

Strategi bertahan LKM formal di tengah praktik kerentenan di desa nelayan : studi kasus strategi bertahan Mino Murti di tengah keberadaan juragan di Masyarakat Nelayan Desa Pasir, Kecamatan Ayah, Kabupaten Kebumen, Jawa Tengah = Survival strategies of formal microcredit institution in the midst of moneylender practices in fisherman settlement : case study of Mino Murti survival strategies in the midst of juragan existence in Fisherman Settlement of Pasir Village, Ayah Subdistrict, Kebumen District, Central Java

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Abstrak

Skripsi ini membahas mengenai bertahannya dua aktor penyedia kredit utama bagi masyarakat nelayan Desa Pasir, yaitu rentenir dan LKM formal. Dengan metode kualitatif, penelitian ini berusaha menggambarkan aspek praktis dan sosiologis yang membuat Mino Murti, dan "juragan" mampu bertahan dalam masyarakat. Mino Murti sebagai LKM formal mengedepankan sistem kredit yang sehat untuk mengupayakan kesejahteraan. Sebagai LKM formal, Mino Murti idealnya dilengkapi dengan fitur prosedural dan sistem kredit yang diatur sistematis. Sedangkan di sisi lain, juragan mengandalkan kemudahan dan kepraktisan akses terhadap pinjaman jumlah besar, namun dengan konsekuensi bunga hutang dan potensi penurunan pendapatan nelayan (akibat jerat hutang) yang juga besar.

.....This thesis tried to give a comprehensive description about the survival of two credits provider in a fisherman settlement of Pasir Village, they were a formal microcredit institution and a moneylender. By using qualitative method, this thesis tried to describe practical and sociological aspects that made Mino Murti and "juragan" have chances to survive in society. Mino Murti as a formal microcredit institution tried to promote a healthy credit mechanism for the sake of improving society's welfare. As an FMI, Mino Murti ideally featured by some procedural process for accessing the wanted money. On the other hand, juragan promoted the easiest access to the credits, even to the big numbered credits. However, that mechanism potentially emerged big interests and decreasing fisherman income.