

INTISARI

Fokus utama penelitian dengan tema penyelenggaraan fasilitas kredit mikro oleh Koperasi Amarta Microfinance ini, adalah untuk mengetahui efektivitas program tersebut, sebagai upaya penanggulangan masalah kemiskinan di wilayah pelosok pedesaan Kecamatan Ciseeng, Kabupaten Bogor. *Theoretical framework*, yang peneliti gunakan untuk menghimpun data-data tentang dampak sosial penyelenggaraan fasilitas kredit mikro adalah: “teori efektivitas program” dan pendekatan kapabilitas (*capability approach*), yang dirumuskan oleh Amartya Sen.

Pengukuran performa sosial pada umumnya diselenggarakan oleh lembaga replikator Grameen Bank di Indonesia menggunakan pendekatan *commodity*. Dimana mengukur pertumbuhan dan perkembangan kepemilikan aset yang dimiliki oleh nasabah pada periode waktu tertentu. Dua Indeks umum yang digunakan adalah *Progress Out of Poverty* (PPI) dan *Cash Poor House Index* (CHI). Adapun beberapa lembaga penyalur kredit mikro, kini mulai menaruh perhatian pada analisa kegiatan usaha nasabah. Bagaimana cara nasabah memanfaatkan fasilitas kredit mikro mereka. Perumusan problematisasi isu dan pertanyaan penelitian dalam studi ini, secara garis besar dikembangkan dari tesis seorang wiralembagawan asal Negara Bangladesh, yang juga merupakan inovator bank desa (Grameen Bank), Muhammad Yunus: “Masyarakat miskin ibarat pohon bonsai, tidak ada yang salah dengan benih mereka. Alasan mengapa mereka sulit untuk hidup lebih sejahtera adalah karena struktur yang menindas.”

Replikasi program kredit mikro di wilayah perdesaan di Kabupaten Bogor, sangat relevan dengan tantangan dan persoalan yang ada. Sebelum adanya lembaga keuangan mikro ini, rentenir menjadi satu-satunya saluran bagi masyarakat prasejahtera yang minim aset untuk meminjam dana usaha. Kredit mikro efektif menjadi katalisator bagi munculnya ide-ide kreatif nasabah dalam memulai suatu usaha. Masyarakat tidak lagi perlu bekerja untuk orang lain maupun para rentenir, namun kini dapat menyimpan *surplus-value*, yang dihasilkan melalui kerja kerasnya sebagai basis untuk meningkatkan kesejahteraan ekonomi keluarga menuju kondisi yang lebih kuat. Kini setelah 6 periode menggunakan kredit mikro dari Amarta nasabah sudah mempunyai posisi tawar yang kuat untuk mengakses pembiayaan dari bank konvensional.

Kata Kunci: Kredit Mikro, Efektivitas, Dampak Sosial

ABSTRACT

The main focus of this microfinance research project, is to find and identify the effectiveness of microcredit replication by Amarta Microfinance, in order to eradicate poverty problem in Ciseeng, Bogor, rural-area. Progress Out of Poverty (PPI) and Cashpoor House Index (CHI) is the well known assesment tools to measure social impact of microcredit institution in Indonesia. However its based only on commodity-approach, in which they only collect data about member's asset growth and income accumulation. Recently there is another effort and method to measure the effectiveness of microcredit program using capability approach by Amartya Sen, in which how well member utilize their loan for entrepreneurial activity.

The research question of this study is originally develop from the idea of one social entrepreneur from Bangladesh, Muhammad Yunus (the founder of Grameen Bank). According to Yunus: "Poor People are like Bonsai tree. There is nothing wrong with their seeds, only society is never provide addequate soil to help them unwrap the creative and powerfull entrepreneurial idea from their life." The only reason why so many people live in misserable way, is because the current system and institution have opressed them". So, in order to solve poverty we need create a better counter system and institution with can provide service to merit the poorest of the poor needs.

Research findings shows that, replication of Grameen Bank by Amarta Microfinance is very relevant in oder to respond and solve poverty problem in Bogor rural-area. Before Amarta provide loan to poor people, loan sharks is the only source for destitute to get capital. Since poor people usually have nothing and few experience of conducting self-employment business, conventional banking is very reluctant to give working capital without collateral for the poor. This study shows that, microcredit works as a catalisator for creative and innovative business idea. By giving poor people access to credit they are no longer bonded as a slave labour by trader and employer. Also member can get full fruit of their own hardwork, some member also can make saving as a basis to improve their family welfare. After 6 (six) years of loan disbursment cycle, the member have gained better bergaining position over market, and society. Even the Amarta's member is now became credit-worthy by conventional bank prerequisite.

Keywords: Micro-credit, Effectivity, Social Impact.