JURNAL AKUNTANSI, MANAJEMEN BISNIS DAN SEKTOR PUBLIK (JAMBSP) ISSN1829-9857

PENGUATAN KINERJA LEMBAGA KEUANGAN MIKRO UNTUK PEMBERDAYAAN USAHA MIKRO, KECIL DAN MENENGAH

Saparila Worokinasih
Saparilaworokinasih@yahoo.com

Fakultas Ilmu Administrasi Universitas Brawijaya Malang

Abstrak

Review to the configuration structure of the Indonesian economy as a whole, for 39.72 million units of existing businesses, amounting to 39.71 million (99.97%) is the economic business people, commonly reffered to micro, small and medium enterprises (SMEs). It means that people's economic development that focus on micro is very strategic to achieve broad-based development or development through equity. Empowerment of SMEs could be done by solving the problems that often faced by SMEs. The difficulty access of capital is still dominating why SMEs can not grow rapidly. This problem could be solve with the growth of microfinance institutions (MFIs) that provide an alternative for reasons of "bankable" offered by financial institutions in general. Rural bank (BPR) is a combination of an institution that is legally banking institutions, but is dedicated to services for micro-enterprises. BPR that can improve the performance both the the number of institutions as well as financial performance (LDR, ROA, ROE, NPL) suggests that the MFI is able to provide the best for SMEs.

Keywords: SMEs, MFIs, rural banks, Financial Performance

PENDAHULUAN

Meninjau struktur konfigurasi ekonomi Indonesia secara keseluruhan, dari 39,72 juta unit usaha yang ada, sebesar 39,71 juta (99,97%) merupakan usaha ekonomi rakyat atau sering disebut usaha mikro, kecil dan menengah (UMKM), dan bila kita menengok lebih dalam lagi, usaha mikro merupakan mayoritas, sebab berjumlah 98% dari total unit usaha atau 39 juta usaha (Tambunan, 2002). Menyadari realitas ini, menfokuskan pengembangan ekonomi rakyat terutama pada usaha mikro merupakan hal yang sangat strategis untuk mewujudkan *broad based development* atau *development through equity*.

Menyoal usaha mikro (*microenterprises*), disamping mengakomodasi pemerataan seperti disebut di atas, mengembangkan kelompok usaha ini secara riil strategis, setidaknya dilihat beberapa alasan yaitu: 1) mereka telah mempunyai kegiatan ekonomi produktif