

## Analisis kinerja program bantuan pinjaman langsung masyarakat melalui lembaga pesantren

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### Abstrak

This article analyzed the performance of community direct block grant (BPLM) disbursed through the pesantren (boarding school) using institutional economic theory approach. The approach involved in examining of contract participation, social capital, transaction cost, and income. This research was conducted at two pesantrens in Madura Island. The sample was taken using cluster random sampling method. The research showed that the social capitals of the pesantren are consisted by a blessed value system (barokah), obedience, honesty, and solid network between the farmers and the pesantrens. The capital was rooted in farmer's lifestyles which influence the operation of the pesantren economic activity. Meanwhile, the transaction cost was depending on how the farmers organize the BPLM that influenced by each pesantren's characters as reflected by typical governance structure, behavioral attributes of the farmers/chairperson of the farmer's group, pesantren's networking, and uncertainty. The execution costs are the major contribution to the total transaction costs. The increasing of the transaction costs will be followed by the significantly decreasing of the farmer's income.