

## Pemberdayaan perempuan melalui pengelolaan kredit mikro sistem Grameen Bank oleh Koperasi Mitra Usaha Mandiri Cabang Jatiragas (Studi Kasus di 3 Desa: Barugbug, Situdam, dan Jatiwangi, Kabupaten Karawang, Jawa Barat)

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### Abstrak

Tesis ini membahas mengenai proses pemberdayaan perempuan melalui kredit mikro sistem Grameen Bank yang dilaksanakan oleh KMUM Cabang Jatiragas Karawang, Jawa Barat. Tujuannya adalah untuk menggambarkan proses pemberdayaan perempuan melalui kredit mikro sistem Grameen Bank dan faktor-faktor yang mendukung dan menghambat proses pemberdayaan perempuan tersebut. Lokasi penelitian ini dilakukan di 3 desa, yaitu Desa Barugbug, Situdam dan Jatiwangi yang berada dalam lingkup Kecamatan Jatisari Karawang. Tiga desa ini dipilih karena dapat mewakili karakter anggota KMUM Jatiragas. Teknik pemilihan informan dilakukan dengan cara purposive sampling berdasarkan kriteria-kriteria tertentu. Studi literatur, wawancara mendalam dan pengambilan foto-foto untuk memperkaya data yang diperoleh melalui wawancara dalam pengumpulan data. Hasil penelitian ini menggambarkan perempuan anggota KMUM Cabang Jatiragas, Karawang dikatakan berdaya jika: (1) usaha yang dijalankan mengalami kemajuan, (2) berkembangnya jenis usaha menjadi beragam, (3) bertambahnya aset yang dimiliki, (4) semakin meningkatnya kesejahteraan komunitas yang tergabung sebagai anggota KMUM Cabang Jatiragas Karawang.

.....This thesis discussed on the process of women empowerment through micro credit using Grameen Banks System, which is managed by Koperasi Mitra Usaha Mandiri (KMUM) Branch of Jatiragas Karawang, West Java. It was aimed to describe women empowerment process through micro credit using Grameen Bank System and to the factors that support and blockage in the process of women empowerment. Purposive sampling was used in selecting informants based on certain criteria. Data collection used literature study, in depth interview and taken some pictures to enrich data. This research was conducted in 3 villages because the characters of members were various which were represented all members. They were involved as informants purposively because they knew and felt the benefit of becoming KMUM members. The result described that women empowerment were seen as the effect of joining in micro credit with Grameen Bank System were: (1) the business they run was succeed, (2) business commodities were various and expand to others, (3) the assets were increased, and (4) the community who joining in KMUM Cabang Jatiragas Karawang can increase their family welfare, especially in economy's life.