

INTISARI

Keberadaan lembaga pembiayaan khusus di sektor pertanian di Indonesia dikategorikan sangat penting. Lembaga Keuangan Mikro (LKM) merupakan salah satu lembaga pembiayaan yang bertujuan menyediakan akses yang lebih mudah untuk memperoleh kredit bagi orang-orang berpenghasilan rendah, termasuk para petani. Oleh karena itu, LKM diharapkan memiliki kemampuan dan kemandirian guna menjaga eksistensinya dalam meningkatkan pelayanan kredit untuk memajukan sektor pertanian. Penelitian terkait LKM dan pengaruhnya ini mengambil fokus di *Credit Union Pesada* yang bertujuan untuk : (1) Menganalisis kinerja Lembaga Keuangan Mikro *Credit Union Pesada*, (2) Menganalisis pengaruh pemberian kredit mikro terhadap produksi usahatani gambir di Kabupaten Pakpak Bharat, dan (3) Menganalisis pengaruh pemberian kredit mikro terhadap pendapatan usahatani gambir di Kabupaten Pakpak Bharat. Kinerja LKM *Credit Union Pesada* dianalisis menggunakan pendekatan metode *Ledgerwoods*, dengan indikator kualitas portofolio, *leverage* dan rasio kecukupan modal, produktivitas, efisiensi, tingkat keuntungan (*profitability*), kelayakan keuangan (*financial viability*), serta rasio ukuran, jangkauan, dan pertumbuhan. Pengaruh LKM *Credit Union Pesada* diukur dengan pendekatan Statistik Regresi Linier berganda dengan variabel *dummy* dengan metode *with and without credit*. Hasil penelitian menunjukkan bahwa secara umum kinerja lembaga keuangan mikro *Credit Union Pesada* termasuk dalam kategori baik, pemberian kredit tidak berpengaruh signifikan terhadap produksi usahatani gambir di Kabupaten Pakpak Bharat, dan pemberian kredit tidak berpengaruh signifikan terhadap pendapatan usahatani gambir di Kabupaten Pakpak Bharat.

Kata kunci: kinerja, lembaga keuangan mikro, *Credit Union Pesada*, pengaruh kredit.

ABSTRACT

The existence of finance institution especially in agricultural sector is one of the most important things in Indonesia. Micro finance institution (MFI) is one of many finance institution which provides an easy access to purchase a credit for lower-income peoples, including farmers. Hence, micro finance institution is expected to have an ability and independency to maintain its existence in enhancing the credit services to develop agriculture. This research captivate a theme of micro finance institution (MFI) namely Credit Union Pesada and aims to : (1) Analyze the performance of Credit Union Pesada, (2) Analyze the effects of micro credit distribution towards the production of gambier in Pakpak Bharat Regency, and (3) Analyze the effects of micro credit distribution towards the income of gambier farming in Pakpak Bharat Regency. The performance of Credit Union Pesada can be analyzed using an approachment of Ledgerwoods method which consist of several indicators such as portfolio quality, leverage, and capital adequacy ratio, productivity, efficiency, profitability, financial viability, and scale ratio. The effects of Credit Union Pesada towards both of the production and income of gambier farming can be analyzed using multiple linear regression (with dummy) with a method of with and without credit. The results shows that generally, Credit Union Pesada has a good performances, the micro credit distribution has no significant effects towards both of the production and income of gambier farming.

Keywords : performance, micro finance institution, Credit Union Pesada, credit effects