

BANK GAKIN: TELAAH KINERJA LEMBAGA KEUANGAN MIKRO DI JEMBER

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Abstract

Gakin Bank is one of Microfinance Institution names in Jember that operates in financing business. Gakin Bank has played a very important role in lending funds to poor people. This study aimed to analyze (1) the financial performance of and (2) the existence of Gakin Bank in providing business capital and reducing the economic problem of poor people. The research population for the first research objective was financial reports of all Gakin Bank, consisting of 31 banks, while for the second objective was all of bank customers, consisting of 81 coordinators of People Groups. In relation to data availability, sampling technique was not applied to answer the first research objective while to answer the second the sampling technique was applied. Sampling method used in study was accidental sampling. This research used descriptive analytic method and interviews. The conclusions/results showed that the financial performance of Gakin Bank can be considered as feasible to be a microfinance institution because financial ratios of these institutions have satisfied the Rural Financial Policy standard issued by International Fund for Agricultural Development (IFAD). In addition, Gakin Banks have been also able to improve the ratios every period indicated by positive changes in ratios. Gakin Banks played a very important role for poor people. This is showed by the results of interviews with bank customers that majority of them said that Gakin Banks have eased people to get capital for businesses so that the income of poor people increased.

Keywords: *Gakin Bank, Ratio Analysis, Microfinance Institution, IFAD.*

1. Pendahuluan

Kemiskinan merupakan fenomena yang senantiasa diminimalisasi, sehingga dibutuhkan upaya penanggulangan yang berkesinambungan. Dibutuhkan suatu pemikiran dan kerja keras yang panjang karena kemiskinan sangatlah kompleks sehingga banyak aspek yang mempengaruhinya. Oleh karena itu upaya penanggulangannya mensyaratkan adanya identifikasi tentang siapa, apa, bagaimana, di mana dan mengapa ada masyarakat miskin. Identifikasi tersebut diharapkan dapat dijadikan landasan penentuan kebijakan penanggulangan kemiskinan yang paling sesuai. Salah satu fokus program yang dimaksud adalah melakukan investasi ekonomi.

Untuk mencapai sasaran penurunan angka kemiskinan, maka ditetapkan strategi pemberdayaan masyarakat miskin melalui dua cara, yaitu: 1) mengurangi pengeluaran konsumsi, dan 2) meningkatkan produktivitas untuk menambah pendapatan. Strategi pertama dilakukan melalui penajaman alokasi APBN, yaitu berupa Bantuan Langsung Masyarakat (BLM) dan Bantuan Operasional Pembangunan (BOP) kepada departemen atau instansi terkait. Strategi kedua dilakukan melalui pengembangan dan pemberdayaan Usaha Kecil dan Mikro (UKM).