

ABSTRAK

PERAN BANK PERKREDITAN RAKYAT DALAM PEMBERDAYAAN USAHA *MIKRO* (Studi Kasus Pada PT. BPR Lampung Bina Sejahtera)

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Tujuan penelitian ini adalah untuk mengetahui dan menjelaskan peran Bank Perkreditan Rakyat dalam pemberdayaan usaha *mikro*. Metode yang digunakan dalam penelitian ini adalah kualitatif. Informan ditentukan dengan *purposive sampling* yakni penentuan disesuaikan dengan kriteria tertentu yang ditetapkan berdasarkan tujuan penelitian. Data diperoleh dari hasil wawancara dan menggunakan dokumen. Selanjutnya analisis data dilakukan dengan reduksi data, display atau penyajian data dan tahap kesimpulan (*verifikasi*). Lokasi penelitian di PT. BPR Lampung Bina Sejahtera, Bandar Lampung. Informan dalam penelitian ini berjumlah 4 orang, yang terdiri dari pihak Bank melalui salah seorang *Staff Account Officer* yang mengurus penyaluran kredit dan pihak nasabah yang bergerak dalam usaha *mikro*. Hasil penelitian menunjukkan bahwa Bank Perkreditan Rakyat sebagai salah satu lembaga ekonomi *mikro*, mempunyai peran dalam pemberdayaan usaha *mikro* melalui penyediaan modal usaha, proses pendampingan (pembinaan), penyediaan sarana untuk pelayanan dalam membantu usaha *mikro* mengatasi permasalahan yang dihadapi dan pengawasan. Pembinaan dilakukan dengan cara langsung dan tidak langsung. Pembinaan secara langsung adalah dengan berdiskusi atau berbicara langsung secara personal, dan melalui pelatihan. Sedangkan pembinaan secara tidak langsung yaitu dengan menganalisis data operasional kredit dan neraca rugi/laba usaha nasabah. Adapun hambatan yang dihadapi Bank Perkreditan Rakyat dalam proses pemberdayaan terhadap usaha *mikro*, adalah permasalahan *internal* seperti kurangnya tenaga ahli yang dimiliki. Sedangkan hambatan *eksternalnya* adalah, keadaan usaha yang tidak kondusif serta masih bersifat tertutupnya usaha *mikro* yang menjadi nasabah dalam pelaporan kegiatan usaha. Strategi yang ditempuh oleh Bank Perkreditan Rakyat dalam menghadapi hambatan tersebut antarlain berupa, melakukan kerjasama dengan Bank Indonesia untuk menutupi kekurangan tenaga ahli yang mereka miliki. Kemudian melakukan pendekatan yang lebih intens lagi terhadap nasabah yang masih bersifat tertutup dalam pelaporan kegiatan usahanya.

Kata kunci : peran, Bank Perkreditan Rakyat, usaha *mikro*

THE ABSTRACT
The ROLE of the PERKREDITAN RAKYAT BANK in EMPOWERMENT
of MICRO efforts
(The case study In PT. BPR Lampung Bina Sejahtera)

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The aim of this research was to know and explain the role of the Perkreditan Rakyat Bank in empowerment of micro efforts. The method that was used in this research was qualitative. The informant was determined with purposive sampling that is the determination was matched with the certain criterion that was appointed to be based on the aim of the research. The data was received from results of the interview and used the document. Further the analysis of the data was carried out with the reduction in the data, display or the presentation of the data and the conclusion stage (the verification). The location of the research in PT. BPR Lampung Bina Sejahtera, Bandar Lampung. The informant in this research numbering 4 people, who consisted of the Bank's side through one of the staffs the Officer Account that was in charge of the channelling of credit and the customer's moving side in an effort to micro. Results of the research showed that the Perkreditan Rakyat Bank as one of the micro-economics agencies, had the role in empowerment of micro efforts through the provisions of capital of efforts, the process of assistance (the management), the provisions of means for the service in helping micro efforts to overcome the problem that was dealt with and the supervision. The management was carried out by means of direct and indirectly. The management directly was by discussing or speaking directly personally, and through the training. Whereas the management in a manner indirectly that is by analysing the operational data credit and the balance of the loss/the profit of the customer's efforts. As for the obstacle that was dealt with by the Perkreditan Rakyat Bank in the process of empowerment towards micro efforts, was the internal problem like the shortage of the expert who was had. Whereas his external obstacle was, the efforts situation that was not conducive as well as still was closed him micro efforts that became the customer In the Report the efforts activity. The strategy that was followed by the Perkreditan Rakyat Bank in facing this obstacle in part take the form of, carried out the co-operation with the Indonesian Bank to cover the lack of the expert who was had by them. Afterwards carried out the approach that was more again intense against the customer that still was closed in the Report his efforts activity.

The key word: the role, the Perkreditan Rakyat Bank, micro efforts