

Analisis perbandingan persepsi potensi linkage programme perbankan terhadap lembaga keuangan mikro (studi kasus punjab dan DKI Jakarta) = Comparative analysis of bankers perception about banking linkage programme potentiality for microfinance institutions (study case in punjab and DKI Jakarta) / Ivandes Doli Parulian

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Abstrak

[ABSTRAK

Perbankan memiliki beberapa formula, antara lain CAMEL untuk penilaian kesehatan perbankan dan formula 5C dalam menyalurkan kredit perbankan kepada debitur, tetapi untuk penyaluran dana ke lembaga keuangan mikro melalui linkage program, maka formula yang dipakai ada banyak versi. Penelitian ini menganalisis persepsi perbankan terhadap potensi linkage programme sektor perbankan terhadap lembaga keuangan mikro bentukan Pemerintah Provinsi DKI Jakarta yaitu Koperasi Jasa Keuangan Pemberdayaan Ekonomi Masyarakat Kelurahan (KJK PEMK) dengan mengacu pada penelitian Arora dan Meenu (2012) di Punjab, India dengan 8 elemen yaitu welfare, economic, utilize, profit, women empowerment, risiko, beban kerja dan kompetisi. Hasil penelitian ini memiliki kecenderungan sama dengan hasil penelitian Arora dan Meenu (2012) tentang persepsi potensi linkage programme sektor perbankan terhadap keuangan mikro perbankan di Punjab, India terutama terkait pemberdayaan masyarakat miskin produktif agar masyarakat ekonomi lemah tersebut dapat mengembangkan potensi yang dimilikinya sehingga dapat mencapai taraf hidup (welfare) yang lebih berkualitas walaupun tetap terdapat beberapa perbedaan terkait faktor risiko, beban kerja serta persaingan usaha dengan sektor informal yang akan dihadapi jika sektor perbankan menerapkan linkage programme terhadap KJK PEMK.

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ABSTRACT

There are several formulas in banking, such as CAMEL rating for financial health assessment and 5C formula for credit assessment, but there are another versions of formula that is used for banking funds distribution to microfinance institutions through the linkage programme. This study analyzed the bankers' perception about banking linkage programme potentiality for microfinance institutions that created by the Government of DKI Jakarta, namely Koperasi Jasa Keuangan Pemberdayaan Ekonomi Masyarakat Kelurahan (KJK PEMK) with reference to Arora and Meenu (2012) research in Punjab, India with 8 elements, including welfare, economic, utilize, profit, women empowerment, risks, workload and business competition. The results of this is equally as the results of Arora and Meenu (2012) research on the bankers' perception about banking linkage programme potentiality for microfinance institutions in Punjab, India that mainly related to the empowerment the poor that economically productive so they can develop their potentiality to achieve a higher quality of living standard (welfare), although there are still several considerations related to risk factors, workload and business competition

with the informal sector when implementing the banking linkage programme to KJK PEMK., There are several formulas in banking, such as CAMEL rating for financial health assessment and 5C formula for credit assessment, but there are another versions of formula that is used for banking funds distribution to microfinance institutions through the linkage programme. This study analyzed the bankers' perception about banking linkage programme potentiality for microfinane institutions that created by the Government of DKI Jakarta, namely Koperasi Jasa Keuangan Pemberdayaan Ekonomi Masyarakat Kelurahan (KJK PEMK) with reference to Arora and Meenu (2012) research in Punjab, India with 8 elements, including welfare, economic, utilize, profit, women empowerment, risks, workload and business competition. The results of this is equally as the results of Arora and Meenu (2012) research on the bankers' perception about banking linkage programme potentiality for microfinane institutions in Punjab, India that mainly related to the empowerment the poor that economically productive so they can develop their potentiality to achieve a higher quality of living standard (welfare), although there are still several considerations related to risk factors, workload and business competition with the informal sector when implementing the banking linkage programme to KJK PEMK.]