

# Layanan Keuangan Mikro Pendekatan Institutional dan Dampaknya Bagi Pemberdayaan Anggota Koperasi Mitra Dhuafa (Studi Kasus Pada Koperasi Mitra Dhuafa Cabang Cikalongkulon, Kabupaten Cianjur) = Microfinance Services with Institutional Approach and Its Impact on Empowerment of Koperasi Mitra Dhuafa Members (Case Study in Koperasi Mitra Dhuafa Cabang Cikalongkulon, Kabupaten Cianjur)

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## Abstrak

Tesis ini membahas tentang layanan keuangan mikro yang dijalankan dengan pendekatan institutionalist dan dampaknya bagi pemberdayaan anggota. Lembaga Keuangan Mikro yang dipilih adalah Koperasi Mitra Dhuafa (Komida). Lokasi penelitian adalah cabang Cikalongkulon sebagai representasi terbaik. Penelitian ini dilakukan dengan menggunakan metode penelitian kualitatif yang menghasilkan data deskriptif. Metode pengumpulan data yang dilakukan adalah melalui wawancara, observasi, serta studi literatur dan dokumentasi.

Hasil penelitian menunjukkan bahwa layanan yang dilakukan berupa proses atau tahapan kegiatan. Layanan yang diimplementasikan mulai mengarah pada bentuk layanan terintegrasi dengan pendekatan direktif.

Kekuatan utama terletak pada kombinasi dari praktik layanan intermediasi finansial dan sosial. Dampak dari layanan yang dihasilkan adalah anggota tampak lebih berdaya dari aspek pengetahuan, ekonomi, visi masa depan, relasi antara anggota dan lembaga, serta keterlibatan dalam kegiatan Komida dan keluarga. Masalah yang terjadi utamanya adalah masalah ketergantungan, munculnya anggota bermasalah, relasi yang terjalin, serta belum optimalnya layanan edukasi kesehatan.

Rekomendasi dari penelitian ini, staf dapat meningkatkan kontrol terkait kegiatan penilaian dan pengawasan sebagai bentuk manajemen risiko. Manajer dan asisten manajer cabang juga perlu melakukan kontrol terhadap kinerja staf di lapangan. Praktik keuangan mikro juga perlu didukung dengan layanan pengembangan usaha supaya anggota tidak mengalami ketergantungan terhadap layanan pinjaman. Terkait layanan edukasi kesehatan, penting bagi Komida untuk melakukan perbaikan sistem pelatihan, membangun motivasi dari kader, dan melakukan upaya agar masyarakat dapat menerima sosialisasi dan penyuluhan yang diberikan. Terakhir, penelitian ini menyarankan Komida untuk membuat pelatihan literasi finansial supaya anggota mampu secara bijak mengatur dan mengelola keuangan.

.....This thesis discusses about microfinance services which carried out with an institutionalist approach and how it impacted on members empowerment. Mitra Dhuafa Cooperative (KOMIDA) is a microfinance institution that is selected by researcher. Furthermore, the cikalongkulon branch was chosen as the research location because it is the best representation of komida`s microfinance practices. This study was conducted using qualitative research methods which generate descriptive data. The methods of data collection were carried out through interviews, observation, literature and documentation studies.

The result of this study indicates that the services carried out in the form of processes or stages of activities. The services implemented by the cikalongkulon branch began to become integrated services with directive approach. The main strength of the institution still lies in the combination of intermediation practices between financial and social services. Furthermore, the services provided by this institution have the impacts

on their members. They become more empowered from the aspect of knowledge, economy, vision of the future, create positive relations between staff and members, and they are able to actively participate in activities and families. The problem that occurs are dependency, the emergence of troubled members, relations between members and certain staff, also the health education service is not yet optimal.

Based on these findings, the research suggested that the staff need to improve supervision and assessment as a form of risk management. Branch managers and assistant managers also need to control the performance of staff in the field. In addition, Microfinance practices also need to be supported with business development services, so the members are not dependence on loan services. Related to health education services, it is important for komida to improve the training system, build the motivation of members, and maximize efforts so as the community can receive the socialization and counseling provided. Lastly, this research suggested komida to make financial literacy training to improve the members ability to manage finances wisely.