

Analisis dampak penyaluran kredit mikro pola grameen Bank terhadap peningkatan pendapatan usaha studi kasus pada PT Mitra Bisnis Keluarga MBK di Kabupaten Tangerang = impact analysis of micro credit grameen bank model to increase income business study case Mitra Bisnis Keluarga MBK in Tangerang District

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Abstrak

[ABSTRAK

Saat ini industri keuangan mikro sebagai alat bagi keuangan inklusif berkembang dengan dua pendekatan yang berbeda yaitu Financial Lending Approach dan Poverty Lending Approach. Perbedaan paling kontras dari keduanya adalah sasaran penerima kreditnya. Poverty Lending Approach mengkhususkan dirinya untuk menyalurkan kredit kepada orang miskin seperti Lembaga Keuangan Mikro yang mereplika pola Grameen Bank. Sedangkan Financial Lending Approach memberi akses untuk masyarakat miskin, namun tidak menargetkannya secara khusus, pendekatan ini lebih menjaga kesinambungan keuangannya sehingga sasaran mereka bukan orang miskin seperti yang dilakukan perbankan. Tesis ini meneliti Poverty Lending Approach yang dilakukan oleh salah satu Lembaga Keuangan Mikro di Indonesia yaitu PT. Mitra Bisnis Keluarga Ventura (MBK). Studi Kasus dilakukan di Kabupaten Tangerang, tepatnya Kecamatan Pakuhaji, Sukadiri dan Sepatan. Tujuannya adalah ingin menganalisis apakah penyaluran kredit mikro dengan pola Grameen Bank yang dilakukan oleh PT. Mitra Bisnis Keluarga Ventura (MBK) berdampak terhadap pendapatan usaha nasabahnya. Pendapatan usaha merupakan salah satu langkah untuk meningkatkan pendapatan rumah tangga. Dengan menggunakan metode instrumental variable dan melakukan wawancara mendalam dengan para nasabah. Hasil studi menunjukkan bahwa pemberian kredit yang diberikan oleh PT. Mitra Bisnis Keluarga Ventura (MBK) dengan pola grameen bank berdampak signifikan terhadap peningkatan pendapatan usaha nasabahnya.

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ABSTRACT

Microfinance, which nowadays has become a tool for development of financial inclusion, has two different approaches. These two approaches are Financial System Lending and the Poverty Lending Approach. The most pronounced differences between these approaches are their credit's beneficiaries. The Poverty Lending Approach has the speciality to extend its credit the poor. This approach was replicated from the model of the Microfinance Institution Grameen Bank. The Financial Lending Approach, in turn, is special for maintaining financial sustainability. This approach also provides access for the poor, but it is aimed not

only for the poor in poor areas but also in other areas. It does not have microfinance institution's branches like Poverty Lending Approach's model. This research examines the Poverty Lending Approach's model carried out by PT. Mitra Bisnis Keluarga Ventura, a large Microfinance Institution in Indonesia. The research's case study was conducted in Tangerang District in the Subdistricts Pakuhaji, Sukadiri and Sepatan. The aim of this research is to analyze whether the microcredit extended by PT. Mitra Bisnis Keluarga (MBK), which replicates the Grameen Bank model, has a significant impact on the income of its clients. Clients' business income is a measurements of household income. Using a survey method with in-depth client interviews, the data analysis employs an instrumental variables method. The results show that credits granted by PT. Ventura Family Business Partners (MBK), operating under the Grameen Banks model, have a significant positive impact on the income of its clients.;Microfinance, which nowadays has become a tool for development of financial

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