

## Pelayanan badan keswadayaan masyarakat menjangkau masyarakat lapisan bawah

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### Abstrak

The community Self-Reliance Board (BKM) is an institution that manages the revolving fund of the Poverty Reduction Program (P2KP) and the National Community Empowerment Program (PNPM) and the Financial management Unit (UPK) as well. One task of BKM is to provide and develop loan service to poor people who need loans for developing their business. Ideally as an institution, BKM should provide service that can reach the community at the local level. BKM has both rational and economical characteristics (applying the economical principle with banking procedures and criteria in addition to the social characteristic so that it can develop in a sustainable way as a modern financial institution. Having the ideal credit system and reaching poor people, this business can be managed and developed properly with the stipulations decided upon jointly by members of the community and the BKM, who manages loans. Thus the BKM is able to meet the needs and interest of the community, especially those of poor people, in helping to provide business capital in support of productive economic activities that will increase income and improve the welfare of the community.