

Tinjauan yuridis pengaturan dan pengawasan otoritas jasa keuangan terhadap lembaga keuangan mikro = Legal review regulation and supervision financial services authority to micro finance institution /
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Abstrak

[Jumlah LKM yang sudah beroperasi di Indonesia sangat banyak yang tidak berbentuk Koperasi dan/atau Perseroan Terbatas. Ketiadaan bentuk hukum yang jelas menimbulkan potensi kerugian terhadap nasabah dan bagi LKM itu sendiri. Oleh karena itu, penulis mengangkat rumusan masalah pada penelitian ini bagaimana pengaturan dan pengawasan Otoritas Jasa Keuangan terhadap Lembaga Keuangan Mikro dan bagaimana sinkronisasi peraturan Lembaga Keuangan Mikro dengan peraturan Koperasi Simpan Pinjam dan Peraturan Perbankan. Metode penelitian adalah studi kepustakaan dan didukung dengan wawancara. Pengaturan dan pengawasan OJK terhadap LKM telah diatur dengan UU, Peraturan Pemerintah, dan Peraturan Otoritas Jasa Keuangan sedangkan implementasi pengawasan baru akan dimulai dilaksanakan OJK pada Januari 2016. LKM yang telah bertransformasi menjadi Bank Perkreditan Rakyat tunduk pada peraturan BPR, sedangkan LKM yang telah memperoleh izin usaha sebagai koperasi tunduk pada UU Perkoperasian sehingga tidak wajib memperoleh izin usaha dari OJK.

, The number of Micro Finance Institution that has operated in Indonesia is so many. Mostly of them is not cooperative or limited company. The obscurity of legal entity could bring about potential losses to the client and also Micro Finance Institution itself. Therefore, the problem that will be elaborated in this research is how regulation and supervision Financial Services Authority to Micro Finance Institution and how synchronization Micro Finance Institution regulation with saving and loan cooperative regulation and banking regulation. The research methods in this research is literature study and also supported by interview. The regulation and supervision Financial Services Authority to Micro Finance Institution has been regulated by law, government regulations, and financial services authority regulations, while implementation of supervision Financial Services Authority to Micro Finance Institution will be started on January 2016. Micro Finance Institution that was transformed to the rural bank will obey rural bank regulation, while Micro Finance Institution that have got business license as cooperative will obey to cooperative regulation, so that getting business license from Financial Services Authority is not compulsory for them.

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