towards the world of everyday life. In this case, Schutz follows Husserl's thinking, namely the process of understanding the actual activity and giving meaning to it so that it is reflected in behavior. Schutz's phenomenology tries to juxtapose it with Weber's *Verstehen* concept. According to Schutz, the social world is something that has intersubjective and meaningful experiences (*meaningful*). Schutz's concept of phenomenology departs from the meaning of action. In this case, the meaning of the action is identical to the motive underlying the action, which is known as in *order to motive* (the desired motive). This concept teaches that to be able to understand the meaning of a person's actions, and the researcher must see what motives underlie that action. Thus the meaning of subjective action can be studied from the perpetrator's own motives through the subject's own expression. Then Schutz developed it by completing a context called because of motive.

Here Schutz examines subjective meaning with the concept of a causal relationship so that it truly fulfills the original motives that underlie individual actions. Therefore, in this study, Schutz's phenomenological approach was used. Phenomenology of the social world, which explains how socially constructed objects and knowledge from events encountered in everyday life. Besides that, because the phenomenology is not

single, and by also paying attention to the objectives and questions used in this study, it is closer to using the Phenomenological analysis tool Alfred Schutz because Schutz's approach uses analytical tools with the keywords: "in order to motives" (the motives desired by the subject's behavior) and "because of motives" (the motives that cause the behavior of the subject)

3. Methods

This research is qualitative research that explores and describes in detail a situation or phenomenon of the research object studied by developing concepts and gathering existing facts. This research was conducted in Tanah Laut Regency, South Kalimantan Province, Indonesia. The informants needed in this study were informants who were Debtors of the Tanah Laut Karomah Program who received credit loans without collateral and had no arrears in payment, and always fulfilled their payment obligations. Another informant is the Gapura Karomah Debtor, who received relaxation from the Tanah Laut Regency Government At the time of the current COVID-19 pandemic so as to be able to explain a comprehensive picture of his experience.

To collect data from information sources (informants), research requires assistance instruments, namely screening forms, informant data, interview guidelines, and recording equipment. In this research, primary data and secondary data are needed. Primary data is data directly from the original source. This data was collected when carrying out research in the field in the form of interview results and direct observation/observation in the Tanah Laut Regency. While secondary data is data obtained through a review of documents and literature sources, journals, and research reports related to the theme of this study.

The raw data to be analyzed is organized based on the data collection date, data source, data type, data description, and data nature. All data must be read in order to find out what data has been obtained, the source of the data, and its meaning. After collecting



data, researchers must know what information each informant conveys and compare it with other informants. By understanding all the data, the researcher will be able to select/reduce important, new data and data related to the research question. Furthermore, researchers can also classify or group, or create themes for the selected data. Coding is the process of marking the data that has been grouped. Groups of similar data are given the same code. Through coding, researchers can produce new categories or themes. Through coding, researchers produce themes or categorizations of research data which are findings. Based on the resulting themes, the researcher then makes brief and systematic descriptions so that the themes found become clearer. The next step is to look for relationships between one theme and another. The results of the construction of relationships between themes or categories then need to be interpreted so that other people understand them.

4. Results and Discussion

Table 1-3 below provides a brief part of the narrative description of the phenomenon of motives for causes and motives for benefits from debtors who always make payments on credit repayments (installments) even without collateral.

Themes for all informants were then examined, and some similarities emerged among the interviewees, resulting in a final main theme that was representative of all informants. External auditors as mentors are used to assess the results of data analysis and also strengthen dependability and confirmability for this research. Outside auditors are represented by people

who are experts in the field of qualitative research. Auditors examine instruments, significant statements, transcripts, themes, and narrative descriptions.

Each Bank implements a credit analysis system before approving credit applications submitted by prospective customers. Just like BPRs, BPRs also apply a creditworthiness analysis before approving credit applications submitted by prospective customers, especially loan applications without collateral. The Gapura Karomah program provides convenience for prospective debtors by not requiring collateral for prospective borrowers who wish to apply for credit. The credit limit given is IDR <5 million for loans without collateral. This is contrary to the principle of creditworthiness, with one of the points being collateral (guarantee). However, in the case of credit in the Gapura Karomah program, where in general, prospective debtors do not have adequate collateral or collateral, so guarantees will be attempted with other mechanisms such as reliable personal and group guarantees. In accordance with the mechanism for submitting credit for the Gapura Karomah program at BPRs, prospective debtors cannot directly apply for credit individually but must join one of the groups in the 5 related service sectors, namely agriculture, livestock, fisheries, industry, and trade. The credit application approval process is carried out with several process steps starting with the Prospective Debtor must receive a recommendation from the group leader according to the type of business being carried out, the requirements be delivered to the relevant Office, the prospective debtor gets a recommendation from the head of service.



Table 1. Description of the narrative description of the motives because the debtor makes smooth credit payments.

No.	Informant	Narrative description	Appropriate theme
1.	Mr. Fah	Intend from the start to get credit to always pay on time	Intention
		Have other income from teaching TPA	Other income
		Financial management with bookkeeping so that you can repay credit payments on time	Financial management
		After the credit period is over, they have the desire to apply for credit again at the BPR	Resubmission
2.	Mr. Sis	Do not want to delay paying credit obligations	Intention
		Financial management by setting aside the results of business income into a special piggy bank	Financial management
		Has resubmitted for Gapura Karomah credit because the previous credit period has ended	Resubmission
3.	Ms. Mar	Intention to make payments on time with the Arisan system	Intention
		Financial management is carried out using the Arisan system, which is collected for repaying credit payments and capital to buy fertilizer for rubber plantations	Financial management
		Want to apply for credit again to increase capital to buy fertilizer	Resubmission
4.	Mr. Mak	Set aside money every month to repay credit payments	Intention
		Have another source of income, namely from the rubber plantation	Other income
		Setting up reserve funds from other sources of business income for repaying credit payments	Financial management
		Want to see the development of his business first, even though there is indeed an intention to re-apply for credit in the future	Resubmission
5.	Mr. Zai	Set aside the proceeds from the sale of cattle for credit payment repayments, after which they are turned over for capital back.	Intention
		Has another source of income, namely from the furniture business	Other income
		Financial management, namely directly setting aside and saving income from operations to pay off credit.	Financial management
		Intention to apply for credit again to increase capital to buy cattle	Resubmission



Table 2. Narrative description of the debtor's benefit motives to make smooth credit payments.

No.	Informant	Narrative description	Appropriate theme
1.	Mr. Fah	The credit obtained is very helpful for the development of his business. The capital obtained can be used to increase the production of his chips	Business development
		The relief provided by BPRs with 0% interest loans and no collateral	Gapura Karamah with 0% interest
		The smoothness of payments made makes it easy to apply for credit in the future.	Ease of submission
		Maintain a good name as a debtor by always making smooth payments so that you always get the trust of the Bank	Maintain good reputation
2.	Mr. Sis	The continuity of the Angkringan business, especially at the beginning of the Covid19 Pandemic, felt it was greatly helped by the capital assistance from BPRs	Business development
		0% interest which is in accordance with Islamic teachings	Gapura Karamah with 0% interest
		The benefit of smooth payments is to makes it easier to apply for credit at BPRs	Ease of submission
		Always making payments on time is a way to maintain a good name as a debtor	Maintain good reputation
3.	Ms. Mar	Initially, before getting credit capital, they had difficulty buying fertilizer because of the low selling price of rubber. After getting credit capital, it became easier to buy fertilizer	Business development
		A good financial management system, it will make it easier to make payments smooth and make it easier to apply for credit in the future.	Ease of submission
		Maintain a good reputation with smooth payments made	Maintain good reputation
4.	Mr. Mak	Business development for livestock to buy catfish seeds and feed	Business development
		Credit is useful for increasing business with no interest.	Gapura Karamah with 0% interest
		Because of the intention to always make smooth payments for the convenience of re-applying credit	Ease of submission
		Always try to pay on time by proposing income from other businesses in order to maintain the good name of the debtor in the Bank	Maintain good reputation
5.	Mr. Zai	After obtaining credit capital from the BPR, Mr. Zainal Hadi was able to buy one pregnant cow. Mother cows are sold and bought again for smaller cows. Now has two cows.	Business development
		Payment relief due to interest-free credit	Gapura Karamah with 0% interest
		The motivation to always make smooth payments is that if you want to apply for credit again, you are given convenience.	Ease of submission
		Because there is a desire to re-apply for credit in the future, then maintain the name of the debtor by making payments smooth	Maintain good reputation



Table 3. Narrative description of how debtors maintain BPR confidence in credit payments.

No.	Informant	Narrative description	Appropriate theme
1.	Mr. Fah	Use bookkeeping to organize income so it can be seen cashflow sale	Set aside income
2.	Mr. Sis	Put straight into the piggy Bank	Set aside income
3.	Ms. Mar	Set aside using the social gathering system	Set aside income
4.	Mr. Mak	Set aside when obtaining a source of income from other businesses for credit payment preparation funds.	Set aside income
5.	Mr. Zai	Set aside when you have made a sale, and the remaining income is played for capital back	Set aside income

The verification team from the Office verifies the data by checking directly with the business sector. After obtaining approval from the relevant team, the Service will submit a credit application to the BPR. The BPR carries out further verification of the candidate Debtors by conducting surveys and credit analysis of prospective debtors. BPR has the right to approve or reject applications from prospective debtors if they do not comply with predetermined requirements. This short process is carried out by BPRs to minimize payment defaults from customers in the future, although it does not rule out the possibility that there are debtors who will still experience payment failures.

The use of the character assessment is to find out the extent to which the willingness of the debtor to fulfill his obligations is in accordance with the agreed agreement. The results of interviews with 5 informants show they have good character or personalities because from the start, they got credit approval, and they have had the intention to try to pay their credit obligations in a timely manner. Each informant has a different way of managing finances so that the intention to pay credit repayments on time can be carried out properly.

Another point of the 6C rating is capacity. This assessment serves to find out/measure the ability of the prospective debtor to return or pay off his debts in a timely manner from the business he has obtained. 5 informants have explained the financial management that they carry out in order to be able to repay credit payments in a timely manner. They have different ways of managing finances, including making special piggy banks for credit payments, implementing an

artisan system, applying bookkeeping in selling their business products, and reserving income earned from other business sources for credit payments.

Capital is another point in the 6C analysis. The ability to own capital is also needed by the Bank as a tool for the seriousness and responsibility of the debtor in running his business because he also bears the risk of business failure. Although in the case of microcredit, such as the Gapura Karomah loan, capital is the main obstacle. Thus, attention is focused on the level of seriousness or seriousness of the prospective debtor in developing his business. However, informants explained that they also have sources of capital from other businesses. The informants tried to develop their business from the injection of credit capital they obtained, but they also had other income from other businesses they were running. Other businesses that the informants have to allow them to reserve this income for credit payments when the income from the main business that receives an injection of credit capital is insufficient. This can minimize the failure of credit payments from the informant. Debtors who are used as informants have also fulfilled other creditworthiness principles, namely 5P and 3R. The BPR has applied creditworthiness principles that are in accordance with procedures with processes that are not easy to minimize payment failures made by debtors in the future.

5. Conclusion

BPR provides a program, namely Gapura Karomah, by providing loans without interest and collateral, even though to get credit approval, the prospective debtor



must go through a fairly lengthy process. The motive is that the debtor always makes smooth payments of credit repayments even though there is no collateral is the intention to make timely payments, have other income from other business sources, have financial management for timely credit payments, and have the desire to apply for credit again in the future. The benefit motive of the debtor is always to make smooth payment of credit repayment obligations (installments) even without collateral to help develop businesses with capital obtained from the credit, loans offered without interest so as to make payments easier, maintain the good name of the debtor in banking so that the debtor has a track record in order to be able to re-apply for credit when the credit period has ended in the future. The debtor maintains the trust of the BPR during the loan repayment period by setting aside any income from the main operating results as well as from other sources of business income and good financial management so that credit repayments can be made in a timely manner. Informants who have smooth payments have alignment with the concept of credit analysis, namely character, capital, and capacity. However, credit given without collateral does not make the informant not fulfill his obligations which causes payment failure. For debtors, with smooth payments, the Gapura Karomah program can become a mainstay for the people in Tanah Laut Regency in helping provide capital for their business development so that community welfare can be achieved with the Gapura Karomah program.

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