



# Plagiarism Checker X Originality Report

**Similarity Found: 9%**

Date: Sunday, February 24, 2019

Statistics: 520 words Plagiarized / 6068 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

---

ORIENTASI BUDAYA DAN RELIGIUSITAS DALAM MANAJEMEN KREDIT SERTA DAMPAKNYA TERHADAP KINERJA SOSIAL BANK PERKREDITAN RAKYAT Hesi Eka Puteri<sup>1</sup>), Zuwardi<sup>2</sup>)  
12Fakultas Ekonomi Bisnis Islam, IAIN Bukittinggi  
1email: hesiekaputeri@gmail.com 2email: zuwardi80@yahoo.co.id  
Abstract This study investigates the implementation of culture and religiosity in credit management and then attempts to analyze the effect of culture and religiosity to the breadth of outreach in Rural Banks.

This research is a quantitative study based on a survey at Rural Banks in West Sumatera Indonesia in 2018, with a sample of 52 Rural Bank. Data were collected by using questionnaire and analyzed by PLS-regression.. The independent sample t-test also applied to compare the breadth of outreach or social performance in Conventional Rural Banks and Islamic rural banks.

This study proves that the breadth of outreach is influenced by culture and religiosity and there is no difference of the breadth of outreach between Conventional Rural Bank and Islamic Rural Bank. These finding extends the predictor of the breadth of outreach in Rural Banks and offer a more established model of causal relationships between culture and religiosity to the breadth of outreach.

This study also proves that there is no difference in the breadth of outreach between Conventional Rural Banks and Islamic Rural Banks, which means that there are no differences in the achievement of the social performance of these two types of micro financial institutions. Keywords: breadth of outreach; culture; religiosity; rural bank  
Abstrak Penelitian ini menganalisis implementasi aspek budaya dan religiusitas dalam manajemen kredit untuk kemudian mengelaborasi lebih lanjut pengaruh faktor budaya

dan religiusitas terhadap keluasan jangkauan Bank Perkreditan Rakyat (BPR).

Penelitian ini merupakan penelitian kuantitatif berdasarkan survey pada BPR di Provinsi Sumatera Barat Indonesia pada tahun 2018, dengan sampel sebanyak 52 BPR. Data dikumpulkan dengan menggunakan kuesioner dan dianalisis dengan Regresi PLS untuk memprediksi dampak budaya dan religiusitas terhadap keluasan jangkauan. Uji-independent sample t -test juga diterapkan untuk membandingkan keluasan jangkauan BPR Konvensional dan BPR Syariah.

Penelitian ini membuktikan bahwa keluasan jangkauan dipengaruhi oleh budaya dan religiusitas dan tidak ada perbedaan keluasan jangkauan antara BPR Konvensional dan BPR Syariah. Temuan ini memperluas prediktor keluasan jangkauan di Bank Perkreditan Rakyat dan menawarkan model hubungan sebab akibat yang lebih mapan antara budaya dan religiusitas terhadap keluasan jangkauan.

Penelitian ini juga membuktikan bahwa tidak ada perbedaan keluasan jangkauan antara BPR Konvensional dan BPR Syariah, yang berarti tidak ada perbedaan dalam pencapaian kinerja sosial kedua jenis lembaga keuangan ini. Kata Kunci: keluasan jangkauan; budaya; religiusitas; BPR PENDAHULUAN Bank Perkreditan Rakyat (BPR) merupakan sebuah lembaga keuangan yang direkomendasi oleh pemerintah untuk melayani sektor riil terutama usaha kecil dan mikro.

Secara regulatif, Bank Perkreditan Rakyat terkategori sebagai lembaga keuangan mikro, yang kebijakan pengembangannya bertujuan untuk memberikan layanan keuangan kepada usaha kecil dan mikro serta masyarakat lokal khususnya di daerah pedesaan. Undang Undang No.7/1992 tentang Perbankan yang diubah dengan UU No.10/1998 menyebutkan bahwa BPR adalah bank yang melaksanakan kegiatan usahanya secara konvensional atau berdasarkan prinsip syariah, yang dalam kegiatannya tidak memberikan jasa lalu lintas pembayaran. Lebih lanjut, penjelasan Undang-Undang No.7/1992 tentang perbankan pasal 14 menyebutkan bahwa kegiatan usaha BPR terutama ditujukan untuk melayani usaha-usaha kecil dan masyarakat di daerah pedesaan.

Dalam operasional BPR, terdapat dua target kinerja yaitu kinerja finansial dan kinerja sosial. Kinerja finansial berhubungan dengan profitabilitas dan sustainabilitas dari BPR sedangkan kinerja sosial berhubungan dengan misi tanggungjawab sosial yang diemban oleh BPR.

Kinerja sosial ini dapat diukur dengan jangkauan, yaitu sebuah pengukuran yang memperlihatkan sejauhmana keberadaan Lembaga Keuangan Mikro (LKM) mampu

untuk memberikan dampak pengembangan ekonomi atau sejauh mana sebuah LKM telah mencapai tujuannya dalam memberikan manfaat sosial bagi masyarakat miskin (Schreiner, 2002; Yaron, 1997; USAID, 2006) Perdebatan utama dalam pencapaian target kinerja sosial adalah kesulitan untuk mencapai kinerja finansial yang bagus dengan kinerja sosial yang juga bagus.

Kondisi trade-off seringkali terjadi, dimana pencapaian kinerja finansial yang bagus justru menyebabkan buruknya kinerja sosial atau sebaliknya (Olivares-Polanco, 2005; Christen & Rhyne, 1995; Rama K & Ph, D, 2014). Namun demikian beberapa studi menemukan bahwa kedua target kinerja ini dapat dicapai secara bersamaan (Zerai & Rani, 2012; Qinlan & Izumida, 2013; Millson, 2013; Gakhar, 2015). Hal ini membuktikan bahwa kinerja sosial tidak selalu memperburuk kinerja finansial lembaga keuangan mikro.

Dalam konteks teoritis, tujuan ganda lembaga keuangan mikro ini merupakan sesuatu yang kontradiktif. Schreiner (2002) mengungkapkan bahwa fungsi sosial sebuah lembaga keuangan mikro akan tercapai jika tingkat rata-rata pinjaman kecil atau jumlah nasabah pinjaman meningkat. Secara ekonomis, keuntungan maksimum justru akan tercapai jika terdapat perbedaan terbesar antara total keuntungan dengan total biaya.

Akan lebih menguntungkan bagi pihak lembaga keuangan untuk tidak menawarkan pinjaman dalam jumlah yang kecil-kecil ke banyak nasabah. Dengan kata lain, akan lebih baik bagi pihak lembaga keuangan untuk menyalurkan pinjaman dalam jumlah yang tidak terlalu kecil namun layak secara finansial. Hal ini disebabkan karena pinjaman dalam jumlah yang kecil-kecil justru akan meningkatkan biaya operasional.

Sementara itu, kinerja sosial yang baik justru akan dicapai jika pinjaman yang di salurkan memiliki rata-rata yang kecil dengan jumlah nasabah kredit yang dilayani dalam jumlah besar. Alasan ekonomis ini yang menjadi salah satu alasan kenapa sulit bagi pihak lembaga keuangan untuk mensejalkan kinerja sosial dengan kinerja finansial mereka.

Walaupun demikian, teramati bahwa beberapa BPR memperlihatkan kinerja sosial yang bagus dengan kinerja finansial yang juga bagus. Beberapa faktor komersialisasi seperti faktor profitabilitas, kompetisi dan regulasi, teridentifikasi sebagai penyebab keluasan jangkauan pinjaman di lembaga keuangan mikro (Christen, 2001; Francisco Olivares-Polanco, 2005).

Beberapa studi lainnya juga memprediksi adanya pengaruh yang positif antara faktor-faktor komersialisasi ini terhadap financial sustainability dan jangkauan lembaga keuangan (Paxton, 2003; Zerai & Rani, 2012; Zhang & Kipsha, 2013; Gashayie, 2014;

Kaur, 2014) Meski faktor komersialisasi adalah faktor penting pencapaian kinerja sosial di lembaga keuangan, tidak berarti faktor nonkomersialisasi seperti budaya dan religiusitas tidak mempengaruhi pencapaian target fungsi sosial di lembaga keuangan mikro.

Aspek ini perlu diekspansi lebih lanjut mengingat pangsa pasar utama dari BPR adalah masyarakat yang “excluded” lembaga keuangan formal dan pada umumnya berada di wilayah perdesaan. Karakteristik segmen pasar ini hanya dapat dikontrol dengan peraturan informal seperti peraturan sosial budaya atau kebiasaan yang membentuk perilaku nasabah tersebut.

Lembaga keuangan mikro adalah institusi yang dinamis, inovatif dan memiliki tata kelola yang fleksibel, yang terbentuk berdasarkan lingkungan sosial dan kondisi ekonomi lokal, yang dengan demikian menyebabkan lembaga keuangan mikro beroperasi di wilayah dimana kondisi sosial ekonomi mempengaruhi dan dipengaruhi olehnya. Beberapa studi terdahulu mengungkapkan bahwa sosial ekonomi dan budaya mempengaruhi capaian kinerja sosial LKM (Wollni, 2001; Osotimehin, W.L, Keer, & R.,

2011; Ahlin, Lin, & and Michael Maio, 2011). Deubeul (2003) dan Phlong (2009) juga mengungkapkan bahwa budaya lokal merupakan aspek penting yang mesti diterapkan di dalam manajemen LKM seperti halnya dalam lembaga keuangan mikro Islam. Lebih lanjut, Erdmann, Horne, Kaletta & and Marius Wagner (2012.)

menyatakan bahwa pengaruh budaya terhadap eksistensi lembaga keuangan mikro, terjadi melalui apa yang disebut dengan “kohesi sosial”. Sedangkan Arsyad (2008) menyebutkan bahwa faktor sosio kultural sebagai institusi informal yang memainkan peranan penting bagi kesuksesan LKM dalam menjangkau sektor mikro. Semua opini ini mengarah pada kesimpulan bahwa faktor ekonomi sosio kultural merupakan aspek penting yang mempengaruhi kinerja lembaga keuangan.

Meskipun demikian, studi terdahulu tidak mengkuantifikasi secara jelas pengaruh budaya yang diaplikasikan dalam manajemen kredit sebagai determinan dari capaian kinerja sosial. Sistem Dual Banking yang diterapkan di berbagai negara termasuk juga di Indonesia, memberikan peluang bagi perkembangan BPR dengan konsep Islam yang mengimplementasikan aspek religiusitas dalam operasionalnya. BPR yang berkonsep Islam ini populer dengan nama BPR Syariah.

Perkembangan BPR Syariah yang belum stabil, keterbatasan jaringan menyebabkan belum banyak studi yang mengkuantifikasi secara jelas pengaruh penerapan aspek religiusitas dalam manajemen kredit terhadap capaian kinerja sosial. Seibel (2008.) dan

Aslam (2015) menggambarkan bahwa Lembaga Keuangan Mikro Syariah (LKMS) yang dicirikan dengan karakteristik religiusitas dalam operasionalnya mempengaruhi eksistensi LKMS di Indonesia. Farooq dan Khan (2014) membuktikan bahwa LKMS lebih sustainabel dibandingkan dengan LKM konvensional pada beberapa kasus di Pakistan.

Namun demikian studi ini tidak membandingkan secara lebih jelas komparasi keduanya dan hanya menganalisis dengan pendekatan normatif kualitatif. Penelitian ini bertujuan untuk menganalisis tentang orientasi budaya dan religiusitas dalam manajemen kredit di BPR dan melihat pengaruhnya terhadap capaian kinerja sosial atau jangkauan BPR.

Studi ini berkontribusi dalam memperluas prediktor dari capaian kinerja sosial BPR dengan budaya dan religiusitas dan juga menawarkan model yang lebih mapan dalam hubungan kausal antara budaya dan religiusitas terhadap capaian kinerja sosial. Sehubungan dengan klaim dari sebagian pengamat ekonomi syariah yang menganggap bahwa lembaga keuangan syariah lebih berorientasi keadilan sosial dari lembaga keuangan konvensional, maka studi ini mencoba lebih lanjut untuk mengkomparasi capaian kinerja sosial kedua jenis LKM ini.

Kajian Literatur Dan Hipotesis Konsep Keuangan Mikro, Lembaga Keuangan Mikro dan Bank Perkreditan Rakyat Istilah keuangan mikro merujuk pada penyediaan jasa-jasa keuangan (biasanya berupa simpanan dan kredit) kepada nasabah **berpenghasilan rendah, yang mencakup pedagang kecil, pedagang kaki lima, petani kecil, penjual jasa dan tukang, serta produsen kecil** (Ledgerwood, 1999). Sedangkan definisi lembaga keuangan mikro mengacu pada sebuah organisasi yang menyalurkan kredit mikro.

Undang-Undang No 1 tahun 2013 tentang Lembaga Keuangan Mikro memberikan definisi **Lembaga Keuangan Mikro yang selanjutnya disingkat LKM adalah lembaga keuangan yang khusus didirikan untuk memberikan jasa pengembangan usaha dan pemberdayaan** masyarakat. Adapun BPR, lembaga keuangan ini merupakan sebuah lembaga keuangan mikro formal namun dalam bentuk bank.

Undang-Undang No 7 tahun 1992 yang diamandemen dengan Undang Undang No 10 Tahun 1998 tentang Perbankan mendefinisikan Bank Perkreditan Rakyat sebagai **bank yang melaksanakan kegiatan usaha secara konvensional atau berdasarkan prinsip syariah yang dalam kegiatannya tidak memberikan jasa dalam lalu lintas pembayaran.** Sehubungan dengan dua aliran utama dalam operasional LKM, terdapat dua pendekatan populer dalam mengkategorikan LKM yaitu pendekatan kelembagaan (institutionalist approach) dan pendekatan kesejahteraan (welfarist approach) (Brau and Gary M Woller, 2004).

BPR dapat dikategorikan sebagai lembaga keuangan mikro dengan pendekatan institusionalis yang bertujuan untuk mencapai kemandirian kelembagaan, melalui pencapaian keberlanjutan (sustainability) dan jangkauan (outreach). Keberadaannya akan sangat berbeda dengan LKM yang memiliki pendekatan kesejahteraan yang lebih menekankan pada tujuan untuk mengarahkan pengentasan kemiskinan melalui pinjaman, yang seringkali diberikan bersamaan dengan layanan pendukung seperti pelatihan kewirausahaan, membaca, menulis, berhitung, kesehatan, nutrisi, keluarga berencana dan lainnya (Ledgerwood & White, 2006).

Salah satu LKM dengan pendekatan kesejahteraan yang paling sukses di dunia adalah pemberdayaan sektor produktif oleh Grameen Bank di Bangladesh. Keluasan Jangkauan Keluasan jangkauan merupakan salah satu proksi terbaik dalam pengukuran kinerja sosial sebuah LKM. Jangkauan adalah upaya untuk memperluas layanan keuangan mikro kepada orang-orang yang tidak dilayani oleh lembaga keuangan formal (Lafourcade, Isern, Mwangi, & and Matthew Brown, 2005; Yaron, 1997; Okumu, 2007).

Meskipun jangkauan bukan merupakan indikator yang sempurna untuk menilai dampak LKM terhadap pembangunan ekonomi, namun indikator ini adalah salah satu proksi terbaik yang mampu memperlihatkan kondisi tentang sejauh mana **LKM telah mencapai tujuannya dalam memberikan manfaat sosial bagi masyarakat** miskin. Schreiner (1999) membagi aspek jangkauan menjadi enam aspek utama yaitu worth of outreach (nilai jangkauan), cost of outreach (biaya jangkauan), depth of outreach (kedalaman jangkauan), breadth of outreach (keluasan jangkauan), length of outreach (lamanya jangkauan) dan scope of outreach (ruang lingkup jangkauan).

Worth of outreach mengacu pada kesediaan nasabah untuk membayar pembiayaan, cost of outreach mengacu pada biaya yang harus dibayar oleh nasabah seperti biaya bunga / margin dan biaya transaksi lainnya, depth of outreach mengacu pada kedalaman manfaat sosial yang diperoleh masyarakat, breadth of outreach berhubungan dengan jumlah klien yang dilayani oleh LKM.

Adapun length of outreach adalah kerangka waktu pasokan keuangan mikro, yang tidak hanya diukur dari sekadar tingkat keuntungan dan scope of outreach merupakan jenis kontrak keuangan yang ditawarkan baik pada produk pendanaan maupun pada produk pembiayaan. Selain itu, terdapat beberapa jenis pengukuran lainnya tentang jangkauan (Yaron, 1997; Paxton, 2002; USAID, 2006; Millson, 2013), tetapi menurut Rhyne (1998) ada dua aspek populer dari jangkauan yaitu kedalaman dan keluasan.

Kedalaman jangkauan mengacu pada tingkat kemiskinan klien yang dilayani, sedangkan keluasan jangkauan mengacu pada skala operasi lembaga keuangan mikro. Kedua

konsep ini banyak digunakan dalam literatur lembaga keuangan mikro sebagai ukuran kinerja sosial suatu lembaga keuangan. Sosial Ekonomi Budaya LKM adalah sebuah tata kelola yang dinamis, inovatif dan fleksibel, yang dibuat dengan menyesuaikan dengan kondisi lingkungan sosial dan ekonomi. LKM beroperasi di daerah di mana kondisi sosial ekonomi memengaruhi dan dipengaruhi olehnya.

Keberlanjutan suatu lembaga tergantung pada kemampuannya untuk beradaptasi dan mengikuti lingkungan sosial ekonomi (Weber & Musshoff, 2013; Wollni, 2001). Faktor-faktor sosial ekonomi seperti pendapatan, fertilitas, pendidikan dan agama berpengaruh pada profitabilitas dan risiko sebuah LKM (Al-azzam & Ali, 2012). Begitu juga dengan budaya organisasi, yang terkait dengan sistem dan nilai-nilai, norma, dan kepercayaan yang dimiliki oleh anggota organisasi (Robbins & Judge, 2009; Hofstede, 1984).

Sedangkan budaya lokal mengacu pada nilai-nilai eksternal masyarakat yang perlu dipahami untuk membantu lembaga keuangan mikro dalam menemani klien mereka (Leonard, 2010; Woller, 2002; Rana, 2008; Oscar, 1966). Beberapa nilai budaya lokal yang teridentifikasi berpengaruh dalam menciptakan lembaga keuangan mikro berdasarkan pada budaya meliputi keberadaan produk dan layanan yang unik, jaminan non-tradisional, keterlibatan pemimpin adat pemimpin agama dalam manajemen kredit, memprioritaskan personil pemasaran kredit dari masyarakat lokal, layanan pendampingan kredit dan lainnya.

Berdasarkan uraian tersebut, hipotesis pertama yang dirumuskan dalam penelitian ini adalah : H1: Budaya berpengaruh positif terhadap keluasan jangkauan Religiusitas Religiusitas adalah tingkat kepercayaan pada nilai-nilai agama dan penerapannya dalam kehidupan. Religiusitas juga merupakan sebuah komitmen untuk mengikuti prinsip-prinsip yang diyakini dan telah ditetapkan oleh Tuhan (McDaniel & J. Burnett, 1990) dan merupakan ukuran dari tingkat kepatuhan untuk bertingkah laku dan percaya pada Tuhan (Shafranske & Maloney, 1990).

Religiusitas adalah peringkat seseorang dalam menggunakan nilai-nilai agama, kepercayaan, dan praktik keagamaan dalam kehidupan sehari-hari mereka (Warthington & N.G., 2003). Implementasi religiusitas di lembaga keuangan dapat diwujudkan dalam bentuk lingkungan keagamaan dan tata kelola yang akan memperkuat transaksi berdasarkan nilai-nilai agama.

Studi yang berkaitan dengan pengaruh aspek religiusitas terhadap performa social sebuah LKM masih sangat terbatas, terutama yang mengkuantifikasi hubungan tersebut. Studi Hans & Seibel (2007) dan Fahmi & Beik (2016) menekankan pentingnya aspek keagamaan dalam memperkuat keberadaan lembaga keuangan mikro di Indonesia dan Aslam (2015) mencerminkan harapan yang sama tentang peran LKMS dalam perekonomian Pakistan.

Perilaku budaya Bali, yang terkait erat dengan kepercayaan agama, mempengaruhi keberadaan LKM (Arsyad, 2008). Berdasarkan argumen teoritis dan studi empiris sebelumnya, hipotesis kedua yang diajukan adalah : H2: Religiusitas berpengaruh positif terhadap keluasan jangkauan Kinerja sosial BPR dan BPRS.

Adakah perbedaan keduanya? Terkait dengan banyak pertanyaan yang mencoba untuk mengelaborasi lebih lanjut, apakah berbeda dinamika jangkauan antara lembaga keuangan mikro konvensional dengan lembaga keuangan mikro syariah? Atau berbedakah capaian kinerja sosial antara kedua jenis tipe LKM ini?, tidak banyak literature yang dapat dijadikan acuan untuk dapat menjawabnya.

Keterbatasan studi akibat masih terbatasnya jaringan lembaga keuangan mikro syariah serta pembenaran dari sebagian pengamat ekonomi syariah yang sudah terlanjur mengklaim bahwa lembaga keuangan mikro syariah lebih berorientasi sosial dibanding dengan LKM konvensional, menyebabkan belum jelasnya jawaban terhadap perbedaan ini.

Wilson (2001), Naceur, Barajas, & Alexander Massara (2015), Mansori & Safari (2015) dan Wilson (2013) memberikan proposisi akan pentingnya keberadaan lembaga keuangan mikro Islam dalam meningkatkan keuangan inklusif. Farooq & Khan (2014) membuktikan bahwa LKM Islam lebih sustainabel dibandingkan dengan LKM konvensional untuk beberapa kasus di Pakistan.

Untuk pengujian lebih lanjut, studi ini mencoba untuk membandingkan capaian kinerja sosial antara kedua jenis lembaga keuangan mikro ini, dan hipotesis ketiga dalam penelitian ini adalah: H3: Ada perbedaan antara keluasan jangkauan BPR dan BPR Syariah Model Empiris Komersialisasi terkait dengan profitabilitas, regulasi, dan kompetisi, sedangkan faktor non komersialisasi terkait dengan aspek sosial ekonomi, budaya dan religiusitas.

Determinan terkait komersialisasi sudah dibahas dalam beberapa riset terdahulu sedangkan determinan yang terkait dengan aspek non komersialisasi masih menjadi prediktor yang diperdebatkan dampaknya terhadap kinerja sosial lembaga keuangan mikro. Semua faktor ini mempengaruhi kinerja sosial (yang diproksi dengan jangkauan) secara langsung atau dimediasi oleh tata kelola.

Studi ini fokus pada budaya dan religiusitas dan dampaknya terhadap jangkauan, sebagai indikator terbaik untuk menilai capaian kinerja sosial BPR. Lebih lanjut jangkauan dan sustainabilitas memiliki hubungan timbal balik yang saling mempengaruhi. Model hubungan ini diperluas dari konsep teoritis dan berbagai studi terkait (R.P

Christen, 2001; Schreiner, 2002; Olivares-Polanco, 2005; Leonard, 2010; Woller, 2002; Deubeul, 2003; Seibel, 2013; Aslam, 2015; Arsyad, 2008) Gambar 1: Model Empiris \_ METODE PENELITIAN Data Populasi dalam penelitian ini adalah BPR-BPR yang terdapat di Provinsi Sumatera Barat pada tahun 2017, yaitu sejumlah 92 unit BPR dan 7 BPR Syariah.

Penelitian dilakukan di empat kabupaten dan dua kota yang dipilih secara purposive yang meliputi: Kabupaten Agam, Kabupaten Lima Puluh Kota, Kabupaten Tanah Datar, Kabupaten Pasaman Barat, Kota Sawahlunto, dan Kota Solok. Alasan pemilihan daerah ini adalah karena kesamaan kondisi sosio-demografis dan distribusi BPR di daerah ini terlihat lebih baik daripada yang lain.

Selain itu, di daerah ini juga terdapat dua jenis BPR yang terdiri dari BPR konvensional dan BPRS di daerah ini. Sampel penelitian meliputi semua BPR aktif yang berada di daerah terpilih sejumlah 52 unit BPR. Data dikumpulkan dengan menggunakan kuisioner yang di kombinasikan dengan wawancara pada pimpinan BPR.

Variabel dan Instrumen Keluasan jangkauan adalah variabel endogen dalam penelitian ini, yang merupakan proksi terbaik dari penilaian capaian kinerja sosial. Untuk bisa mengukur keluasan jangkauan digunakan instrumen pengukuran yaitu jumlah nasabah kredit aktif yang dilayani oleh BPR. Variabel eksogen dalam penelitian ini adalah budaya dan religiusitas.



Instrumen pengukuran yang digunakan dalam mengukur budaya adalah manajemen kredit/pembiayaan berorientasi budaya dan religiusitas diukur dengan manajemen kredit/pembiayaan berorientasi religiusitas. Untuk mengukur variabel ini, responden ditanyai tentang pendapat mereka menggunakan skala likert 5 point, dengan pilihan jawaban yang mencakup “Tidak Pernah, Jarang, Terkadang, Sering dan Selalu”. Instrumen yang digunakan untuk mengukur budaya dan religiusitas terlihat pada tabel 1.

Tabel 1: Variabel dan Instrumen Manajemen berorientasi budaya \_\_Budaya 1 \_:\_Ada produk BPR yang bersifat unik/khas daerah /berbeda dengan BPR lainnya. Seperti kredit/pembiayaan pernikahan, kredit/pembiayaan pendidikan dan lainnya \_\_Budaya 2

: \_Ada layanan BPR yang bersifat unik/khas/berbeda dengan BPR lainnya. Seperti: cicilan pinjaman bajapuk (dijemput ke nasabah) \_\_Budaya 3 \_:\_Dalam penyaluran kredit/pembiayaan, BPR/S melibatkan tokoh-tokoh adat atau tokoh agama untuk informasi saat kelayakan kredit \_\_Budaya 4 \_:\_Dalam mengatasi kredit/pembiayaan bermasalah, BPR/S melibatkan bantuan tokoh-tokoh adat atau tokoh agama sebagai mediator \_\_Budaya 5 \_:\_Terdapat nasabah kredit dengan jaminan non-tradisional spt: Jaminan personal oleh tokoh adat/tokoh agama, Jaminan pihak ketiga, jaminan solidaritas kelompok dan lainnya \_\_Budaya 6 \_:\_Ada rekrutmen tenaga marketing kredit (account officer) yang berasal masyarakat lokal sekitar BPR \_\_Budaya 7 \_:\_Ada kelompok-kelompok pendampingan nasabah kredit pada BPR/S ini \_\_Manajemen berorientasi religiusitas \_\_Religiusitas 1 \_:\_Transaksi bebas dari kegiatan spekulatif (maysir), hal-hal yang meragukan (gharar) dan tidak jelas kehalalannya seperti usaha kolam pancing \_\_Religiusitas 2 \_:\_Produk-produk bebas dari fitur melanggar syariah seperti undian berhadiah atau iklan tidak islami \_\_Religiusitas 3 \_:\_Perjanjian kredit/pembiayaan dilakukan dengan pendekatan keagamaan Misal: pembacaan basmallah pada akad atau konten akad mengandung unsur keislaman lainnya \_\_Religiusitas 4 \_:\_Sumber dana (Linkage Program) BPR/S berasal dari Bank Umum Syariah \_\_Religiusitas 5 \_:\_Ada informasi kepada nasabah bahwa produk pembiayaan sesuai dengan kebutuhan mereka \_\_Religiusitas 6 \_:\_Ada program pembinaan, pendampingan dan monitoring dilakukan dengan pendekatan syariah seperti memberikan arahan tentang konsep wirausaha Islami dan sikap amanah dalam berinvestasi \_\_Religiusitas 7 \_:\_Adanya program Corporate Social Responsibility (CSR) yang berlandaskan syariah yang rutin dilaksanakan oleh BPR/S \_\_Religiusitas 8 \_:\_Adanya implementasi vertikal kepada Allah SWT : melalui keterlibatan BPR/S dalam pengembangan sarana ibadah dan kegiatan-kegiatan keagamaan di sekitar BPR/S \_\_Religiusitas 9 \_:\_Adanya implementasi horizontal kepada masyarakat: dalam bentuk kegiatan sosial seperti : memberikan beasiswa, pendirian sarana pendidikan bagi masyarakat atau penguatan ekonomi lokal bagi masyarakat sekitar BPR/S \_\_Religiusitas 10 \_:\_Adanya implementasi horizontal kepada karyawan: dalam bentuk pengembangan skill dan program pengembangan perilaku karyawan sesuai syariah \_\_Metode Analisis Studi ini mengestimasi pengaruh budaya dan religiusitas terhadap keluasan jangkauan BPR dengan menggunakan Regresi-PLS.

Keluasan jangkauan merupakan variabel endogen dalam model penelitian ini, yang diukur dengan jumlah nasabah kredit yang dilayani oleh BPR. Manajemen berorientasi budaya adalah variabel eksogen yang diukur dengan menggunakan tujuh indikator sedangkan manajemen berorientasi religiusitas juga merupakan variabel eksogen yang diukur dengan 10 instrumen.

Untuk menganalisis model kausalitas digunakan analisis jalur dengan program SEM-PLS, dengan pertimbangan SEM-PLS dapat berjalan secara efisien dengan ukuran sampel yang kecil, adanya variabel laten dan model yang kompleks (Hair, C.M., & Sarstedt, 2013) dan program ini cocok untuk memproses hubungan sebab akibat antar variabel dengan dukungan dari teori yang tidak stabil.

Untuk membandingkan keluasan jangkauan antara BPR konvensional dan BPR Syariah digunakan uji-t untuk dua sampel independen (Salvatore & Derrick, 2002)  $t = \frac{\bar{x}_1 - \bar{x}_2}{\sqrt{\frac{s_p^2}{n_1} + \frac{s_p^2}{n_2}}}$  Catatan:  $\bar{x}_1$  adalah sampel untuk kelompok 1 (BPR Konvensional),  $\bar{x}_2$  adalah sampel untuk kelompok 2 (BPR Syariah),  $s_p^2$  = varians kelompok 1,  $s_p^2$  = varians kelompok 2,  $n_1$  = keluasan jangkauan BPR Konvensional,  $n_2$  = Keluasan jangkauan BPR Syariah HASIL DAN PEMBAHASAN Analisis Jalur Temuan penelitian ini memperlihatkan bahwa indikator pada model fit telah memenuhi secara statistik.

Nilai Average Path Coefficient (APC) memperlihatkan rata-rata pengaruh variable eksogen (budaya dan religiusitas) terhadap variabel endogen (keluasan jangkauan) sebesar 0.336 ( $p < 0.001$ ). Nilai Average R-squared (ARS) juga memperlihatkan nilai rata-rata R-squared pada masing-masing jalur sebesar 0.303, ( $p < 0.001$ ) dan angka ini terkategori rendah.

Nilai Average Path Coefficient (APC) dan Average R-squared (ARS) ini berada pada kategori rendah jika penelitian bertujuan untuk menaksir kontribusi masing masing variabel eksogen terhadap variabel endogen, namun studi ini tidak fokus pada besaran magnitude dari kontribusi, melainkan menguji hipotesis tentang hubungan keterkaitan antara variabel laten eksogen dengan variabel endogen nya.

Studi ini fokus dalam menguji hipotesis keterkaitan antara manajemen kredit berorientasi budaya dan religiusitas terhadap capaian kinerja sosial. Semakin besar APC dan ARS mengindikasikan bahwa prediktor yang ada dalam model semakin baik dalam menjelaskan varians, namun jika angka ini melebihi 0.70 maka terindikasi adanya gejala collinearity dalam model.

Lebih lanjut, indikasi adanya collinearity dalam model PLS dapat dilihat dari nilai Average block VIF (AVIF) dan Average full collinearity VIF (AFVIF). Hasil temuan penelitian memperlihatkan bahwa nilai untuk kedua indikator ini adalah sebesar 1.091 dan 1.322. Batas ideal untuk nilai ini direkomendasi lebih kecil atau sama dengan 3.3 (Kock, 2013). Dengan demikian, model penelitian ini bebas dari persoalan collinearity.

Secara keseluruhan, hasil model fit mengungkapkan bahwa performa model cukup baik dan memenuhi kriteria statistik. Dengan demikian hasil evaluasi ini menyimpulkan bahwa Partial Least Squared-Structural Equation Model (PLS-SEM) dapat dilanjutkan dengan evaluasi model pengukuran (Measurement Model Analysis) dan evaluasi model structural (Structural Model Analysis).

Untuk menganalisis indikator yang memenuhi kriteria sebagai indikator yang reliabel dalam membangun sebuah variabel laten eksogen, nilai bobot indikator (Indicator Weight) pada hasil outer model (evaluasi model pengukuran) dapat dijadikan acuan dalam pengambilan keputusan. Hasil evaluasi model pengukuran digunakan untuk mengevaluasi hubungan keterkaitan antara indikator dan konstruk laten dalam model dengan menilai angka reliabilitas dan validitas. Fornell & Larcker (1981) menganjurkan nilai composite reliability dan Cronbach's Alpha mesti berada diatas 0.7 untuk reliabilitas.

Temuan penelitian memperlihatkan bahwa nilai composite reliability dan cronbach's alpha untuk masing masing konstruk dalam model melebihi 0.7. Table 2. Bobot Indikator Variabel \_Indikator \_Bobot Indikator \_P value \_VIF \_\_Budaya Composite reliability = 0.792 Cronbach's alpha = 0.703 \_Budaya1 \_0.194 \_0.025 \_1.276 \_\_Budaya 2 \_0.137 \_0.081 \_1.270 \_\_Budaya 3 \_0.299 \_0.002 \_2.717 \_\_Budaya 4 \_0.300 \_0.002 \_2.684 \_\_Budaya 5 \_0.143 \_0.072 \_1.256 \_\_Budaya 6 \_0.183 \_0.032 \_1.436 \_\_Budaya 7 \_0.303 \_0.001 \_1.926 \_\_Religiusitas Composite reliability = 0.818 Cronbach's alpha = 0.802 \_Religiusitas1 \_-0.014 \_0.442 \_6.774 \_\_Religiusitas2 \_0.028 \_0.385 \_3.496 \_\_Religiusitas3 \_0.022 \_0.409 \_1.936 \_\_Religiusitas4 \_-0.050 \_0.303 \_4.584 \_\_Religiusitas5 \_0.207 \_0.018 \_6.309 \_\_Religiusitas6 \_0.192 \_0.026 \_8.020 \_\_Religiusitas7 \_0.168 \_0.044 \_1.916 \_\_Religiusitas8 \_0.210 \_0.017 \_11.122 \_\_Religiusitas9 \_0.195 \_0.024 \_3.759 \_\_Religiusitas10 \_0.182 \_0.032 \_2.365 \_\_Catatan: VIF = variance inflation factor; Untuk menganalisis nilai validitas masing-masing indikator formatif dalam model, acuan penting dalam analisis model pengukuran adalah dengan menganalisis nilai bobot indikator.

Tabel 2 memperlihatkan output dari dari bobot indikator untuk masing-masing variabel laten yang digunakan dalam model. Terlihat bahwa beberapa bobot indikator yang memiliki tingkat signifikansi lebih besar dari 0.05 tidak dapat digunakan dalam model. Indikator yang dikeluarkan dari model adalah budaya2, budaya5, religiusitas1, religiusitas2, religiusitas3 dan religiusitas4.

Indikator-indikator ini tidak memenuhi standar secara statistik. Selanjutnya, untuk menguji hipotesis dalam studi ini, sebuah evaluasi model struktural (Inner Model) mesti dilakukan seperti yang terlihat pada tabel 3. Hubungan langsung antara budaya dengan keluasan jangkauan adalah 0.241 (p value = 0.008).

Hipotesis H1: Budaya berpengaruh positif terhadap keluasan jangkauan, didukung oleh model. Selanjutnya teramati bahwa pengaruh langsung antara religiusitas terhadap keluasan jangkauan di perlihatkan dengan koefisien jalur sebesar 0.431 (p value <0.001). Hipotesis H2: Religiusitas berpengaruh positif terhadap keluasan jangkauan, juga di dukung oleh model. Tabel 3.

Analisis Jalur Jalur \_Koefisien \_p values \_\_Budaya ( Keluasan Jangkauan \_0.241\*\*\* \_0.008 \_\_Religiusitas ( Keluasan Jangkauan \_0.431\*\*\* \_<0.001 \_\_Catatan: \*\*\*,\*\*, \* signifikan pada 1%, 5% dan 10% Hasil estimasi dari koefisien jalur menyimpulkan bahwa aspek budaya dan religiusitas yang diterapkan dalam manajemen kredit memiliki efek positif terhadap keluasan jangkauan BPR.

Semakin baik aspek budaya diterapkan dalam manajemen kredit akan menyebabkan peningkatan pada keluasan jangkauan. Demikian juga penerapan religiusitas dalam manajemen kredit adalah positif. Semakin baik aspek religiusitas yang diterapkan dalam manajemen kredit maka akan semakin meluas jangkauan BPR.

Temuan penelitian ini menjawab hipotesis yang dibangun berdasarkan penelitian sebelumnya yang memberikan proposisi tentang pengaruh budaya pada keluasan jangkauan (Deubeul, 2003; Arsyad, 2008; Phlong, 2002; Erdmann et al., 2012; Rana, 2008) . Studi ini mengkuantifikasi hubungan signifikan dari beberapa indikator budaya dalam meningkatkan keluasan jangkauan, yang meliputi: 1) Ada produk BPR yang bersifat unik/khas daerah /berbeda dengan BPR lainnya.

2) BPR/S melibatkan tokoh-tokoh adat atau tokoh agama untuk informasi saat kelayakan kredit 3) BPR/S melibatkan bantuan pemimpin tradisional atau pemuka agama sebagai mediator dalam mengatasi kredit/pembiayaan bermasalah, 4) Ada rekrutmen tenaga marketing kredit (account officer) yang berasal masyarakat lokal sekitar BPR, 5) Ada kelompok-kelompok pendampingan nasabah kredit pada BPR/S.

Berdasarkan temuan penelitian ini terungkap bahwa beberapa kebijakan manajemen kredit/ pembiayaan yang berorientasi budaya lokal di BPR/S mampu meningkatkan jumlah nasabah pinjaman yang dilayani. Hal ini juga berarti semakin meluasnya jangkauan BPR/S ke masyarakat atau meningkatnya kinerja sosial sebuah lembaga keuangan. Apa yang menjadi target tercapainya sebuah fungsi sosial di LKM, dapat dilakukan dengan mengupayakan manajemen kredit/pembiayaan yang berorientasi budaya lokal.

Studi ini juga memperkuat keberadaan proposisi sebelumnya yang mengungkapkan pentingnya aspek religiusitas dalam memperkuat eksistensi lembaga keuangan mikro terhadap sektor riil (Hans & Seibel, 2007; Aslam, 2015). Penelitian ini menyimpulkan adanya pengaruh positif dari beberapa indikator religiusitas terhadap keluasan jangkauan, terutama pada beberapa indikator yang meliputi: 1) Ada informasi kepada pelanggan bahwa produk sesuai dengan kebutuhan mereka, 2) Ada program pelatihan, pendampingan dan pemantauan dilakukan dengan pendekatan syariah Islam, 3) Adanya program Corporate Social Responsibility (CSR) berbasis syariah yang secara rutin dilakukan oleh BPR, 4) Adanya implementasi vertikal kepada Allah SWT melalui

keterlibatan BPR dalam mengembangkan fasilitas ibadah dan kegiatan keagamaan di sekitar BPR, 5) Adanya implementasi horizontal kepada masyarakat dalam bentuk kegiatan sosial, 6) Adanya implementasi horizontal kepada karyawan dalam bentuk pengembangan keterampilan dan program pengembangan perilaku karyawan sesuai dengan nilai islam.

Analisis Komparatif: Independent Sample T Test Hasil uji independent sample t test untuk kedua jenis lembaga keuangan yaitu BPR konvensional dan BPR Syariah, dapat disimpulkan bahwa tidak ada perbedaan dalam keluasan jangkauan kedua jenis lembaga keuangan mikro ini. Nilai uji-t 1.698 hanya signifikan pada tingkat signifikansi 0,183. Table 4. Independent Sample T-Test Variabel \_Grup\_ Rata-Rata \_T\_ Sig.

\_\_Keluasan Jangkauan\_BPR Syariah\_1074\_1,698\_0,183\*\*\* \_\_BPR Konvensional\_742  
\_\_\_Catatan: \*\*\*,\*\*, \* signifikan pada 1%, 5% dan 10% Hasil pengujian pada tabel 4 memperlihatkan bahwa rata-rata jumlah nasabah BPR Syariah adalah 1074 orang. Angka ini lebih tinggi dari rata-rata jumlah nasabah BPR Konvensional sejumlah 742 orang.

Meski demikian, temuan penelitian ini memperlihatkan hasil pengujian ini tidak signifikan secara statistik, yang berarti terdapat tidak ada perbedaan keluasan jangkauan. Dengan kata lain tidak ada perbedaan capaian kinerja sosial antara BPR Konvensional dengan BPR Syariah. Religiusitas yang merupakan satu-satunya variabel yang membedakan antara BPR Konvensional dan BPR Syariah memiliki filosofi yang berbeda dalam penerapannya.

Religiusitas di BPR Syariah adalah sebuah komitmen dalam organisasi, yang harus mengikuti "indikator kepatuhan syariah", yang ditetapkan oleh Dewan Syariah Nasional. Namun, penerapan religiusitas pada BPR konvensional hanya sebagai kearifan lokal dalam mendukung manajemen operasional organisasi. SIMPULAN Berdasarkan temuan dan pembahasan pada bagian terdahulu dari tulisan ini, studi ini menyimpulkan bahwa penerapan manajemen kredit berorientasi budaya merupakan sebuah inovasi dalam manajemen operasional BPR.

Penerapan manajemen berorientasi budaya pada BPR Konvensional dan BPR Syariah merupakan sebuah kearifan lokal yang diharapkan dapat memperluas jangkauan lembaga keuangan atau meningkatkan capaian kinerja sosial. Meski demikian, penerapan manajemen berorientasi religiusitas di BPR Konvensional dan BPR Syariah memiliki tujuan yang berbeda.

Manajemen berorientasi religiusitas di BPR Syariah merupakan sebuah tuntutan dari sebuah komitmen organisasi yang menjalankan bisnis dalam prinsip-prinsip Islam, sedangkan penerapan manajemen berorientasi religiusitas di BPR konvensional adalah sebagai bagian dari kearifan budaya lokal dalam upaya menjangkau lebih banyak nasabah.

Temuan penelitian ini memperkuat dugaan dari studi terdahulu yang menjadi proposisi tentang pentingnya budaya dalam mempengaruhi eksistensi sebuah lembaga keuangan mikro (Deubeul, 2003; Arsyad, 2008; Phlong, 2002; Erdmann et al., 2012; Rana, 2008), dan pentingnya aspek religiusitas dalam mempengaruhi jangkauan lembaga keuangan mikro ke sektor riil (Seibel, 2013; Fahmi et al., 2016; Aslam, 2015). Temuan ini dapat menjadi penelitian pendahuluan bagi penelitian mendatang, karena penelitian yang dikuantifikasi tentang masalah ini masih terbatas untuk ditemukan. Berbeda dengan penelitian sebelumnya yang tidak mengkuantifikasi dampak dari manajemen berorientasi budaya dan religiusitas terhadap keluasan jangkauan, penelitian ini telah mencoba membuktikan secara empiris pengaruh budaya dan religiusitas pada keluasan jangkauan dan memberikan kontribusi pada perluasan teori, terutama dalam membangun hubungan kausal antara budaya, religiusitas dan keluasan jangkauan.

Temuan ini juga menyimpulkan bahwa tidak ada perbedaan keluasan jangkauan antara BPR Konvensional dengan BPR Syariah, sehingga dapat disimpulkan tidak terdapat perbedaan capaian kinerja sosial antara BPR Konvensional dengan BPR Syariah. Dengan kata lain, perbedaan dalam pola operasional tidak membuat perbedaan dalam hal jangkauan atau capaian kinerja sosial.

Klaim banyak pengamat bahwa perbankan syariah lebih berorientasi “social justiced” atau lebih berorientasi sosial dibanding bank konvensional tidak terbukti dalam penelitian ini. Tidak ada jaminan bahwa BPR syariah memiliki kinerja sosial yang lebih baik daripada BPR konvensional. REFERENSI Ahlin, C., Lin, J., & Michael Maio. (2011). “Where Does Micro Finance Flourish?? In Micro Finance Institution Performance in Macroeconomic Context” 95 (pp. 105–20).

<https://doi.org/doi:10.1016/j.jdevco.2010.04.004> Al-azzam, M., & Ali, M. A. (2012). The Impact of Socioeconomic Factors and Financial Access on Microfinance Institutions.

<https://doi.org/doi:10.5539/ijef.v4n4p61> Arsyad, Lincolin. (2008). Lembaga Keuangan Mikro; Institusi, Kinerja & Sustainabilitas., Penerbit: CV Andi Offset. Aslam, M. N. (2015).

Role of Islamic Microfinance in Poverty Alleviation in Pakistan?: An Empirical Approach. <https://doi.org/doi:10.6007/IJARAFMS/v4-i4/1288> Brau, J. C., & Gary M Woller. (2004). Microfinance?: A Comprehensive Review of the Existing Literature Microfinance?: A Comprehensive Review of the Existing Literature. *Journal of Entrepreneurial Finance and Business Ventures*, 9(1), 1–28. Christen, R. P., & Rhyne, E. (1995).

Maximizing the Outreach of Microenterprise Finance: The Emerging Lessons of Successful Programs. USAID, CAER Consulting Assistance on Economic Reform. Discussion Paper, 32. D. Larcker, C. F. (1981). Evaluating structural equation models with unobservable variables and measurement error. Journal of Marketing Research, 18, 39–50. Deubeul, T. F. (2003). “Banking on Culture: Microcredit as incentive for cultural conservation. In Mali, on Microfinance”.

Perils and Prospects, Routledge Series on Economic Development, 2006, edited by Jude L Fernando. Erdmann, J., Horne, C., Kaletta, C., & and Marius Wagner. (2012). “Microfinance and Culture The Impact. In of Microcredits on Culture in Kenya,” (pp. 1–13). Farooq, M., & Khan, Z. (2014). The Social and Financial Performance of Conventional and Islamic Microfinance Institutions in Pakistan. Journal Al-Idah. Gakhar, K. (2015).

“Financial Performance and Outreach Of Microfinance Institutions?: Is There A Trade-Off?? - An Empirical Study Of Indian”, 7(4), 1–10. Gashayie, A. (2014). Relationship Of Financial Sustainability And Outreach In Ethiopian Microfinance Institutions?: Empirical Evidence. Research Journal of Finance and Accounting. ISSN, 2222(1697), 5–17. Hair, J. F. R., C.M., & Sarstedt, M. (2011). . “PLS-SEM: Indeed a Silver Bullet.” Journal of Marketing Theory and Practice, 19(2), 139–151.

Hans, P., & Seibel, D. (2007). The Role of Microfinance in Rural Microenterprise Development The Role of Microfinance in Rural Microenterprise Development, 8616(February). Hofstede, G. (1984). Culture’s Consequences Comparing Values, Behaviors, Institutions and Organizations Across Nations (2nd edn). CA: Sage Thousand Oaks. Kaur, P. (2014). “Outreach and Sustainability of Microfinance. In Institutions in India in Pre and Post Andhra Pradesh Microfinance Crisis in Context of South Asia” (Vol.

6, pp. 569–74). Lafourcade, A.-L., Isern, J., Mwangi, P., & and Matthew Brown. (2006). Overview of the Outreach and Financial Performance of Microfinance Institutions in Africa. MIX Bulletin. Ledgerwood, J. (1999). Microfinance Handbook: An Institutional and

Financial Perspective. Washington, DC: The World Bank. Ledgerwood, J., & White. (1999). Transforming Microfinance Institutions Providing Full Financial Services to the Poor. The World Bank-Microfinance Network. Leonard, M. (2010). Microsave – Market-Led Solutions For Financial Services Microsave Fokus. Notes No:20. Retrieved from www.MicroSave.org Mansori, S. C. S. K., & Safari, M. (2015). A Shariah Perspective Review on Islamic Microfinance. Asian Social Science, 11(9). McDaniel, S. W., & J. Burnett, J. (1990).

**Consumer Religiosity And Retail Store Evaluative Criteria.** Journal of the Academy of Marketing Science, 18, 101–112. Millson, H. F. (2013). The Trade-Off Between Sustainability And Outreach?: The Experience Of Commercial Microfinance Institutions. In Department of Economics Advisor. Shannon Mudd. Naceur, S. Ben, Barajas, A., & Alexander Massara. (2015). “Can Islamic Banking Increase Financial Inclusion?”. IMF Working paper. Nw, A. M., Fahmi, I.,

& Beik, I. S. (2016). How Islamic is Islamic Banking in Indonesia??. 29(2), 153–165. Okumu, L. J. (2007). The Microfinance Industry in Uganda?: Sustainability, Outreach and Regulation. ADB Economics Working Paper Series. Olivares-Polanco, F. (2005). Commercializing microfinance and deepening outreach? empirical evidence from Latin America. Journal of Microfinance / ESR Review, 7(2), 47–69. Retrieved from <https://ojs.lib.byu.edu/spc/index.php/ESR/article/view/1575> Oscar, L. (1966). The Culture Of Poverty. Society, 35(2). Osotimehin, K. O. C., W.L, Keer, & R. (2001).

Determinants Of Microfinance Outreach In South-Western Nigeria: An Empirical Analysis. International Journal of Management and Business Studies, 1(1), 001–007.

Paxton, J. (2002). Depth of Outreach and Its Relation to the Sustainability of Microfinance Institutions. Savings and Development, 26(1), 69–86. Phlong, P. (2002). Informal Credit Systems In Cambodia. A Published Thesis of. Qinlan, Z., & Izumida, Y. (2013). Determinants of repayment performance of group lending in China.

China Agricultural Economic Review, 5(3), 328–341.

<https://doi.org/10.1108/CAER-08-2012-0083> R.P, Christen. (2001). Commercialization and Mission Drift: The Transformation of Microfinance in Latin America., Consultative Group to Assist the Poorest. Washington, DC. Rama K, M. R., & Ph, D. (2014). “Concepts And Measures of Outreach and Sustainability in Microfinance Institutions?: A Comprehensive Literature. Review”, 5(21), 41–49. Rana, M.

B. (2008). Cultural Oriented Management Systems of Microfinance Institutions in Bangladesh. Working Paper. Rhyne, E. (1998). The Yin and Yang of Microfinance:

Reaching the Poor and Sustainability. Microbanking Bulletin. Issue, 2, 6–8. Robbins, S. T., & Judge, T. A. (2008). Organizational Behavior Published by Pearson Education (13th ed.). Inc, publishing as Prentice Hall. Salvatore, D., & Derrick, R. (2002).

Theory and Problem of Statistics and Econometrics., The McGraw-Hill Companies.

Schreiner, M. (2002). Aspects of outreach: A framework for discussion of the social benefits of microfinance. Journal of International Development, 14(5), 591–603.

<https://doi.org/10.1002/jid.908> Seibel, H. D. (2013). Culture and Governance in Microfinance: Desa Pakraman and Lembaga Perkreditan Desa in Bali, 107–108. Seibel, H. D., & U, P. (1997).



**Microfinance in Indonesia: An Assessment of Microfinance Institutions Banking with the Poor.** Cologne. Shafranske, E., & Maloney, H. N. (1990). Clinical Psychologists Religious And Spiritual Orientations And Their Practice Of Psychotherapy. *Psychotherapy*, 27, 72–78. USAID, U. S. (2006). Evaluating MFI's' Social Performance?: A Measurement Tool. Warthington, Elj. W., & N.G. (2003).

The Religious Commitment Inventory-10: Development, Refinement and Validation of a Brief Scale for Research and Counseling. *Journal of Counseling Psychology*, 84–96. Weber, R., & Musshoff, O. (2013). Can flexible microfinance loans improve credit access for farmers? *Agricultural Finance Review*, 73(2), 255–271. <https://doi.org/10.1108/AFR-09-2012-0050> Wilson, R. (2011). "The Determinants of Islamic Financial Development and the Constraints on its Growth".

The publication from the IFSB (Islamic Financial Services Board. Woller, G. (2002). From Market Failure To Marketing Failure?: Market Orientation As the Key To Deep Outreach in, 324, 305–324. <https://doi.org/10.1002/jid.883> Woller, G. M. (2006). . "Evaluating MFI's Social Performance?: a Measurement Tool". In USAID (United States Agency International Development) Report. Wollni, M. (2001).

Assessing the poverty outreach of microfinance institutions at household and regional levels, 1–33. Yaron. (1997). What Makes Rural Finance Institutions Successful?., *World Bank Res. Observer*, 9, 49–70. Zerai, B., & Rani, L. (2012). **Is There a Tradeoff between Outreach and Sustainability of Micro finance institutions?**? Evidence from Indian Microfinance Institutions ( MFIs ), 4(2), 90–99.

Zhang, X., & Kipesha. (2013). Sustainability, Profitability and Outreach Tradeoffs: Evidences from Microfinance Institutions in East Africa. *European Journal of Business and Management*, 5(8), 136–142.

#### INTERNET SOURCES:

<1% -

[https://www.researchgate.net/publication/225915485\\_The\\_Effect\\_of\\_Culture\\_and\\_Religiousity\\_on\\_Business\\_Ethics\\_A\\_Cross-cultural\\_Comparison](https://www.researchgate.net/publication/225915485_The_Effect_of_Culture_and_Religiousity_on_Business_Ethics_A_Cross-cultural_Comparison)

<1% -

[http://www.academia.edu/33740748/Breadth\\_of\\_Outreach\\_and\\_Accountability\\_of\\_Microfinance\\_Institutions\\_MFIs\\_in\\_South\\_Asian\\_Region](http://www.academia.edu/33740748/Breadth_of_Outreach_and_Accountability_of_Microfinance_Institutions_MFIs_in_South_Asian_Region)

<1% -

[https://www.researchgate.net/publication/289490017\\_THE\\_EFFECT\\_OF\\_ISLAMIC\\_MICRO\\_FINANCE\\_ON\\_POVERTY\\_ALLEVIATION\\_STUDY\\_IN\\_INDONESIA](https://www.researchgate.net/publication/289490017_THE_EFFECT_OF_ISLAMIC_MICRO_FINANCE_ON_POVERTY_ALLEVIATION_STUDY_IN_INDONESIA)

<1% - <https://www.sciencedirect.com/science/article/pii/S0038012115000026>

<1% - <https://quizlet.com/33164607/eppp-exam-questions-2-flash-cards/>

<1% - <http://jp.feb.unsoed.ac.id/index.php/sca-1/article/viewFile/88/93>

<1% - <https://hal.archives-ouvertes.fr/hal-00637689/document>  
<1% - <https://www.globalresearch.ca/page/389?author>  
<1% - <https://www.sciencedirect.com/science/article/pii/S0276562416301111>  
<1% - <https://vdocuments.site/ahmad-subagyo-disspspdf.html>  
<1% - <https://vdocuments.site/2007-sari-penelitian.html>  
<1% -  
<https://anzdoc.com/analisis-rasio-camel-dalam-memprediksi-kondisi-kebangkrutan-.html>  
<1% - <http://wordskripsi.blogspot.com/2010/06/kinerja-bank-dan-asuransi.html>  
<1% - <https://yusuffadillah.wordpress.com/2011/11/07/kajian-usaha-mikro-indonesia/>  
1% - <http://scholar.unand.ac.id/30786/2/BAB%201%20PENDAHULUAN.pdf>  
<1% -  
<https://parakawak.blogspot.com/2016/12/pengertian-bank-fungsi-bank-jenis-bank.html>  
<1% -  
<https://nge-posting46.blogspot.com/2013/03/perbandingan-bank-syariah-dan.html>  
<1% - <https://journal.uniku.ac.id/index.php/jrka/article/view/464>  
<1% - <http://ramalanhariini.blogspot.com/2015/02/teori-kepemimpinan.html>  
<1% - <http://chayoo-jelex.blogspot.com/2013/>  
<1% - <https://edoc.site/tugas-perbankan-syariah-1-pdf-free.html>  
<1% - <http://digilib.uinsby.ac.id/1756/5/Bab%202.pdf>  
<1% - <https://msu.edu/~ahlinc/cv.pdf>  
<1% -  
<https://kolokiumkpmipb.wordpress.com/2009/04/22/dampak-konversi-lahan-pertanian-bagi-taraf-hidup-petani/>  
<1% - <http://www.readbag.com/libfeconuui-files-wordpress-2011-05-abstrak20081>  
<1% - <https://idiotsbrainn.blogspot.com/2016/04/pengantar-akuntansi-syariah.html>

<1% -  
[http://www.academia.edu/9082742/ANALISIS\\_DAMPAK\\_PEMBERIAN\\_KREDIT\\_LEMBAGA\\_KEUANGAN\\_TERHADAP\\_USAHA\\_MIKRO\\_KECIL\\_DAN\\_MENENGAH\\_DI\\_KOTA\\_TARAKAN](http://www.academia.edu/9082742/ANALISIS_DAMPAK_PEMBERIAN_KREDIT_LEMBAGA_KEUANGAN_TERHADAP_USAHA_MIKRO_KECIL_DAN_MENENGAH_DI_KOTA_TARAKAN)  
<1% - <http://hukum.studentjournal.ub.ac.id/index.php/hukum/article/view/1223/1191>  
<1% - <https://docobook.com/mekanisme-penyaluran-pembiayaan-umkm-dan.html>  
<1% - <http://journal.walisongo.ac.id/index.php/economica/article/download/768/679>  
<1% -  
<http://www.tnp2k.go.id/images/uploads/downloads/PPT%20Meningkatka%20Pemberdayaan%20Masyarakat%20Melalui%20Koperasi%20Lembaga%20Keuangan%20Mikro.pdf>  
<1% -  
<http://lib.ui.ac.id/file?file=digital/119880-T%2025347-performa%20bank-%20literatur.pdf>  
f  
<1% -  
<https://dikarnakan.blogspot.com/2016/12/fungsi-lembaga-jasa-keuangan-perbankan.html>  
<1% - <http://nardilbs.blogspot.com/2012/01/v-behaviorurldefaultvmlo.html>  
<1% -  
<http://www.og-indonesia.com/2017/05/siemens-bangun-wind-farm-pertama-di.html>  
<1% - <https://paguyuban-institute.blogspot.com/feeds/posts/default>  
<1% -

<http://meutiasafitri-microfinance.blogspot.com/2009/07/kesimpulan-dari-isi-makalah.html>

<1% -

<https://www.termpaperwarehouse.com/essay-on/Depth-of-Outreach-Impact-on-Microfinance-Institutions-Financial-Sustainability-in-Asean/341796>

<1% - <http://liaputrins.blogspot.com/2016/11/laporan-kkl-pt-coca-cola-amatil.html>

<1% - [http://etheses.uin-malang.ac.id/1728/6/09410050\\_Bab\\_2.pdf](http://etheses.uin-malang.ac.id/1728/6/09410050_Bab_2.pdf)

<1% - <https://prabowo-womanizer.blogspot.com/feeds/posts/default>

<1% -

<https://id.scribd.com/doc/94515917/PENGEMBANGAN-MODEL-PELATIHAN-KECAKAPAN-HIDUP-TERINTEGRASI-DENGAN-NILAI-NILAI-BUDAYA-LOKAL-DALAM-MENINGKATKAN-KEMANDIRIAN-BERUSAHA>

<1% - <https://docobook.com/pengaruh-persepsi-tingkat-religiusitas-dan.html>

<1% - <http://idabagussaduarsa.blogspot.com/2011/03/soal-dan-jawaban.html>

<1% -

<https://www.scribd.com/document/359054220/Analisis-Kebijakan-Corporate-Social-Responsibility-Berkelanjutan-Pada-Industri-Otomotif-Di-Indomobil>

<1% - <http://elfaiz.blogspot.com/2009/>

<1% -

<http://www.depokpos.com/arsip/2019/02/peran-fintech-dalam-meningkatkan-keuangan-inklusif-pada-umkm-2/>

n-inklusif-pada-umkm-2/

<1% - <http://isfahannur.blogspot.com/2011/08/pengaruh-kapitalisme-dalam-dunia.html>

<1% -

<https://id.scribd.com/doc/294189625/Hubungan-Timbal-Balik-Antara-Manusia-Dengan-Kondisi-Lingkungan-Alam-Dan-Sosial-Budaya>

<1% -

<https://docplayer.info/111251612-Penggunaan-sistem-informasi-geografis-dalam-ekonomi-pembangunan-di-provinsi-banten-ghinia-anastasia-muhtar.html>

<1% -

[https://www.researchgate.net/publication/308727464\\_PENGLOLAAN\\_SUMBERDAYA\\_IKAN\\_DI\\_SUNGAI\\_STUDI\\_KASUS\\_DI\\_KABUPATEN\\_PESISIR\\_SELATAN\\_PROVINSI\\_SUMATERA\\_BARAT](https://www.researchgate.net/publication/308727464_PENGLOLAAN_SUMBERDAYA_IKAN_DI_SUNGAI_STUDI_KASUS_DI_KABUPATEN_PESISIR_SELATAN_PROVINSI_SUMATERA_BARAT)

<1% -

<https://www.infosumbar.net/berita/berita-sumbar/ada-11-kabupatenkota-di-sumbar-ya-ang-terdampak-banjir-dan-longsor/>

<1% - [https://issuu.com/aifdr/docs/menjalin\\_kemitraan\\_untuk\\_ketangguhan](https://issuu.com/aifdr/docs/menjalin_kemitraan_untuk_ketangguhan)

<1% - <https://id.m.wikipedia.org/wiki/Sumenep>

<1% -

[http://www.academia.edu/8417945/Efisiensi\\_Bank\\_Pembiayaan\\_Rakyat\\_Syariah\\_BPRS\\_di\\_Indonesia\\_Periode\\_Tahun\\_2011-2013\\_Efficiency\\_of\\_the\\_Islamic\\_Rural\\_Bank\\_BPRS\\_in\\_Indonesia\\_in\\_Period\\_2011-2013](http://www.academia.edu/8417945/Efisiensi_Bank_Pembiayaan_Rakyat_Syariah_BPRS_di_Indonesia_Periode_Tahun_2011-2013_Efficiency_of_the_Islamic_Rural_Bank_BPRS_in_Indonesia_in_Period_2011-2013)

<1% - <http://journal.uta45jakarta.ac.id/index.php/MSE/article/view/375>

<1% - <http://pnscpns.blogspot.com/2013/>

<1% -

<https://www.slideshare.net/FebNofitaSari/be-gg-febi-nofita-sari-prof-hapzi-ali-etika-bisnis-perbankan-universitas-mercu-buana-2017>

<1% -

<https://docplayer.info/39204307-Membangun-pertautan-syariah-kaitannya-dengan-pen>

ingkatan-kinerja-karyawan-perbankan-syariah-di-kota-semarang-disertasi.html  
<1% - <http://digilib.upi.edu/digitallist.php?export=excel>  
<1% - <http://aboutlisrel.blogspot.com/2010/06/bag-v-model-dalam-sem.html>  
<1% - <https://www.scribd.com/document/381140511/Artikel>  
<1% -  
<https://id.123dok.com/document/wq23252z-analisis-faktor-faktor-yang-mempengaruhi-loyalitas-nasabah-dan-karyawan-bank-syariah-di-kota-semarang.html>  
<1% -  
[https://www.researchgate.net/publication/319401771\\_Sistem\\_Pendukung\\_Keputusan\\_dalam\\_Pemilihan\\_Alternatif\\_Pengelolaan\\_Limbah\\_Kelapa\\_Sawit\\_Metode\\_Analitic\\_Network\\_Process\\_ANP\\_dan\\_BCOR\\_Studi\\_Kasus\\_PT\\_Perkebunan\\_Nusantara\\_V\\_Sei\\_Tandun\\_Rokan\\_Hulu](https://www.researchgate.net/publication/319401771_Sistem_Pendukung_Keputusan_dalam_Pemilihan_Alternatif_Pengelolaan_Limbah_Kelapa_Sawit_Metode_Analitic_Network_Process_ANP_dan_BCOR_Studi_Kasus_PT_Perkebunan_Nusantara_V_Sei_Tandun_Rokan_Hulu)

<1% - <https://ilkom.unnes.ac.id/snik/prosiding/2015/14.%20Lusia%20Sari.pdf>  
<1% -  
<https://docplayer.info/49736274-Jurnal-infestasi-vol-12-no-2-desember-2016-hal.html>  
<1% -  
[https://www.academia.edu/22099699/SEM\\_dalam\\_LISREL\\_Interpretasi\\_Output\\_LISREL\\_](https://www.academia.edu/22099699/SEM_dalam_LISREL_Interpretasi_Output_LISREL_)  
<1% -  
<https://skripsi-baru.blogspot.com/2014/06/faktor-faktor-yang-mempengaruhi.html>  
<1% -  
[http://www.academia.edu/34756837/PENGARUH\\_KARAKTERISTIK\\_PEKERJAAN\\_DAN\\_KOMPENSASI\\_TERHADAP\\_KEPUASAN\\_KERJA](http://www.academia.edu/34756837/PENGARUH_KARAKTERISTIK_PEKERJAAN_DAN_KOMPENSASI_TERHADAP_KEPUASAN_KERJA)  
<1% - <https://anyssariyan.wordpress.com/category/tugas/teori-ekonomi-1/page/2/>  
<1% - <http://contohtesis.idtesis.com/daftar-tesis-lengkap-pdf.html/>  
<1% -  
[http://contohaku1.blogspot.com/2014/03/skripsi-manajemen-analisis-perbandingan\\_3440.html](http://contohaku1.blogspot.com/2014/03/skripsi-manajemen-analisis-perbandingan_3440.html)  
<1% - <https://makalahmanajemenpendidikan.blogspot.com/feeds/posts/default>  
<1% - [https://www.academia.edu/23733815/modul\\_spss](https://www.academia.edu/23733815/modul_spss)  
<1% -  
<http://dunia-accounting.blogspot.com/2014/02/konsep-dasar-akuntansi-syariah.html>  
<1% - <http://journal.feb.unmul.ac.id/index.php/JIMM/article/view/778>  
<1% - <http://scholar.unand.ac.id/23078/4/DAFTAR%20KEPUSTAKAAN.pdf>  
1% - <http://scholar.unand.ac.id/30786/32/DAFTAR%20PUSTAKA.pdf>  
<1% - <https://www.worldscientific.com/doi/abs/10.1142/S1084946712500161>  
<1% - <http://www.irjbs.com/index.php/jurnalirjbs/article/view/1318>  
<1% - <http://journals.sagepub.com/doi/full/10.1177/0020852315596214>  
<1% - [http://www.ripublication.com/gjfm-spl/gjfmv6n6\\_13.pdf](http://www.ripublication.com/gjfm-spl/gjfmv6n6_13.pdf)  
<1% -  
[https://issuu.com/alexanderdecker/docs/effects\\_of\\_corporate\\_governance\\_on\\_\\_0636e19ba500e9/10](https://issuu.com/alexanderdecker/docs/effects_of_corporate_governance_on__0636e19ba500e9/10)  
<1% -  
<https://www.cambridge.org/core/journals/business-ethics-quarterly/article/political-stakeholder-theory-the-state-legitimacy-and-the-ethics-of-microfinance-in-emerging-economies/4FCB51D35527EA8CF549C11D6A646FCC>  
<1% - [https://everipedia.org/wiki/lang\\_en/Microfinance/](https://everipedia.org/wiki/lang_en/Microfinance/)  
<1% -  
[http://www.academia.edu/5350694/INFLUENCE\\_OF\\_RELIGION\\_ON\\_SHOPPING\\_BEHAVIO](http://www.academia.edu/5350694/INFLUENCE_OF_RELIGION_ON_SHOPPING_BEHAVIO)

UR\_OF\_CONSUMERS-AN\_EXPLORATORY\_STUDY

<1% -

<http://triceratops.brynmawr.edu/dspace/bitstream/handle/10066/10992/2013MillsonHthesis.pdf?sequence=1>

<1% - <https://ideas.repec.org/e/pbe103.html>

<1% - <https://www.developmentbookshelf.com/doi/full/10.3362/1755-1986.16-00014>

<1% - <https://www.tandfonline.com/doi/full/10.1080/00036846.2017.1368990>

<1% - <http://actacommercii.co.za/index.php/acta/article/view/414/623>

<1% - <https://www.tandfonline.com/doi/full/10.1080/23311975.2017.1374921>

<1% -

<http://siteresources.worldbank.org/INTEMPowerment/Resources/486312-1095094954594/draftref.pdf>

<1% -

[http://www.academia.edu/3833086/THE\\_ISLAMIC\\_MICROFINANCE\\_PRACTISES\\_STUDY\\_IN\\_INDONESIA](http://www.academia.edu/3833086/THE_ISLAMIC_MICROFINANCE_PRACTISES_STUDY_IN_INDONESIA)

<1% -

<https://www.theinternationaljournal.org/ojs/index.php?journal=tij&page=article&op=view&path%5B%5D=3114>

<1% - <https://www.slideserve.com/albert/econometrics>

<1% - <https://ideas.repec.org/e/c/pmo75.html>

<1% - [https://link.springer.com/chapter/10.1057%2F9781137301925\\_6](https://link.springer.com/chapter/10.1057%2F9781137301925_6)

<1% - [http://repository.upi.edu/6577/9/D\\_PLS\\_1103889\\_Bibliography.pdf](http://repository.upi.edu/6577/9/D_PLS_1103889_Bibliography.pdf)

<1% - [https://link.springer.com/chapter/10.1007%2F978-1-4939-7039-1\\_1](https://link.springer.com/chapter/10.1007%2F978-1-4939-7039-1_1)

<1% - [http://www.midss.org/sites/default/files/rci-10\\_scoring\\_and\\_norms.pdf](http://www.midss.org/sites/default/files/rci-10_scoring_and_norms.pdf)

<1% - <https://www.ifs.org/sec04.php>

<1% -

<https://www.imf.org/en/Publications/Policy-Papers/Issues/2018/05/24/pp040618the-core-principles-for-islamic-finance-regulations-and-assessment-methodology>

<1% - <https://mpra.ub.uni-muenchen.de/52736/>

<1% - <https://mpra.ub.uni-muenchen.de/65312/>

<1% -

[https://www.researchgate.net/publication/5218049\\_What\\_Makes\\_Rural\\_Finance\\_Institutions\\_Successful](https://www.researchgate.net/publication/5218049_What_Makes_Rural_Finance_Institutions_Successful)

<1% - <https://www.sciencedirect.com/science/article/pii/S088915830190485X>

<1% -

<https://www.slideshare.net/AlexanderDecker/is-there-a-tradeoff-between-outreach-and-sustainability-of-micro-finance-institutions-2>

<1% - <http://journal.sbm.itb.ac.id/index.php/mantek/article/view/1724>



Plagiarism Checker X Originality Report

**Similarity Found: 2%**

Date: Monday, June 19, 2017

Statistics: 189 words Plagiarized / 7931 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

-----

Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion (Survey in Rural** Banks in West Sumatera Province) Hesi Eka Puteri, Seflidiana Roza 1Institut Agama Islam Negeri Bukittinggi Kampus 2 Kubang Putih Bukittinggi Sumatera, Bukittinggi, Sumatera Barat, Indonesia 2 University of Mahaputra Muhammad Yamin Jalan Jendral Sudirman No.6 Solok, Sumatera Barat, Indonesia E-mail: hesiekaputeri@gmail.com; seflidianaroza@yahoo.com Abstrak Artikel ini menunjukkan bukti empiris tentang penerapan budaya lokal dalam pengelolaan kredit di BPR.

Makalah ini merupakan hasil survei di tiga kabupaten di Provinsi Sumatera Barat yang dipilih secara purposif. Area pengambilan sampel meliputi Kabupaten Agam, Kabupaten Lima Puluh Kota dan kabupaten Tanah Datar. Alasan memilih ketiga kabupaten tersebut sebagai daerah penelitian adalah karena kesamaan kondisi sosio-demografi dan sebagian besar BPR berada di wilayah ini.

Ada 38 BPR yang dijadikan unit analisis dalam penelitian ini. Studi ini menunjukkan bahwa keluasan jangkauan bervariasi sesuai dengan jenis budaya lokal yang diterapkan dalam manajemen kredit. Beberapa kebijakan meliputi 1) produk berbasis budaya lokal dan layanan berbasis budaya lokal, 2) Keterlibatan pemimpin adat atau agama, 3) Jaminan Non-Tradisional, 4) Memprioritaskan masyarakat lokal sebagai tenaga pemasaran dan 5) Layanan Pendampingan Kredit.

Selanjutnya, studi ini merekomendasikan beberapa kebijakan yang telah terbukti mampu memperluas jangkauan dan menciptakan inklusi keuangan di daerah pedesaan, mencakup keterlibatan tokoh adat / agama sebagai mediator, memprioritaskan masyarakat lokal sebagai tenaga pemasaran dan Layanan Pendampingan kredit. Kata Kunci: budaya; BPR; keuangan inklusif.

Abstract This paper shows the empirical evidence about the implementation **of local culture in credit management in Rural Banks. This paper is the result of a survey in three districts in West Sumatera Province which were chosen purposively.** Sampling areas include Agam district, Lima Puluh Kota district and Tanah Datar district.

The reason for choosing these three districts as a research area is because of the similarity of socio-demographic conditions and most of the Rural Banks are in this region. There were 38 Rural Banks taken as the unit of analysis in this research. This study reveals that the breadth of outreach varies according to the type of local cultured applied in credit management.

Some of the policies include 1) Local cultured- based products and local culture-based services, 2) Involvement of customary or religious leaders, 3) Non- Traditional Collateral, 4) Prioritizing local people as marketing personnel and 5) Credit Assistance Services. Furthermore, this study recommends several policies which have proven to be able to expand the outreach and creating financial inclusion in rural areas, its covering involvement of customary / religious figures as mediator, prioritizing local people as personnel marketing and credit assistance services.

Keywords: culture; rural bank; financial inclusion INTRODUCTION Rural Bank, known in Indonesia as "Bank Rakyat" , is a kind of the formal Micro Finance Institutions which always committed to provide the

access of capital for the micro and small enterprises. Regulatorily, Rural bank is a microfinance which is categorized as a bank, but recommended Proceeding of Community Development, Vol.

1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 94 by the government to serve the micro and small real sectors. Act No.7/1992 about Banking which amended by Act No.10/1998 stated a Rural Bank as a business entity that collecting funds from the public in the form of fundings and distributes it to the community in the form of credit or others, in order to improve the standard of living of many people.

Rural Bank is a bank conducting business in a conventional or Islamic-based in which its activities do not provide services in the payment traffic. Some development policies and strategies are directed at providing financial services for small and medium enterprises and local communities, especially in rural areas. The explanatory clause of Law No.7/1992 about Banking in article 14 stated that the business activities of Rural Banks are primarily intended to serve small businesses and communities in rural areas.

Realizing the discourse of financial inclusion through rural bank means reaching out to the excluded sectors without any limitation. The concept of financial inclusion is related to the breadth of outreach in to the community, which a kind of moralist theme that wants banking as a financial institution that serves all levels of society. In simply way, the concept of financial inclusion means "banking for all".

World Bank (2008) defined financial inclusion as an overall activity that aims to eliminate all forms of barriers, in the form of price or non-price, for public accessment in using or utilizing financial services. There is an interrelated concept between the realization of financial inclusion with the social responsibility of microfinance institutions to the community.

The social responsibility in the intent is a good social performance, which is able to reach the public with the products and services offered in the banking system. Some researchers offer a measurement that is capable of assessing social performance, of is The reflects extent which microfinance's impact on economic development, or the extent to which an microfinance has achieved its objectives in providing social benefits to the poor (Schreiner, 1999; Yaron, 1994; Yaron et al., 1997).

Woller (2006) also offers some relevant indicators for measuring social performance with the concept of the breadth of outreach, which can be seen from the number of credit clients. Thus, it can be seen that the ability of rural banks to extend their coverage into the micro real sectors and excluded community is an embodiment of the financial inclusion targets themselves. Although laws and regulations recommend the rural bank to serve small micro enterprises, this target is quite difficult for rural bank.

This is due to several obstacles such as limited capital ability, limited of good governance, competition and low competitiveness (Financial Services Authority, 2016). It is not an easy step for rural bank to support the discourse of financial inclusion recommended by governments and financial authorities. As a commercial microfinance institutions, rural bank has two performance targets, namely financial performance and social performance.

Financial performance is related to profitability and sustainability, while social performance is related to the mission of social responsibility to the community. Millson (2013) revealed that microfinances are designed not only to reach the poor but also to be financially viable. Although rural bank is categorized as microfinance institution, essentially this institution is a commercial bank, which puts financial performance as the main achievement.

Rural bank is not a social institution by prioritizing charity, so that the social performance targets will only be done by rural bank as far as supporting the achievement of financial performance. As microfinance institutions which are not subsidized by the government, rural bank grows and develops with their own financial capabilities. The condition of financial sustainability is a major requirement that must exist if the social function, serving exluded segment, will be done.

Some studies show that both financial and social performance in this Microfinance Institution can be achieved simultaneously (Zerai& Rani, 2012; Zhang &Kipesha, 2013; Millson, 2013; Gakhar, 2015). Rural

bank has long been known as a kind of microfinance institution which grows and develops in Proceeding of Community Development, Vol.

1 (2017) Culture-Oriented Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) | 95 excluded community especially in rural area, traditional business district or the other local communities.

Market share management strategy by relying on local culture of communities is a marketing strategy that has become a mainstay in Rural bank. The facts show that some Rural Bank come up with good social performance with depth and wide outreach, while others do not. The application of cultural factors in credit management becomes one of the driving factors that indirectly can increase financial inclusion.

Arsyad (2008) identified the existence of several Village Credit Institutions (known as LPD) in Bali that have a good outreach due to the policy of microfinance institutions based on socio-cultural factors. These socio-cultural factors referred to as informal institutions, which play an important role for microfinance's success in reaching the micro sector.

Further, Erdmann (2012) said that culture affects in to the existence of Micro Finance Institutions, through what he called social cohesion. The depth of the outreach of financial institutions is determined by the cultured-based operations of financial institutions. The special feature of the microfinance institution is in products that are local cultured-oriented (Woller et al., 2002).

A study conducted by Deubeul (2003) and Phlong (2009) revealed that cultural factors, including local culture, are important aspects that should be considered in the implementation of microfinance including in Islamic microfinance institutions. Seibeul (2008) even claimed that the stagnant development of Islamic microfinance in Indonesia is due to a lack of attention to aspects of culture.

The facts show that Indonesia is a country made up of many diverse local cultures and characterizes a very strong regional aspect. Studies aimed at investigating the impact of cultural aspects of microfinance are still needed to enrich every aspect of a viable culture to expand the outreach of financial services.

Put the Rural bank in West Sumatra Province as the unit of analysis provides a unique perspective in this study, since socio-economic-cultural values are very strong in influencing rural bank in this province. West Sumatra Province is a representation of the long history of the development of various microfinance institutions. Starting from the embryo of the creation of village banks until later become LPN (Lumbung Pith Nagari) and then changed to a formal microfinance institution under the name of Rural Bank.

The development of dual banking system then gave a wider space for the formation of Islamic Rural Bank (known as Bank Pembiayaan Rakyat Syariah) and then some Rural bank convert in to Islamic Rural Bank. In its development, several obstacles such as limitations of regulation, competition with commercial banks and limited financial capability make rural banks a quite difficult to achieve optimal financial performance and social performance.

Indonesian Banking Statistics in various editions (Financial Services Authority, RI) shows that during 2007-2016 there was a decrease in the number of rural banks in West Sumatra Province, from 106 unit to 91 unit. Although the number of bank decreased but the expansion of rural bank through the addition of branch offices and cash representative offices are exist.

There are 40 branch offices and 100 cash offices in 2016. The development of Islamic Rural Banks also growth slowly in over the last ten years. Until 2016, the number of Islamic Rural Bank are only 7 units (Stat istics Report of Sharia Banking in various editions, Indonesia's Financial Services Authority). This study aims to analyze the empirical findings on how local-based credit management strategies affect the variation in the achievements of the breadth of outreach and financial inclusion in West Sumatra Province. This study tries to describe how local culture-based policies are adopted in credit management.



Local culturally oriented credit management policies which are intended include Local culture-based product and service policies, Involvement of customary leaders or religious leaders, Non Traditional collaterals, Prioritize Local Communities as Marketing Lending and Credit Assistance Services. RESEARCH METHOD This research is a survey in Rural Banks located in West Sumatera Province conducted in 2016.

The unit of analysis in this research is Rural Bank and Islamic Rural Bank in West Sumatera Province. Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 96 The research population consists of 92 Rural Banks and 7 Islamic Rural Banks in West Sumatra (Data from Bank Central of Indonesia on July 2016, <http://www.bi.go.id>).

The sampling area was chosen purposively in three districts consisting of Agam, Tanah Datar and Lima Puluh Kota. The selection of this area is based on the consideration that in these three districts the majority of Rural Banks and Islamic Rural Banks are distributed, the type of Rural Banks is quite varied compared to other areas, these areas are an ethnic area of Minangkabau.

There is a similar socio-demographic conditions in these area so then making possible for analyzing the cultural factors in credit management. The census technique was applied by taking 34 Rural Banks and 4 Islamic Rural Banks as the unit of analysis. The data in this study is the primary data obtained through questionnaires to marketing personnel in Rural banks.

Information is obtained from people who really know about the problem under study, ie people directly involved in credit or financing. The method used in this research is quantitative approach by using descriptive analytical and apply non parametric statistics by using independent sample t test. This study will analyze the differences in the variations in the achievements of the breadth of outreach and financial inclusion due to cultural orientation in credit policy.

**RESULT AND DISCUSSION** In relation to the discourse of the Indonesian Central Bank to place the informal sector (such as small farmers in rural areas, traders in traditional markets, cigarette sellers and grocer) at the forefront of the financial inclusion policy of Bank Indonesia, the role of Rural bank as a provider of financing for the sector informal becomes very important.

Rural banks are regarded as the most appropriate financial institutions for the community and the micro sector. Rural bank is a financial institution that makes the micro sector as the main market share. The breadth of Rural bank's products and services is strongly influenced by the adopted local cultured-oriented management policy, as the microfinance's flowering background is strongly affected by the local socio-economic and cultural conditions of local communities.

There are several local cultured-oriented credit management policies that can be applied in microfinance institutions. Based on the ideas of Leonard (2010), Hofstede (1984), Misbach (2009), Lewis (1998) and Robbins & Coulter (2012), identification of several influential cultural aspects in creating micro finance institutions based on the culture model are: 1) The internal culture, called the organizational culture.

This **internal culture includes a shared system of meaning shared by members that distinguishes this organization from other organizations. Rana (2008) has tried to analyze the application of organizational culture dimensions with this cultural orientation in managing microfinance in Bangladesh by evaluating some institutional culture dimensions** by Hofstede (1984), which includes power distance, uncertainty avoidance, individualism versus collectivism and Masculinity versus Femininity. 2) The external culture or culture of society, which is a culture that deals with people in relation to their daily values.

Some of the external cultural dimensions include such as Gender Products and Services, Client groups (large groups, small groups, individuals), Client ethnicities (migrant / origin, ethnicities), c ) Client profession (farmers, fisherman, trader, services), d) Geographical culture (highland / lowland, rural, urban, semi-urban) and e) Business environment (regulation and rule of law, government intervention, availability of resources).

Findings research in rural banks in West Sumatera province show some local culture-oriented credit management policies. The table 1.1 below shows the evaluation of the frequency distribution of each local culture-oriented credit management policy in Rural Banks in West Sumatera. Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n ....

Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) | 97 First, the policy of local culture-based products and services. This policy focuses on strategies to expand the outreach of loan by channeling products and services that are unique/distinctive and actually different from other rural bank. Product specificity is usually found in features, names and services attached to the product.

Sometimes rural bank give the brands for the products according to the target of the clients or based on the purpose of the product. There are several local culture-oriented products in rural bank such as poultry working capital products intended for poultryman, walimah finance intended for marriage purposes or educational finance products for school fees.

This specificity is intended to implement product strategies that are relevant to the needs of the people who became their main segment. As a financial institution in particular to serve the credit needs of rural and micro- enterprises, bank's segment is informal sectors such as traditional traders in markets and small- scale stalls. The brands of products is more aimed as promotion strategy in communities.

Although the brands of financing products contains the elements of regionalism, but in general credit facilities in the rural bank can be grouped into working capital credit, investment credit and consumption credit. The Implementation of local cultural values is also observed in credit services in rural bank. Some rural banks in the research areas such as Lima Puluh Kota District, are familiar with banking services called "pinjaman baja puik ", a kind of service where installment of credit are picked up to client 's location.

In principle, this service is a kind of the implementation of promotional mix strategy, known as personal selling. This service aims to increase the accessibility to the customers and reduce the risk of uncollected credit. The credit repayment service will only be effective if: (1) There is a strict supervision by supervisor to marketing officer who pick up the installment, (2) There is a honesty of marketing personnel who pick up the installment (3) Collector officers regularly and consistently pick up the installments.

If all of these terms unfulfilled it can lead to increased the bad loans. To anticipate fraud, most of rural bank implement a high control system for marketing personnel, eg do mutation routine for Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n ....

Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 98 marketing officers, guidance of marketing officer characters and increasing supervision for marketing personnel by area managers. Table 1.1 shows that 36.8% of rural bank do not have products with unique features. Around 39.5% of them, sometimes show unique features in their products and only 8.9% of them that often or always include unique features in their products offered.

However, for the service category, a larger percentage is seen in its implementation. Amount of 52.6% rural bank in the research area claimed often apply the local culture- oriented banking services and amount 31.6% of them is always do this policy. Observed in some rural banks in West Sumatera province especially in Lima Puluh Kota District, there is a service called "pinjamanbajapuik rm in the local language which means that part of the marketing activities, where as the account officers pick up the credit installment, and while picking up they also try to reach new client.

Thus it can be concluded that only a small percentage of rural bank have unique products, but almost all the rural bank adopt local culture for the financing services. Second, the involvement of traditional leaders or religious leaders. The policy about involving customary or religious leaders in credit management are usually conducted in the early stages of the credit analysis process, with the aim of

obtaining information on the character of a prospective client from several figures who are considered capable of providing honest information about the character of a prospective client.

This policy is very helpful for account officers in analyzing the client's character, so it is expected to minimize the credit problem in the future. Involving traditional or religious leaders are also conducted when dealing the bad credit. In this case, sometimes traditional or religious leaders are involved as a mediator between the clients and rural bank.

Some rural banks chose this approach with the aim of minimizing costs in the settlement of problem loans. Rural bank considers that the settlement by involving customary/religious leaders before taking the settlement on the legal path. This policy also aims to accelerate the settlement of non-performing loans in the problem of fraud, a condition in which the customer breaks the agreement in the loan agreement. The evaluation of the involvement of customary or religious figures in table 1.1

shows that only a small percentage of rural banks implement this local-cultured oriented policy. Amount 26.3% of rural banks never implemented this policy and around 34.2% of others claimed rarely involving the traditional or religious figures for information on credit analysis. Cumulatively, around 39.5% of rural banks that have involved customary/religious figures in the initial process of credit. However, observed by 42.1% of rural banks in the research area sometimes involves the assistance of traditional/ religious leaders as mediators at the time non-performing problem. Only of banks often implement this policy.

Further, findings suggest that there is some concern for rural bank that using of customary or religious figures in credit management will increase the operational costs. Unexpected costs often arise if rural banks attempt to solve bad financing by relying on third-party assistance. Another reason that also raised by managers is a policy is considered unprofessional.

However some rural banks whose owners are local community leaders or marketing lending come from local residents, still rely on this policy because it is quite easy and there is familial bonding factor. Increasing in operational costs for the settlement of non-performing loans through legal channels and the difficulties withdrawing collateral are the reasons why negotiations involving customary or religious figures become an alternative choice.

Furthermore some large scale rural bank with a good financial performance and has many client do not rely on this approach. Financial sustainability conditions have placed this rural bank in the category as professional financial institutions. Rural banks are generally regarded as commercial banks, so there is no need for local culture-based policies in credit management.

Policies involving traditional or religious leaders also appear to be more effective if applied in overcoming bad financing. Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) | 99 Third, Non Traditional Collateral.

Nontraditional Collateral is one of the local culture that is expected to simplify the process of credit submission and creating better risk management in rural bank. If the usual form of collateral received by a financial institution is property, the non-traditional collateral refers to personal guarantee. This personal guarantee sometimes is provided by customary religious leaders, group solidarity, or other personal customer guarantees legalized by the bank.

Although some microfinance institutions implement its policy, the fact show that the non traditional collateral is rarely applied by formal microfinance institutions such as rural banks. The difficulties in assessing personal character and the high risk of non-performing loans in the future cause rural bank reluctant to legitimize these personal collateral. Amount 50% of rural banks in the research area ensured that this instrument was never performed. Around 18.4% of rural banks implementing this policy, it is reasonable to assume that placement of traditional collateral is only an additional guarantee.

If in the future the client is deemed high risk of fraud, disagree with the credit agreement, then the guarantor is economically responsible for the receivable. Some rural banka that apply this credit policies

with non-traditional collateral usually also limit for the loyal customers who have applied for some credits before. This ease is expected to bind the clients so that they do not move to other financial institutions.

The purpose of its application is not to serve poor people, but as part of risk management strategy. The commercial aspect remains a key consideration for rural banks in implementing any high-risk strategies. Table 1.1 shows the results of evaluation of the application of non-traditional collateral. Fourth, Prioritizing local people as marketing personnel.

Prioritizing marketing personnel from local communities is considered part of local culture-oriented credit management. Through marketing personnel from local communities, it is expected to facilitate market penetration so it will be easier for rural bank to introduce its products and services. The main segment of rural banks is the people around the bank and the communities that are categorized as small micro entrepreneurs.

It would be more beneficial for rural bank using the local people as a marketing personnel because the public knows about them and the employees are familiar with the community too. Marketing personnel from local people are also considered to be more familiar with the socio-economic and cultural aspects of the local community. There is a trust that makes it easier to attract customers.

It could be a prospective customer is considered not financially feasible, but if account officer believes that the customers have good business conditions and character, then the decision to channel credit to customers can be done. The changes in client behavior in the micro segment is very vulnerable to be influenced by others. The attitude of client to decide for transaction in a bank, the motivation of prospective customers, as well as the competency of the credit marketing personnel are very influential on preferences of choosing financial institutions.

A customer-oriented marketing personnel, can only be obtained from competent marketing personnel, ie marketing personnel who know well the character of the prospective customer and fully understand the needs of prospective customers. This category is expected will comes from the people in local communities. The policy of prioritizing local people as marketing personnel is motivated by belief rural leaders that the ability of marketing personnel from local communities is better in terms of understanding the characteristics of the local community so as to facilitate the process of credit worthiness analysis.

The use of local marketing personnel is also considered easier in terms of recurrence, cheaper in payroll standards and is considered more familiar with the socio-demography, socio-economic and cultural conditions of local communities. Most of rural banks in the research area prioritize potential local communities to manage credit marketing in their work areas. Cumulatively, amount 94.7% of rural banks in the research area have relied on local communities as marketing personnel. Even as much as 23.7% of them admits always use the marketing personnel of the local community. It only 5.5% of rural banks admitted that they had Proceeding of Community Development, Vol.

1 (2017) Culture-Oriented Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 100 | never used local communities as marketing personnel. The considerations for not using them just because a subjective assumption that these people are unprofessional for marketing personnel.

Fifth, Credit Assistance Services. Rural Banks as microfinance institutions have actually different characteristics than commercial banks that also have microfinance services. As a financial institution that grows and in "grassroots community", assistance services become a part of risk management strategy.

The goal of this policy is to minimize risk, due to the high risk of bad loans in the rural bank. The credit assistance service which applied by rural bank is not in the form of organized guidance but rather a kind of credit monitoring activities. To ensure the absence of side streaming (the transfer of credit disbursed from the original credit objective agreement), sometimes the rural bank conducts credit assistance services through coaching in line with the billing activity by the account officer.

This activity is done by marketing personnel or by account officer to its clients through regular visiting when picking up credit installment. This activity was initially limited to monitoring, whether the customer used the credits granted in accordance with the original purpose, but then coaching and credit collection became a corresponding activity conducted by account officer (AO).

Eventhough then AO provide other services such as creativity choaching or recommending the client for marketing channel, this is done by AO as a form of client's motivation effort in trying and committed to maintain good relationship with the client. Mostof rural banks provide rewards for AO with a good achievements in their Rural strategies foster with through AO, will have an impact on decreasing in the level of Non Performing Loans (NPL). Some Islamic Rural Banks in this research area sometimes make religious activities as a forum of creativity and entrepreneurship.

Indirectly, this strategy becomes a socialization activity for Rural Bank, to capture new clients or to maintain the loyal client. Implementing this policy in line with marketing lending activities will have an effect to extend the outreach to the communities. A complete evaluation about this Credit Assistance Services is shown in table 1.1. Only 13.2% of rural bank are admitted "often" for using this policy. Around 39.5% occasionally apply this policy. Precisely most other 18.4% admitted "never" and 28.9% of them rarely apply this policy.

Synchronization Between Cultured-Oriented Credit Management, The Breadth of Outreach And Financial Inclusion The main debate in financial inclusion studies is the difficulty of creating regulatory demands that are in line with the financial objectives in the financial institutions. Financial inclusion demand wants a condition where everyone has access to financial institutions.

Financial institutions are required to extend banking services to all communities. The regulation wants "banking for all", while banking is a business institution that reaches out to the community for profitability considerations. Bresnahan & Reiss (1987, 1990, 1991) stated that a bank's decision to enter a particular market segment is driven by expected profitability from that market segment.

If a financial institution predicts the profit from the market to be entered, then the financial institution will decide to enter the target market and thereby expand its outreach. Theoretically, this phenomenon is related to "trade-off" between financial performance and social performance in microfinance institution. It is difficult to harmonize the financial objectives and social objectives in microfinance institution.

Rural bank is a commercial institutionalist microfinance institution. As a business institution, rural bank aims to maximize profitability. The goal of maximizing this profit will only be achieved if the difference between total revenue and total cost reaches the highest value (Freixas&Rochet, 2008). Lending with small ceilings extensively to the community is synonymous with increasing in operational costs, thereby reducing the rate of profit if not followed by increasing the Proceeding of Community Development, Vol.

1 (2017) Culture-Oriented Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) | 101 lending rates. It would be more advantageous for the financial institution to channel the loans at a certain level that is not too small for profitable segments.

On the other hand, the social function of banking will be achieved if the financial institution distributes a small average loan extensively to the communities. In this case, target financial inclusion will only be achieved if the financial institution has a commitment to channel the loans to every level of society. Financial targets can be achieved if financial institutions including rural banks have the ability to continue to increase their customers without causing trade-off effects on financial sustainability. Social function becomes a burden for financial institutions as well as contradictory with financial goals.

Consequently, this social function will only be done by the financial institution if it supports their financial objectives. One of the reasons why lending rates in rural banks are so high is because of their high operational costs. Rural banks conduct personal selling strategies especially for fund disbursement products.

The rural bank 's challenges were further complicated by the " KUR Program ", kind People's Credit launched by monetary authorities since 2007, thus reducing the segment of the rural bank. Previous studies have tried to analyze several dimensions of local culture in credit management that are considered capable of lowering the operational costs of credit. The implementation of local culture-oriented is to able extend bank's outreach and realizing financial inclusion in rural areas.

Although faced with many limitations, rural banks can still be expected to perform social functions by extending outreach to all sectors, since rural banks are self-supporting microfinance institutions that have existed for so long in excluded segments. The findings revealed that the application of several dimensions of local culture gave different achievements in the outreach of rural banks. Table 1.2

shows the difference of the outreach measured by the number of credit client. It can be seen that the result of Independent Sample T-Test in two groups of rural banks. Based on the presence of local culture-based products and services, there are differences of average clients between thesetwo groups of rural banks.

For rural banks that do not or rarely have unique products, they have the average number of credit client is 807, while for rural banks with unique Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n ... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 102 | products, the average number of credit client is 744. It appears the rural banks which implement this policy simply do not have the wider outreach. A total of 92.10% of rural banks in the research area have unique local service, with an average number of credit clients is 776.

While the group of rural banks that do not or rarely do local culture-oriented services have an average client is 793 clients. Although there are differences in the number of clients served for both group of rural banks, statistically there is no significant difference in outreach for these two groups. There is no difference in the outreach between rural bank with unique services and rural banks with no unique services statistically.

The policies involving customary or religious figures for information when the credit feasibility process or as a mediator at the time of non performingloans, are expected to extend the outreach. The group of rural banks which involving customary/religious leaders in credit management are expected to benefit in the form of ease of process when credit feasibility analysis and reduce operational costs.

Similarly, for rural banks that engage customary/ religious figures as mediators in the event of non-performing loans, it is expected to be able to expand the outreach. The research findings revealed that rural banks that involving customary or religious figures as informan when credit worthiness, have an average clients of 768clients. While rural banks that do not implement this policy, have an average clients of 783 clients.

Some rural banks involving customary or religious figures as mediators at the time of bad loan problems arise, have an average client number of 853 people. While other groups that do not involving customary figures / religious leaders have an average number of clients of 701 clients. Although there was a difference in the number of clients on average, the independent sample t-test showed no significant difference.

Statistically , there is no different in the outreach between rural banks involving customary or religious figures in credit management with the group of rural banks which do not adopt this policy. Nevertheless, this policy appears to be quite effective in terms of increasing the number of clients if be done in the event of non-performing loans by placing customary or religious figures as mediators.

The non-traditional collateral policy that exists on 9 rural banks in the research area, revealed the fact that rural banks that often or always implement this policy have an average number of clients is 597 clients. This amount is much less than the rural banks that do not or rarely implement the policy, which amounted to 833 clients.



There is no difference due to the implementation of this policy in expanding outreach. The independent sample t-test results also show no significant difference for the two groups of rural banks. This policy is not a priority policy in rural banks in an effort to increase the number of clients, but only as an ease to maintain loyal customers.

Furthermore, there are 34 rural banks in the research area that implements a policy of prioritizing local people as marketing personnel in credit management. The result of independent sample t-test shows that the rural bank 's group that prioritizes local people as marketing personnel, has the average number of credit clients of 780 clients, while the other group that does not apply this policy has the average number of clients of credit is 754 clients.

Although the average number of clients in the rural bank 's group that implements this policy is more, the independent sample t test shows that this difference is not significant. The results of this different test conclude that policies that prioritize local communities as marketing personnel do not make a difference in the outreach.

The Credit Assistance Services, applied in 20 rural banks, and the result shows the average number of credit clients of 841 clients. This amount is much more than the rural banks that do not or rarely implement this policy of 706 clients. Although it appears that a rural bank that implements this mentoring policy is able to foster more credit clients, it does not mean that its outreach is wider.

The independent sample t-test showed no significant difference for the two rural banks categories. The main Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) | 103 purpose of this policy is to ensure the smooth rate of return on credit and control of non-performing loans rather than to provide business training.

The finding also shows that there is a link between the implementation of local culture in credit management with the breadth of outreach in rural banks. Although the results of the independent sample t-test used to measure the average difference between the two rural banks do not indicate significant results, it does not mean that the policy does not make a difference in the variation of the breadth of outreach and contribute to the realization of financial inclusion. Several local culture-oriented credit management policies in rural banks show that the implementation of this policy has an average number of higher credit clients.

Some of the policies referred to such as the involvement of traditional / religious leaders as mediators, prioritizing local communities as personnel marketing and credit assistance services. Many other determinants that cause local culture effects are not as expected at the beginning of this study. Previous research has more to analyze the application of a culture-based policy to a microfinance institution (microfinance institution subsidized by government or donor agencies and prioritizes the empowerment of the poor).

Further research is needed with larger samples to analyze the implementation of local cultural values in credit management in rural banks. As an institutionalist micro financial institution (not subsidized by the government or donor agencies and prioritizes financial independence), there is an erosion of local cultural values in management.

Professionalism in rural bank management, which adopts the operational system of commercial banks, has placed rural banks as a more modernist microfinance institution with a modern organizational culture. The erosion of local cultural values in society is also a barrier to the ineffectiveness of this policy in attracting new prospective clients.

By implementing local cultural values, the rural bank managers hope that the management of microfinance institutions will be more culturally sensitive, so that the services offered by the bank will bring the community's habits into consideration in the rural bank operations. But the fact shows that the local culture of Minangkabau no longer strongly affects the operations of financial institutions.

Rural banks have been transformed into formal and commercial microfinance institutions like commercial banks whose management is strongly tied to regulation. Competitive factors are another factor that is also suspected as the cause of the increasingly difficult rural banks in expanding outreach, even though it has implemented a local culture in credit management.

The rural bank challenges ahead are further complicated by the "KUR program", a kind of government program that disbursed very low interest rate loans launched in 2007. The rural market segment of the bank is further undermined by policies imposed by the monetary authorities. CONCLUSION AND RECOMMENDATION Rural Banks' contribution in creating financial inclusion is related to the Rural Bank's ability to expand outreach to the community, especially the loan outreach to productive sectors.

The more clients in the productive sector that can be financed by rural banks, the wider the outreach and the greater the contribution of rural banks in creating financial inclusion. the breadth of outreach of rural banks reflects the extent of its influence and its contribution to economic development and the ability to provide social benefits to the community.

Implementation of local culture-oriented credit management policy is one of the efforts implemented by rural bank to expand the outreach to the community. The application of cultural factors in credit management is expected to be one of the driving factors that can indirectly increase financial inclusion. This is due to the long history of rural banks that are already accustomed to grow and flourish  
Proceeding of Community Development, Vol.

1 (2017) Culture-Oriented Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 104 | in societies that have unique socio-economic-cultural values and indirectly affect the operations of these microfinance institutions.

Some of the local culture-oriented policies referred to in this study include: local cultural-oriented product and service policies, the involvement of customary or religious leaders in credit management, non-traditional collateral, prioritizing local people as a personnel marketing and credit assistance services. This study reveals that there is a variation in the average achievement of the number of credit clients in some local culture credit management.

However, there is no significant difference in the breadth of outreach between the two rural banks, the rural bank 's group that implements culture- oriented credit management and rural bank groups that do not implement it. This conclusion is obtained by evaluating the results of the two-difference test with the independent sample t-test.

Although nonparametric statistical tests show no difference between the breadth of outreach between the two rural bank 's groups, this study recommends some culture-oriented credit management that needs to be considered in expanding outreach and realizing the discourse of financial inclusion in rural areas, which includes the involvement of customary/religious figures as mediator, prioritizing local people as personnel marketing and credit assistance services. REFERENCE Arsyad, L. (2008 ).

Lembaga Keuangan Mikro; Institusi, Kinerja & Sustainabilitas, Yogyakarta: CV Andi Offset. Bank Indonesia. www.bi.go.id. (2015). Keuangan Inklusif: Apa Mengapa, Bagaimana dan Siapa. Artikel Bank Sentral Republik Indonesia, 10 Juni 2015  
Bresnahan, Timothy F.& Peter C. Reiss. (1987 ). Do Entry Conditions Vary Across Markets? *Brooking Papers on Economic Activity* .4 . 833-871  
Bresnahan, Timothy F. & Peter C. Reiss. (1989 ). Entry in monopoly markets.

Review of Economic Studies 57: 531-553. Bresnahan, Timothy F. & Peter C. Reiss. (1991 ). Entry And Competition In Concentrated Markets. *Journal of Political Economy* 99:977-1009. Deubeul,Tara F. (2003 ). Banking on Culture: Microcredit as incentive for cultural conservation in Mali, on *Microfinance. Perils and Prospects, Routledge Series on Economic Development, 2006, edited by Jude L Fernando.* Erdmann, J., Horne, C., Kaletta, C., & Wagner, M. (2012).

Microfinance and Culture The Impact of Microcredits on Culture in Kenya, 1 – 13 Freixas, X.,& Jean -charles Rochet. (2008 ). *Microeconomics of Banking. Second Edition. The MIT Press Cambridge,*



Massachusetts London, England. Gakhar, K. (2015). Assessing the Efficiency and Outreach of Microfinance Institutions, 6(2), 35-46 Gonzalez-Vega, C & Schreiner, M. (1997 ).

The challenge of growth for microfinance organizations: the case of BancoSolidario in Bolivia. In: Schneider, H. Ed., Microfinance for the Poor? Organisation for Economic Cooperation and Development. Paris: OECD Washington Center. Hoecklin, L.(1995 ). Managing Cultural Differences: Strategies of Competitive Advantage. Addison Wesley. Reading MA. Proceeding of Community Development, Vol.

1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) | 105 Hofstede, G. (1984). Culture's International in Work-Related Values. Beverly Hills, CA: Sage Publications. Hofstede, G.(2001 ). Culture's Comparing Behaviors, and Across Nations.

2nd edn. CA: Sage Thousand Oaks. Koch, T.W. (1992). Bank Management, Second Edition, Fort Worth: Dryden Press. Kohls, R., & Wederspahn, G. (1987). Culture Matters: The Peace Corps Cross-Cultural Workbook, Peace Corps Information and Collection Exchange, ISBN 0-9644472-3-1. Ledgerwood, J.(1999). Microfinance Handbook: An Institutional and Financial Perspective. Washington, DC: The World Bank. Leonard, M. (2010 ).

Microsave – Market-Led Solutions For Financial Services Microsave Fokus. Notes No: 20, www.MicroSave.org Lewis. Oscar. (1998). The Culture of Poverty. Society.35 (2):7 Millson, H. F. (2013). The Trade- Off Sustainability Outreach?: Experience of Commercial Microfinance Institutions Department of Economics Advisor, Shannon Mudd. Otoritas Jasa Keuangan.

(2016 ). **Arah Kebijakan bagi Bank Perkreditan Rakyat dalam Rangka Penerapan Tata Kelola dan Manajemen Risiko**. Laporan Rapat Kerja Perbarindo, 14 April 2016. Direktorat Penelitian dan Pengaturan BPR Departemen Penelitian dan Pengaturan Perbankan Otoritas Jasa Keuangan. Phlong, Pisith. (2009 ). " Informal Credit Systems in Cambodia " . A Published Thesis of Department of Anthropology. Northern Illinois University. Rana, M. B. (2008 ).

Culture Oriented Management Control Systems of Microfinance Institutions in Bangladesh. Working Paper. Rhyne, E. (1998 ). The Yin and Yang of Microfinance: Reaching the Poor and Sustainability. Microbanking Bulletin. Issue 2. 6-8. Robbins. Stephen P., and Mary Coulter. (2012 ). Management. 11th ed. Pearson Education, Inc., publishing as Prentice Hall, New Jersey 07458. ISBN 978-0-13-216384-2. Robert Kohls and Gary Wederspahn. (2007 ).

Culture Matters: The Peace Corps Cross-Cultural Workbook., Peace Corps Information and Collection Exchange, ISBN 0-9644472 -3-1. Salvatore, D.& Derrick, R.(2002). Theory and Problem of Statistics and Econometrics, The McGraw-Hill Companies. Schreiner, Churchill, C., R., J., Navajas, (1999). of A Framework for Discussion of the Social Benefits of Microfinance. Journal of International Development, June 19. Seibel, H. D. & Parhusip U. (1997 ).

Microfinance in Indonesia: An Assessment of Microfinance Institutions Banking with the Poor. Cologne: University of Cologne, Development Research Center. Seibeul, H.D.(2008 ). Islamic Microfinance in Indonesia: The Challenge of Institutional Diversity, Regulation, and Supervision". Journal of Social Issues in Southeast Asia, 23(1), 86-100. Woller, Gary M, Christopher Dunford and Warner Woodworth. (1999 ).

Where To Microfinance, International Journal of Economic Development 1(1), 29-64. Proceeding of Community Development, Vol. 1 (2017) Culture-Oriented **Credit Management in Rural Bank as the Driving Factor in Creating Financial Inclusion** n .... Hesi Eka Puteri, Seflidiana Roza Copyright © 2018, Hesi Eka Puteri, Seflidiana Roza ISSN 2615-2924 (online) 106 | Woller, Gary M. (2006 ).

" Evaluating Social a Tool " . USAID (United States Agency International Development) Report. Yaron, Jacob and M. Benjamin. (1997 ). Rural Finance: Issues, Design, and Best Practices, Washington DC.: World Bank, Yaron. (1994). What Makes Rural Finance Institutions Successful? World Bank Res. Observer, 9, 49-70. Zeller, M., Greeley, M., Zeller, M., & Greeley, M. (2003).

" Measuring social performance of micro-finance institutions?: proposal Performance Initiative (SPI Final (October) , Report of CGAP (Consultative Group to Assist the Poorest). Zerai, B., & Rani, L. (2012). **Is There a Tradeoff between Outreach and Sustainability of Micro** finance institutions? Evidence from Indian Microfinance Institutions ( MFIs ), 4(2), 90 – 99 Zhang, X., & Kipasha. (2013).

Sustainability, **Profitability and Outreach Tradeoffs: Evidences from Microfinance Institutions in East Africa**, European Journal of Business and Management, 5(8),

#### INTERNET SOURCES:

-----  
0% - <https://www.researchgate.net/publication>  
0% - Empty  
0% - <https://www.researchgate.net/topic/Credi>  
0% - <https://www.researchgate.net/publication>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <https://154001397.r.bat.bing.com/?ld=d3x>  
0% - <https://778802.r.bat.bing.com/?ld=d3Sw5l>  
0% - <https://link.springer.com/article/10.100>  
0% - <https://mpa.ub.uni-muenchen.de/81591/>  
0% - <http://www.perbarindo.or.id/wp-content/u>  
0% - <https://778802.r.bat.bing.com/?ld=d3pAa->  
0% - <https://778802.r.bat.bing.com/?ld=d3Y8gy>  
0% - <https://www.wlv.ac.uk/research/the-docto>  
0% - <https://778802.r.bat.bing.com/?ld=d3BCEP>



Plagiarism Checker X Originality Report

**Similarity Found: 4%**

Date: Friday, May 05, 2017

Statistics: 236 words Plagiarized / 6467 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

-----

Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt. 107 (2017) 47096-47102 47096 Introduction One of the popular solutions to reduce poverty is a program of community development, and it will be more effective for the marginalized community, especially in rural areas.

Central Bureau of Statistics (2014) showed that the productive sectors which grow in rural areas are agriculture, commerce and small industries. Generally, all the sector are small-scale or micro sector. The share of SMEs sector (Small- Medium Enterprises) covers 99.99% of the existing business in Indonesia and a market share for micro sector reached 98.77% of them.

The SMEs sector represents the largest portion of the people of Indonesia. Amounted to 6.04 million of workers exist in this micro real sector, and around 2.32 million in the small industries. Financial inclusion is basically aimed for creating harmony between these real and monetary sectors. The success of real sector depends on the establishment of the monetary sector, because access to capital is derived from the monetary sector.

World Bank and European Commission (2008) defined financial inclusion as a holistic activity that aims to eliminate all obstacles in the form of price and non price-to-access communities in using or utilizing financial services. Classically, financial inclusion is ease of access to finance for all. Islam has a perfect concept to develop community, which is based on the Al Quran and Hadits.

Islam offer a simple system to improve the local economy that allows a stable and balanced economic development, free from the disadvantages of capitalist and socialist systems (Rivai, 2009, p.243). One of the important solution which must be considered to recover Indonesian economy is to apply the concepts of Islamic economics such as Islamic Banking.

Maybe Indonesia is not an Islamic state but economic values of Islam proved more superior in reducing poverty, justice, economic growth and the creation of national stability in many countries such as: Egypt, Sudan, Bangladesh, Pakistan, Iran, Malaysia, and Turkey. The concept of Islamic banking is in line with the program of financial inclusion that have seized the nternals ntioitG -20 forum (the group of 20 major economies) since 2010.

Strengthening the concept of Community Development through Islamic financial institutions is one solution to accelerate of economic development, especially in rural areas. Indonesia's economic structure which is dominated by small and medium micro economy, the concept of economy democracy and the booming of Islamic economics supported the development of Islamic banking which based on social justiced.

Islamic Rural Banks is the Islamic financial institutions that has already exist in the application of financial inclusion it self, long before the financial inclusion program spreaded. There were 163 Islamic Rural Banks with 402 branch office spread all across Indonesia in 2015. The existence of Islamic Rural Banks focus to save local business and banking services are pro-community.

The outreach can be used as indicator to assess how far the influence of microfinance institutions for economic development, or at least can be a proxy to assess how far an microfinance institution has achieved its goal in providing social benefits for the poor. (Schreiner, 1999; Yaron, 1994; Yaron, Benjamin & Pipek, 1997; USAID, 2006). In other words, the outreach is also a indicator of social performance in banking.

Related to the achievement of the mission of social benefit, these aspects of outreach covers several aspects namely: the worth of outreach, the cost of outreach, the depth of outreach, the breadth of outreach, the length of outreach, and the scope of outreach (Schreiner et al. 1999). The main debate in the achievement of social performance in Rural Banks is the difficulty of achieving the good social performance with a good financial performance.

One dilemma faced in realizing this mission is a trade-off between the target of outreach and financial sustainability. It means the trade-off between social performance and financial performance (Olivares-Polanco, 2005; Christen, 2010; Rama et al. 2014). However, some studies show that the objectives of microfinance institutions can be achieved simultaneously (Zerai & Rani, 2012; Zhang, 2013; Millson, 2013; Gakhar, 2015).

Both are equally important mission, but to maintain the financial sustainability of microfinance institutions need to take a few steps for these two things into balance. (Luong; 2010, Schreiner;1997 and Rao ;2014). Tele: +6281363405540 E-mail address: hesiekaputeri@gmail.com © 2017 Elixir All rights reserved ARTICLE INFO Article history: Received: 5 May 2017; Received in revised form: 2 June 2017; Accepted: 12 June 2017; Keywords Outreach , Islamic Rural Bank , Indonesia The Outreach of Islamic Rural Banks in Indonesia Hesi Eka Puteri<sup>1</sup> and Feri Irawan<sup>2</sup> 1 State Institute for Islamic Studies of Bukittinggi West Sumatera - Indonesia.

2 Pojt Dpnt, nist f he odfo eole's ABSTRACT This paper shows the empirical evidence about the outreach of Islamic Rural banks in the term of six aspects: depth, breadth, scope, worth, cost and length. This study reveals that the outreach of Islamic rural banks have already increased and better for four aspects: depth, breadth, scope and length.

Furthermore, this study recommends several policies in terms of strengthening aspects of regulation, socialization, competitiveness and human resources aspect. © 2017 Elixir All rights reserved. Elixir Fin. Mgmt. 107 (2017) 47096-47102 Finance Management Available online at www.elixirpublishers.com (Elixir International Journal) Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt.

107 (2017) 47096-47102 47097 This study is aimed to analyze an empirical evidence about the issue of the outreach of Islamic Rural banks in the term of six aspects: depth, breadth, scope, worth, cost and length. This study will try to give an overview about the outreach of Islamic Rural Bank in Indonesia by analyzing the secondary data in the last ten years.

Furthermore, this study will reveal the problems of the outreach of Islamic Rural Banks and contribute the recommendations to strengthen the Islamic Rural Banks as an icon of financial inclusion in rural area. Survey of Literature Studies about microfinance institution got the momentum in the 1980s. The issues related to sustainability, products and services, the practical management of a microfinance institution management, client segmentation and impact assessment became more attractive in the review by some researchers. Many models and frameworks then applied in the management of microfinance and its impact on the poor.

(Brau, 2004). Some literature provided an examination the impact of microcredit to the raising in productivity in various sectors and in various areas. Some Studies that tried to look deeper on how far microcredit able to touch the community in the grass root, shows that the poor who become participants as the target client in the microcredit to be in better condition on average compared with non-client community (Yunus, 2007; Lønborg, 2014, Becchetti, 2011, Coleman, 2006).

Some literature supported the facts that the existence of rural banks have an impact in the development of rural areas. The context of the selected area in Asia have been discussed by Turvey in the case in Shaanxi and Gansu provinces in the People's Republic of China (PRC), Duy (2012) in the case in Vietnam, Selinger (2008) in the case of Bangladesh.

The issue of financial inclusion is becoming increasingly attracting many people to be researched when the world is shaken by Nobel acquisition by Muhammad Yunus from Bangladesh, which is popular with the Grameen Bank program, which helped to empower millions of poor women in Bangladesh through microcredit. (Yunus, 2007). Although in the case of Bangladesh, the banking institutions that exist are not a kind of formal Islamic banking institutions, this fact is quite astonishing the world. The phenomenon could change the community perspective about the mistaken assumption that making deal with banking or obtaining capital is really hard.

Studies on microfinance institution got the momentum in the 1980s. The issues related to sustainability, products and services, the practical management of a microfinance institution management, client segmentation and impact assessment became more attractive in the review by some researchers. Many models and frameworks then applied in the management of microfinance and its impact on the poor.

Fadun (2014) examined the financial inclusion as a tool for alleviating poverty and redistributing income in developing countries, with special reference to Nigeria. Some research revealed that there were a real differences in the impact of the distribution of micro-financing to farmers and micro entrepreneurs compared to the condition without micro- finance (Sarmiento, 2013; Akudugu, 2012; Akram, 2013; Beck, 2015). Tcopofinanciaincln ns fincefo all" (ir 03.WldB(08 rvida definition about financial inclusion as an overall activity that aims to eliminate all forms of barrier in price or in non price barrier to access communities in using and utilizing financial service.

Financial Action Task Force provides the definition "fil un nlves rvidac ss to an adequate range of safe, convenient and affordable financial services to disadvantaged and other vulnerable groups, including low income, rural and undocumented persons, who have been undser rexclud om fomal nasecr Financial Inclusion is defined as the right of every individual to have full access to qualified financial services in a timely, convenient, clear and affordable as full respect for personal dignity.

Financial services are provided to all segments of society, with special attention to the poor low-income, poor productive, migrant workers, and people living in rural area "(Central Bank of Indonesia; the National Strategy for Inclusive Finance). The Central Bank of Indonesia, the institution that is responsible for the realization of financial inclusion strengthens the monetary climate by issuing a 23 point policy which includes five aspects, namely: 1) the policy for strengthening monetary stability, 2) Policy to develop the role of banking as intermediation, 3) Policy in increasing the resilience of the banking 4) strengthening macroprudential policy and 5) strengthening the supervisory functions.

In an effort to realize the financial inclusion, Central Bank of Indonesia has established six-pillar strategy that includes financial education, public finance facilities, mapping of financial information, policies, facilitating the intermediation and distribution channels and consumer protection (The Central Bank of Indonesia, Inclusive Finance, 2014) Islamic Rural Banks is a type of Rural Bank operating with the concept of Islam (Regulation of Law No.

10/ 1998 about Banking and Regulation of Law No.21 / 2008 about Islamic Banking). In the economic empowerment of rural communities, Islamic Rural Banks comes with its main function as a financial institution established to serve the micro and Small Enterprises (SMEs).

Islamic Rural Banks as intermediary institutions that have to expand the use of products in the financing and Islamic financing in their activities, that is the connecting bridge between the financial sector and real sector. Islamic Rural Banks prioritize transactions with productive oriented than consumptive. The purposes of Islamic Rural Banks Islam are 1) Improving the economic welfare of the Moslims, especially for the marginalized community located in rural areas, 2) Increasing employment opportunities, especially at the district level to reduce urbanization and 3) Establishing inter-Islamic Relation ( ukhuwah Islamiyah) through economic activities to improve income per capita towards a better quality of life (Sumitro, 2004, p.130).

Implementation of the concept of financial inclusion in Indonesia is still relatively low, because of many thing such as low level of financial literacy, ppime is still low and financial institutions are still small. However, with the involvement of Rural Banks, financial inclusion in Indonesia began to rise because of some the flexibility offered by Rural Banks such as: 1) Rural Banks more closer to the people, especially the lower middle class, 2) Rural Banks also provides banking services that are easily accessible to the public.

3) Profit orientation taken by Rural banks are much smaller than commercial banks, so that the Rural Banks easier to attract the public, and 4) Rural Banks spread the financing to small and medium enterprises sector (SMEs) Outreach can be used as an indicator of the influence of microfinance institutions in economic development and can be a proxy to what extent microfinance institutions have achieved their goals in providing social benefits for the poor Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt. 107 (2017) 47096-47102 47098 (Schreiner, 2001, Yaron, 1994, Yaron, Benjamin & Piprek 1997).

This indicator can be used to analyze the extent to which financial inclusion has existed. This indicator is divided into three sub-indicator that are the outreach of customers and staff, the outreach of loans and savings/deposits. The issue of outreach or social benefit become an obstacle in the development of Microfinance Institutions.

As a financial institution that is closest to the lower levels of society (grass root), microfinance institutions is regarded as the most effective institution in overcoming poverty. One dilemma faced in realizing this mission is a trade-off between the target to increase outreach and financial sustainability or in other words its hard to carry out social responsibility and financial responsibility at the other hand.

Luong (2010), Schreiner (1997) and Rao (2014) are studies that tried to analyze issues related to trade off of this. They agreed that the mission is equally important, but to maintain the financial sustainability of Microfinance Institutions require different steps for achieving balance those two things. Schreiner (1999) divides the aspect of outreach into six major aspects : worth, cost, depth, breadth, length, and scope.

The worth of outreach is defined as the willingness of customers to pay for the financing. The cost of outreach refers to the costs have to pay by the customer such as interest costs / margins and other transaction costs. The depth of outreach refers to the depth of the social benefits obtained by the society.

The breadth of outreach associated with the number of clients, determined by the constraints of the budget, the wants and needs of the community. The length of outreach is the time frame of the supply of microfinance, which is not only measured than just profit. The scope of outreach is a type of financial contracts offered both products of funding and financing products.

There are several other measurements of outreach (Yaron et al,1997; Paxton,2001; USAID,2006; Millson,2013), but there is a consensus of experts that the indicators of outreach can be measured by two main approaches, namely the depth of outreach and and breadth of outreach. According to Rhyne (1998), two popular aspects of the outreach is capable of reaching the poor, which in literature known as "depth and breadth".

The Depth of outreach refers to the poverty level of clients is served, while the breadth refers to the scale of operations of microfinances. Both concepts are widely used in the literature of microfinance institutions as a measure of social performance of a financial institution. Data And Methodology The data of this research come from the Islamic Banking Report published by the Central Bank of Indonesia and Financial Services Authority.

The methodology applied in analyzing is a descriptive quantitative by analyzing the financial ratio of Islamic Rural Bank in the last 10 years (2007-2016), then analytic descriptive is aplyed by comparing data based on time cohort. This research is going to explain about indication financial inclusion in rural areas, the outreach of Islamic Rural Banks and also recommend the plicies elatintootiatioolmic al as role in actualizing financial inclusion.

Findings The development of Islamic Rural Banks becomes one of benchmarks for the existence of Islamic Banks in economic development. Empirical evidence shows a real acceleration of sharia banking development in Indonesia, especially Islamic Rural Banks (popular as Bank Pembiayaan Rakyat Syariah in Indonesia). Unlike the Islamic Commercial Banking, Islamic Rural banks focus on developing of rural economic in Indonesia with sharia principle.

The development of Islamic Rural Bank in the future have a significant opportunity to realize a shared vision of Islamic banking, financial inclusion or the "Bank for All". This vision is in line with Islamic banks tagline "Beyond Banking", banks that upholds social justice for all people. One proxy for assessing the contribution of microfinance institutions in the development of society is applied by analyzing the outreach or the social benefits obtained society.

In accordance with the purpose of its existence, that is providing the banking services to micro and small enterprises otpo,the esoeah a n w he microfinance institutions were able to reach this micro real secr ab1 w he ain ndrototrch f Islamic Rural Banks in Indonesia in the last ten years. Following the approach of schreiner (1999) which divides aspect of this outreach into six major which covering aspects of depth, breadth, worth, cost, length, and scope, the analysis of the outreach of Islamic Rural Banks in Indonesia can be analyzed as follows : First, Depth of Outreach.

This indicator refers to how poor people are helped by financing channeled by Islamic Rural Banks. Depth of



Outreach refers to the depth of the social gains obtained by the public. In general, to measure the reach of financial services to the poor from a microfinance institution using the average outstanding of the loan (Cull et al.,

2007; Mersland & Strom 2010; Hermes et al., 2011). More poor people who assisted increasingly within outreach. Or in other conditions, the smaller the scale of business of real sector empowered more deeper the outreach. Depth of outreach in Islamic Rural Banks can be seen from the average of outstanding financing.

The assumption that the poor or micro sectors asking for a loan in the amount of small ones, so that the smaller the average funding channeled more impoverished communities are financed. Table 1.1. The Indicators of the Outreach Islamic Rural Banks in Indonesia. Years Composition of Financing For SMEs (%) Numbers Of Learning Account (Unit) Ratio Non Performing Financing (%) Composition Of Murabahah Contract (%) The Equivalent Rate Of Return (%) Total Revenue Of Irbs (Million IDR) 2007 64.60 110415 8.11 81.01 20.30 186295 2008 52.31 115050 8.38 80.51 19.56 267795 2009 52.50 131258 7.03 80.02 19.22 347093 2010 54.16 148997 6.50 78.70 20.07 440823 2011 57.82 170098 6.11 80.51 19.44 442204 2012 58.54 211385 6.15 80.33 23.19 593366 2013 59.10 215761 6.50 79.99 18.27 753272 2014 60.06 227517 7.89 79.23 18.51 796943 2015 58.83 233496 8.20 77.91 18.28 874261 2016 53.59 250425 8.63 75.85 17.99 976450 Source: Statistics of Syariah Banking, Central Bank of Indonesia and Financial Service Authority, 2007 -2016, Data Processed Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt. 107 (2017) 47096-47102 47099 Empirical evidence shows that in the period of 2007- 2016, Islamic Rural Bank has channeled around 57.15% of the depositor funds to the sector of SMEs (Small Medium Enterprises).

This figure did not look dominant, because Islamic Rural Banks are still playing safe by channeling financing in consumptive lending, using murabaha contract. Nevertheless, based on the economic sector financed, show there are three main sectors financed by Islamic Rural Bank namely agriculture, forestry and agricultural facilities, restaurant and hotel trade sector and other sectors. These three sector is the leading sector which dominated by micro small and medium enterprises.

Its around 77.8% of the total financing extended to these sectors. Furthermore, based on the purposes of financing could be observed that the financing for working capital and investment around 63.62%, and the rest for consumption. The distribution of this funding is quite capable to illustrates that the largest portion of the financing was allocated for the main segment of Islamic Rural Banks, they are poor people and micro real sector.

This result is consistent with the vision of development of Islamic Rural Bank in Indonesia "Creating a Competitive Islamic Rural Banks in serving the Micro Small Enterprises, the local community and contribute to regional economic growth". Second, Breadth of Outreach. This indicator showed how many poor people who can be served by microfinance.

It is associated with a number of clients, which are determined by the constraints of the budget, wants and needs of the community. In the period 2007- 2016, the number of financial institutions always has increased every year, from 110.415 loan accounts in 2007 become 250.425 loan account in 2016. It means that an increasing number of customer financing over three times throughout in the last decade, around 9.14% per year.

This increasing is in line with the increase in branch network of Islamic rural banks and ease the establishment of Islamic Rural banks by government. In the last ten years, there is an increasing number of Islamic Rural Banks, from 105 become 166 banks and an increase in the number of service offices by approximately 4 times. It was observed that the growth of network office of Islamic Rural Banks increased by 45,61% at the last ten years.

Rapid growth in the number of Islamic Rural Banks also triggered by converting some conventional Rural Banks (BPR) become to Islamic Rural Banks which run with the concept of Islam. The existence of the Financial Services Authority as a socializing institution banking helps to improve literacy levels in rural communities Third, Scope of Outreach.

It referred to the types of financial contracts offered both products of funding and financing. More diverse types of financing facilities and more suitable with the needs of the community, more better the outreach of Islamic Rural Banks. The name of products tailored to the needs of the community where Islamic Rural Bank located, but with legally skim contract and in accordance with the provisions of Central Bank of Indonesia and the National Sharia Board (DSN).

Usually, lending product is channeled into various Islamic-based contract schemes such as murabaha, mudaraba,

musharaka, salam, istishna, ijarah, qard and multi-service. The domination of murabaha contract, its around 79.59% from other contract types at a financing agreement composition, due to the use of this contract is more applicable, multi-purposed and lower risks.

To analyze whether the intermediation function is working properly by using these contracts, FDR (Financing to Deposit Ratio) is a representative variable. This ratio is around 124,99% at the last 5 years. The highest is 128, 47% in 2010. Its implies that the intermediation function of Islamic Rural Banks is very optimal, because it exceeds of 100%.

The fact that most loan for working capital also imply that the function of these Islamic Rural Banks is quite optimal. Islamic Rural Banks is really intense in empowering the micro real sectors. The financing is channeled to productive purposes, such as working capital. This is in line with the function of Islamic Rural Banks as the intermediary institution between monetary sector and real sector.

The target of Islamic Rural banks are the layers of community in poor-productive but marginalized economically. This indicates that the financial inclusion program is running well by Islamic Rural Banks. However, a large FDR ratio implies that Islamic Rural Banks extend credit beyond their capabilities, so that banks faced high credit risk.

Higher FDR indicates the lower the bank's liquidity. Actually, the condition of Islamic Rural Banks in Indonesia faced with a dilemma between extending the outreach and maintaining financial sustainability. An increase in the FDR ratio implies an outreach expansion, but on the other hand, an increase in FDR leads to worsening financial performance.

Fourth, the Worth of Outreach. This indicator is defined as the willingness of customers to pay for financing, equal to rate of repayment . the Outreach will be better when accompanied with the repayment ability of the community. Observations at the last 10 years shows that the ratio of NPF (Non Performing Financing) reached an average of 7,44%.

It indicates that the bad financing in Islamic Rural Banks is quite high. Central Bank of Indonesia suggests this indicator at level 5% or lower. The issue of bad financing in Islamic Rural banks has become common issues that caused by internal or external factors. The limitations of human resource capacity in the analysis of the feasibility of financing, the lack of monitoring and technology is often blamed to be the causes of internal financing problems.

While the issue of moral hazard, side streaming in using of funds, and the limitation of skill of customers to manage their business are an external causes of the emergence of bad financing Fifth, Cost of Outreach. Its defined as the costs that are paid by the customer as the margin rate and other transaction costs. More higher the price will be more lower the outreach.

The fee charged by Islamic Rural Bank against society is quite high when compared to other financial institutions that served microfinance. The average of the equivalent rate of return in Islamic Rural Banks in the last ten years is around 19,48%. The level of the rate of return looks much higher than the other financial institution that offers microfinance.

Its imply the inefficiencies in the operation and the higher of acquisition price for depositor funds. Sixth, the Length of Outreach. This is the time frame of micro-finance deals, which is not only measured by profit. However profit is one proxy for measuring the length of outreach. more higher and more stable profit, more better the outreach of financial institutions. It can be seen through the increase of Islamic Rural Banks' average by 21.01% in the last ten year.

however, One issue that arises from the activities of Islamic Rural Banks is increasing in ratio of Operating Costs Operating Income (BOPO Ratio), the Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt. 107 (2017) 47096-47102 47100 ratio of operating expenses incurred to generate operating income. The rate of operational cost, which at least the same as the operating income, will not be profitable for the Islamic Rural Bank.

According to Central Bank of regulation, this limitation ratio is 90%. This ratio in Islamic Rural Banks around 84.75% in the last 5 years, and there is the rising trend in the last ten years. Several things that can be the causes of the increasing in this ratio are increasing in operational costs for expanding banks, high operating cost for



micro-financing feasibility analysis and also the high value of Non Performing Financing (NPF) encourage for high operating cost. Increasing the office and network of Islamic Rural banks, increasing of the accessibility of Small Micro Enterprises (SMEs), the customer oriented banking services and the social justiced concept, and also the diversification of products, not necessarily able to be an indicator that the condition of financial inclusion program has been optimal in rural areas.

Reinforcement in some of the things required by the Islamic Rural Banks in optimizing its function and purpose, covering : First; Strengthening the Regulatory Strategy. The early stages of a proper banking development is the existence of regulations that provide guidance in a proper implementation strategy for development of Islamic Rural Banks.

There should be a clear rules, that support Rural Bank as a financial institution which has specific characteristics as a community bank and has a comparative advantage compared to the other Islamic financial institutions. Monetary authorities, in this case is Central Bank of Indonesia and the Financial Services Authority, actually have a development blueprint of Rural Banks.

It is focused on strengthening the capacity of the industry through the capital, sustainability of Rural Banks, increasing the coverage area and quality of service (OJK. Booklet of Indonesian Banking 2004. Ed 1 . March 2014 p.59). However, the regulation must be supported by given the application of some of the amenities that encourage the development of the Islamic Rural Banks as community banks.

Regulatory limitations on some problem, sometimes make the Islamic Rural Banks not independent as a community bank but the extend agent "social an' marketing where the Rural Banks deposits their account. Furthermore, the Islamic Rural Banks even compete with Islamic Commercial Banks which offering sub-branches, especially in Islamic Rural Banks' operational area.

Second; Strengthening Strategy of Socialization. Islamic Rural Banks will be able to build of public understanding about the presence of Islamic Rural Bank, as the institution which more than just a village bank.

Islamic Rural Banks "eye on" will as an effort to present Islamic Banking more than just "a village bank", the Islamic Rural Banks declared since beginning as a community bank because of the Islamic Rural Banks is expected to have a comparative advantage which make them distinguish from commercial banks. Islamic Rural Banks play a role in supporting the development of local areas, for being the closest financial institution for the productive sector, especially SMEs.

As a community bank, Islamic Rural Banks is a kind of financial institution that understands the characters, the business needs of the community and have the products and services that are designed according to the needs of the community around it. Islamic Rural Banks need a kind of synergy between the commercial banks with the Islamic Rural Banks which manage the pooling of funds, to overcome liquidity difficulties, doing linkage programs, providing technical assistance in information technology development, product development, training, and services payment systems and facilitating Islamic Rural Banks in finding other funding sources.

By assuming that the system of cooperation is running well, of course the Islamic Rural Banks will be more competitive and develop according to its function as a community bank. Third; Strengthening Competitiveness. Some strengthening of the competitiveness that intended are Islamic Rural Bank has competitiveness in terms of service, the level of competitive rate of margin and the professionalism in the management of banks.

The efforts to increase this competitiveness has begun intensively conducted by Central Bank of Indonesia since 2010 which includes some of the following: a) Policy e-banking services, which are tailored to the size and complexity of the Islamic Rural Banks b) Improving of Good Corporate Governance, and c) Development of infrastructure of Islamic Rural Banks. Fourth; Strengthening the aspect of human resources.

Strengthening human resources in Islamic Rural Banks identical to the implementation of Good Corporate Governance. In order to improve quality and the standart of human resources in Islamic Rural Banks, Central Bank of Indonesia has made some improvement measures such as: the provision of "fit and proper test" in selecting the owner and manager of Islamic Rural Banks, certification programs and facilitate the improvement of skills and knowledge through training. Once again, a classic step such as increasing in the training budget is something that must be done.

the average in increasing of the budget for education and training is 25,3% per year at the last 5 years, and of course its still not enough. Training for human resources required an intensive attention from the owner and manager of Islamic Rural Banks, because of the operational risks faced by Islamic Rural Bank is different from commercial banks. Islamic Rural Banks manage many small financing that having unique mechanisms and having high risk .

**Conclusion And Recommendation** The contribution of Islamic Rural Banks in realizing financial inclusion has existed before the concept of financial inclusion become popular, since Islamic Rural Banks is a type of financial institution that has been carrying the function as a "community bank" and exist in rural Indonesia. Empirical evaluation of some facts about the outreach of Islamic Rural Bank showed the outreach of Islamic rural banks have already increased in four aspect: depth, breadth, scope and length. However, not seen a good performance for aspect of worth and cost.

The limitations of human resource capacity, the lack of monitoring and technology, customers moral hazard, side streaming of fund, and the limitation of managerial business of customers are the causes of the emergence of financing problems. The issue of efficiency and high cost of funding also contributed for the poor performance of outreach.

In line with the expansion of the banking sector that is increasingly apparent, Islamic Rural Banks require the optimization efforts at various things that include strengthening the regulatory strategy, strengthening the promotional strategy, strengthening competitiveness and strengthening the aspects of human resources. Strengthening of the external and internal aspects of the Islamic Rural Banks Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt.

107 (2017) 47096-47102 47101 will guarantee the implementation of reliable community banks and capable of supporting community development in rural area. References [1] Abrar, Afsheen dan Attiya Y. Javid., Commercialization and Mission Drift - A Cross Country Evidence on Transformation of Microfinance Industry. International Journal of Trade, Economics and Finance, Vol. 5, No. 1, February 2014 [2] Aburish, Dunia. Risk, Religion, and Islamic Microfinance., 2013.

Master's Theses. Paper 66 by an authorized administrator of University of San Francisco USF Scholarship Repository. Spring 5-17-2013. [3] Agency,U.S. etal., EuatigMFISoP errnce: A Measurement Tool, 2006 [4] Ahlin,C., Lin,J. & Maio, M., Where Does Micro Finance Flois?r ncelutioPfoma n Macroeconomic Context. , 95, H.105 – 120, 2011 [5] Akhter.Waheed., Islamic Microfinance, And Poverty Alleviation; A Case Of Pakistan. Proceedings 2nd CBRC, Lahore, Pakistan. November 14 2009 [6] Akudugu.M.A.,

Estimation of the Determinants of Credit DendbFars a uy y alBs n ha's Uher East Region. Published: Asian Economic and Social Society. ISSN (P): 2304-1455, ISSN (E): 2224-4433 Volume 2 No. 2 June 2012 [7] Aslam,M.N., Role of Islamic Microfinance in Poverty Alleviation in Pa kin?An mpical poh. (4, h.143 – 152, 2015. [8] Bank Indonesia. www.bi.go.id.

Financial Inclusion: What, Why, How and Who?, An Article from Central Bank of Indonesia, 10 Juni 2015 [9] Bassem, Ben Soltane., **Social and financial performance of microfinance institutions: Is there a trade-off?** Journal of Economics and International Finance Vol. 4(4), pp. 92 – 100, 22 February, 2012. [10] Becchetti, Leonardo And Stefano Castriota., **Does Microfinance Work as a Recovery Tool After Disasters? Evidence from the 2004** Tsunami.

World DevelopmentVol. 39, No. 6, h. 898 – 912, 2011 [11] Brau James C. and Gary M Woller., Microfinance: A Comprehensive Review of the Existing Literature. Journal of Entrepreneurial Finance and Business Ventures, Vol. 9, Issue 1, 2004, h. 1-26 [12] Chavez, Rodrigo A & Caudio Gonzalez-Vega., The Design of Successful Rural Financial Intermediaries: Evidence from Indonesia. World Development, 24(1):65-78, 1996 [13] Craig Gary.

Community Capacity-Building: Something Old-Something New..? . dalam Critical Social Policy. No 27 California London New Delhi: Sage Publications. [14] Cull,R., Demirguc-Kunt,A., & Morduch,J., Micro finance Tradeoffs: Regulation, Competition, And Financing. The Handbook Of Microfinance, 2009. [15] Gakhar,K., Financial Performance And Outreach Of Miconcelstitr: sTe Tad - Off? - An Empirical Study Of Indian. , 7(4), h.1 – 10, 2013. [16] Gashayie,A.,

Factors that Affect Financial Sustainability of Microfinance Institutions in Cameroon. , 7(7), h.223 – 229, 2015 [17] Gwasi, N.D.I. & Ngambi, M.T., Competition And Performance Of Microfinance Institutions In Cameroon. , 3(8), h.1 – 22, 2014. [18] ISRA., Islamic Economics System; Principles and Operation. Translation Edition. Jakarta: PT RajaGrafindo Persada, 2015. [19] Kai Hisako.,

Competition and Wide Outreach of Microfinance Institutions, Munich Personal RePEc Archive (MPRA) Paper, No.17143. Online at <http://mpa.ub.uni-muenchen.de>, 2009 [20] Kaur, P., 2014. **Outreach and Sustainability of Microfinance Institutions in India in Pre and Post Andhra Pradesh Microfinance Crisis** in Context of South Asia. , 6(6), h.569 – 574.

[21] Ledgerwood, Joanna., Microfinance Handbook: An Institutional and Financial Perspective. Washington, DC: The World Bank, 1999 [22] Ledgerwood & White., **Transforming Microfinance Institutions Providing Full Financial Services to the Poor**. The World Bank-Microfinance Network, 1999 [23] Letenah E., Performance Analysis of a Sample Microfinance Institutions of Ethiopia. International NGO Journal Vol.

4 (5), 288-289, 2009 [24] Lønborg, Jonas Helth and Ole Dahl Rasmussen., Can Microfinance Reach the Poorest: Evidence from a Community-Managed Microfinance Intervention. World Development. Vol. 64, h. 460 – 472, 2014 [25] Mansori, Shaheen. Chin Sze Kim & Meysam Safari., A Shariah Perspective Review on Islamic Microfinance . Asian Social Science; Vol. 11, No. 9; 2015 . ISSN 1911-2017 E- ISSN 1911-2025, 2015 [26] Millson, H.F.,

The Trade-off Between Sustainability And Outreach? The Experience of Microfinance Institutions in Ethiopia: A Review. Mudd, 2013. [27] Mobin, Mohammad Ashraf, Syed Othman Alhabshi dan Mansur., 2015. **Religiosity And Threshold Effect In Social And Financial Performance Of Microfinance Institutions: System GMM And Non-Linear Threshold Approaches**. INCEIF Malaysia.

Online at <http://mpa.ub.uni-muenchen.de/65242/> MPRA Paper No. 65242, posted 24. June 2015 07:28 UTC [28] Naceur. Sami Ben, Adolfo Barajas, and Alexander Massara., Can Islamic Banking Increase Financial Inclusion? . IMF Working Paper, 2015. [29] Nara, H.J., Outreach And Sustainability Of Nepalese Microfinance Institutions, Centre for Empowerment and Development, Kathmandu, Nepal, 2013. [30] Olivares-Polanco, F.,

Commercializing Microfinance and Deepening Outreach: Empirical Evidence from Latin America, Journal of Microfinance, Vol.7, h.47-69, 2005 [31] Park, C. & Mercado, R. V., Financial Inclusion, Poverty, And Income Inequality In Developing Asia Adb Economics Working Paper Series., (426), 2015. [32] Paxton, J. S., **Depth of Outreach and Its Relation to the Sustainability of Microfinance Institutions**., Savings and Development, Vol. 26, No. 1, pp. 69-86, 2002. [33] Paxton, J., A.,

Poverty Outreach Index And Its Relation To Microfinance. Economics Bulletin, Vol. 9, No. 2 pp. 10 , 2003. [34] Quayes, S., **Depth Of Outreach And Financial Sustainability of Microfinance Institutions**. Applied Economics, 44, 3421 – 3433, 2012. [35] Ram A. et al ., Financial Inclusion: Lessons from Rural South India. Jnl Soc. Pol. 41, 1, 183 – 205 C Cambridge University Press 2011 doi:10.1017/S0047279411000377, 2012.

Hesi Eka Puteri and Feri Irawan / Elixir Fin. Mgmt. 107 (2017) 47096-47102 47102 [36] Rama, P.K., Rao, M. & Ph, D., Concepts And Measures of Outreach And Sustainability? A comprehensive literature review., 5(21), h.41 – 49, 2014. [37] Rao, K. Rama Mohana., Concepts And Measures Of Outreach And Sustainability In Microfinance Institutions: A Comprehensive Literature Review.

Research Journal of Finance and Accounting [www.iiste.org](http://www.iiste.org) ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online) . Vol.5, No.21, 2014. [38] Rivai, Veithzal Rivai dkk., Financial Institution Management. Jakarta: PT RajaGrafindo Persada, 2012. [39] Robinson, Marguerite S., The Microfinance Revolution. Volume 2: Lessons from Indonesia. The World Bank, Washington, D.C, 2002 [40] Samson, Alalade Yimka et al.,

Microfinance **Bank as a Catalyst for Entrepreneurship Development in Nigeria: Evidence from Ogun State**. International Journal of Business and Social Science Vol.4 No. 12 [Special Issue – September], 2013. [41] Schner al. Aspects of Outreach? A Review for Discussion of the Social Benefits of Microfinance Aspects of Outreach? A Review for Discussion of the Benefits of Microfinance, 1999. [42] Seibel, H.D.,

Financial System Development and Microfinance. Jerman: GTZ Robdorf, 1996. [43] Seibel, Hans Dieter., Islamic Microfinance in Indonesia: The Challenge of Institutional Diversity, Regulation, and Supervision. **Journal of Social**

Issues in Southeast Asia Vol. 23, No. 1, pp. 86-1, 2008. [44] Osotimehin, K. O. Carter, W. L. and Keer, R.,

"Determinants of Financial Inclusion in Western Niger: An Empirical Analysis" *Journal of Management and Business Studies*, Vol. 1(1), pp. 001-007, 2001. [45] USAID, U. S. "Etimia Pfoma? a Measurement Tool, 2006. [46] Woller, G.M., & Schreiner, M., Poverty Lending, Financial Self-Sufficiency And The Six Aspects Of Outreach. Discussion Paper. University of Ohio, 2002. [47] Wollni, Meike.,

Assessing The Poverty Outreach Of Microfinance Institutions At Household And Regional Levels: A Case Study In Mexico. Working Paper of Institute of Rural Development. University of Goettingen, Waldweg 26, 37073 Goettingen, Germany, 2001. [48] Yunus, Muhammad., *Creating World Without Poverty*. Edisi Indonesia oleh Rani R. Moedirta. Jakarta; Penerbit PT Gramedia Pustaka Utama, 2007. [49] Zeller Manfred, C. Lapenu and M Greeley .,

Measuring Social Performance Of Micro-Finance Institutions: A Proposal Social Performance Indicators Initiative" CG) Consultative Group to Assist the Poorest, 2003. [50] Zhang X. & Kipsha., Sustainability, Profitability and Outreach Tradeoffs: Evidences from Microfinance Institutions in East Africa. *European Journal of Business and Management*, 5(8), 136-142, 2013.

#### INTERNET SOURCES:

- 0% - <http://www.elixirpublishers.com/index.ph>
- 0% - [http://www.owmt.ru/lib/article\\_131/](http://www.owmt.ru/lib/article_131/)
- 0% - <http://www.wpro.who.int/publications/doc>
- 0% - <https://www.researchgate.net/profile/Rog>
- 0% - <http://abhinavjournal.com/images/Commerc>
- 0% - Empty
- 0% - <http://www.academia.edu/29111891/Multi-d>
- 0% - <https://www.ukessays.com/essays/economic>
- 0% - <https://www.state.gov/j/ct/rls/crt/2014/>
- 0% - <https://openknowledge.worldbank.org/bits>
- 0% - <http://azgaralimd.blogspot.my/2013/01/ma>
- 0% - <https://778802.r.bat.bing.com/?ld=d3SPTV>
- 0% - <https://www.researchgate.net/profile/Vuk>
- 0% - <http://www.auburn.edu/~gadzeat/macro-var>
- 0% - <https://www.scribd.com/document/36948117>
- 0% - <http://www.worldbank.org/en/news/opinion>
- 0% - <https://islamicmicrofinance.wordpress.co>
- 0% - <https://play.google.com/store/books/coll>
- 0% - <http://www.islamic-banking.com/islamic-f>
- 0% - <https://www.ukessays.com/essays/finance/>
- 0% - [https://en.wikipedia.org/wiki/Money\\_cent](https://en.wikipedia.org/wiki/Money_cent)
- 0% - <https://ctb.ku.edu/en/developing-interve>
- 0% - <https://www.scribd.com/document/13903046>
- 0% - <https://www.researchgate.net/publication>
- 0% - <https://link.springer.com/chapter/10.100>
- 0% - <https://www.scribd.com/document/15546962>
- 0% - <http://www.academia.edu/7305517/Microcre>
- 0% - <http://www.techmedhealthcare.com/wp-cont>
- 0% - <https://www.scribd.com/document/41275378>
- 0% - [http://isie2011.berkeley.edu/program\\_pre](http://isie2011.berkeley.edu/program_pre)
- 0% - <https://www.scribd.com/document/11432979>
- 0% - <https://www.scribd.com/document/17110026>
- 0% - <https://www.scribd.com/document/81689841>
- 0% - <http://commdocs.house.gov/committees/int>
- 0% - <http://www.ncr.org.za/pdfs/Literature%20>
- 0% - <http://www.science.gov/topicpages/c/chin>
- 0% - <http://www.oecd.org/derec/adb/47104137.p>

0% - <https://www.scribd.com/document/51037793>  
0% - [https://www.revolvy.com/topic/List%20of%](https://www.revolvy.com/topic/List%20of%20)  
0% - <http://www.econ.yale.edu/~cru2/pdf/insti>  
0% - <https://www.scribd.com/document/81689841>  
0% - <http://www.savap.org.pk/journals/ARInt/>  
0% - <https://www.researchgate.net/profile/Nun>  
0% - <https://www.state.gov/j/ct/rls/crt/2015/>  
0% - <http://consumersresearchcncl.org/advisor>  
0% - <https://www.linkedin.com/pulse/world-dev>  
0% - <https://www2.deloitte.com/content/dam/De>  
0% - <https://www.jewishvirtuallibrary.org/jso>  
0% - <https://www.nbs.rs/internet/english/18/m>  
0% - <https://elibrary.worldbank.org/doi/full/>  
0% - <https://www.scribd.com/document/25172614>  
0% - <http://journal.walisongo.ac.id/index.php>  
0% - <https://www.investopedia.com/terms/m/mic>  
0% - <https://www.bis.org/review/r090918b.pdf>  
0% - [https://www2.gwu.edu/~iits/Sustainable\\_T](https://www2.gwu.edu/~iits/Sustainable_T)  
0% - <https://778802.r.bat.bing.com/?ld=d3xB5b>  
0% - <http://www.conferenceboard.ca/hcp/hot-to>  
0% - <http://paradigmaekonomi.org/policy-brief>  
0% - <https://gulfnnews.com/business/sectors/ba>  
0% - <https://www.scribd.com/document/20114443>  
0% - [https://en.wikipedia.org/wiki/Brisbane\\_S](https://en.wikipedia.org/wiki/Brisbane_S)  
0% - <https://www.ukessays.com/essays/economic>  
0% - <https://157100305.r.bat.bing.com/?ld=d3K>  
0% - <http://pubdocs.worldbank.org/en/50487147>  
0% - <https://www.scribd.com/document/12464749>  
0% - <https://www.microfinancegateway.org/site>  
0% - <https://www.slideshare.net/iosrjce/micro>  
0% - <http://law.emory.edu/elj/content/volume->  
0% - <http://cddrl.fsi.stanford.edu/sites/defa>  
0% - <https://dl.acm.org/citation.cfm?doid=202>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <http://ufdc.ufl.edu/UFE0015408/00001>  
0% - <https://www.researchgate.net/profile/Nab>  
0% - <https://www.nar.realtor/real-estate-sett>  
0% - <https://www.researchgate.net/publication>  
0% - <http://shodhganga.inflibnet.ac.in/bitstr>  
0% - <https://778802.r.bat.bing.com/?ld=d3RT2i>  
0% - <https://www.investopedia.com/terms/c/com>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <http://www.academia.edu/1212470/Microfin>  
0% - <https://abhinavjournal.com/journal/index>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - [http://www.gifr.net/home\\_ifci.htm](http://www.gifr.net/home_ifci.htm)  
0% - <https://www.researchgate.net/topic/Finan>  
0% - <https://halobi.com/blog/descriptive-pred>  
0% - <http://independent.academia.edu/IqbalTho>  
0% - <https://islamicmarkets.com/publications/>  
0% - <http://staff.ui.ac.id/system/files/users>  
0% - <https://en.m.wikipedia.org/wiki/Corporat>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://www.scribd.com/document/11432979>  
0% - <https://www.scribd.com/document/15084258>  
0% - <http://www.who.int/healthinfo/statistics>  
0% - <https://link.springer.com/article/10.100>  
0% - <https://www.sciencedirect.com/science/ar>

0% - [https://en.wikibooks.org/wiki/US\\_History](https://en.wikibooks.org/wiki/US_History)  
0% - <http://www.ruralfinanceandinvestment.org>  
0% - <https://www.diva-portal.org/smash/get/di>  
0% - <https://eur-lex.europa.eu/legal-content/>  
0% - <https://www.ukessays.com/essays/economic>  
0% - <http://www.oecd.org/officialdocuments/pu>  
0% - <https://www.nasdaq.com/markets/spos/fili>  
0% - <https://www.scribd.com/document/29370009>  
0% - <http://www.un.org/en/africa/osaa/pdf/pub>  
0% - <https://static1.squarespace.com/static/5>  
0% - <https://www.mercycorps.org/articles/indo>  
0% - <https://opentextbc.ca/projectmanagement/>  
0% - <https://778802.r.bat.bing.com/?ld=e3Blfd>  
0% - <http://shodhganga.inflibnet.ac.in/bitstr>  
0% - <https://www.budget.gov.au/2012-13/conten>  
0% - <https://www.scribd.com/document/26596458>  
0% - <http://www.islamicbulletin.org/newslette>  
0% - <https://hansard.parliament.uk/Lords/2010>  
0% - <https://www.investopedia.com/walkthrough>  
0% - <https://www.justice.gov/crt/housing-case>  
0% - <https://id.linkedin.com/in/rifki-ismal-1>  
0% - <http://wgbis.ces.iisc.ernet.in/biodivers>  
0% - <https://eur-lex.europa.eu/legal-content/>  
0% - <https://warwick.ac.uk/fac/soc/economics/>  
0% - <https://www.ukessays.com/essays/finance/>  
0% - <https://www.researchgate.net/publication>  
0% - <https://muse.jhu.edu/article/619659>  
0% - <https://www.scribd.com/document/33236529>  
0% - [http://www.ijhssnet.com/journals/Vol\\_5\\_N](http://www.ijhssnet.com/journals/Vol_5_N)  
0% - [https://rbi.org.in/scripts/BS\\_SpeechesVi](https://rbi.org.in/scripts/BS_SpeechesVi)  
0% - <https://www.rbi.org.in/Scripts/Publicati>  
0% - <https://www.abacademies.org/articles/eff>  
0% - <https://www.cia.gov/library/publications>  
0% - <https://researchdays.gwu.edu/files/2018/>  
0% - <https://www.state.gov/j/inl/rls/nrcrpt/2>  
0% - <http://www.umb.no/statisk/noragric/publi>  
0% - <https://www.rbi.org.in/SCRIPTS/Publicati>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <http://www.regional.org.au/au/countrytow>  
0% - <http://www.tandfonline.com/doi/full/10.1>  
0% - <http://siteresources.worldbank.org/INTAF>  
0% - <https://www.scribd.com/doc/25258216/Inte>  
0% - <http://www.accaglobal.com/content/dam/ac>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://2732349.r.bat.bing.com/?ld=d3Bap>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://www.revolvy.com/main/index.php?s>  
0% - <https://www.quora.com/Why-havent-CPU-clo>  
0% - <https://islamicmarkets.com/publications/>  
0% - <http://cees.mak.ac.ug/sites/default/file>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://www.federalregister.gov/document>  
0% - <http://www.imf.org/external/pubs/ft/exrp>  
0% - <http://www.islamic-banking.com/islamic-f>  
0% - <https://en.wikipedia.org/wiki/Monetary>  
0% - <https://42071519.r.bat.bing.com/?ld=d3yi>  
0% - <http://reports.weforum.org/energy-for-ec>  
0% - <https://778802.r.bat.bing.com/?ld=d3Czma>



0% - <https://778802.r.bat.bing.com/?ld=d3xnUI>  
0% - <https://778802.r.bat.bing.com/?ld=d3PaBT>  
0% - <http://webarchive.nationalarchives.gov.u>  
0% - <https://www.scribd.com/document/23577876>  
0% - <https://www.scribd.com/document/19161704>  
0% - <https://www.ntia.doc.gov/page/chapter-1->  
0% - [https://en.wikipedia.org/wiki/Islamic\\_ba](https://en.wikipedia.org/wiki/Islamic_ba)  
0% - <http://unesdoc.unesco.org/images/0016/00>  
0% - <https://www.bi.go.id/en/publikasi/lapora>  
0% - [http://www.academia.edu/4417389/Risk\\_Bas](http://www.academia.edu/4417389/Risk_Bas)  
0% - <https://778802.r.bat.bing.com/?ld=d3aRpL>  
0% - <https://www.scribd.com/document/34181409>  
0% - <https://adata.org/publication/ADA-faq-bo>  
0% - <https://msdn.microsoft.com/en-us/library>  
0% - <https://wenr.wes.org/2018/02/education-i>  
0% - <https://islamicmarkets.com/education/iss>  
0% - <https://www.scribd.com/document/11432979>  
0% - <https://www.extension.iastate.edu/agdm/w>  
0% - <https://www.state.gov/j/inl/rls/nrcrpt/2>  
0% - <http://www5.cao.go.jp/keizai1/2006/0120m>  
0% - <http://documents.worldbank.org/curated/e>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <https://154001397.r.bat.bing.com/?ld=d3h>  
0% - <https://www.ojk.go.id/id/kanal/perbankan>  
0% - <https://778802.r.bat.bing.com/?ld=d3cjiS>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <https://0.r.bat.bing.com/?ld=d3vFighajae>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <https://778802.r.bat.bing.com/?ld=d3WEb8>  
0% - <https://42071519.r.bat.bing.com/?ld=d3EI>  
0% - <https://kolokiumkpmipb.wordpress.com/200>  
0% - <https://778802.r.bat.bing.com/?ld=d3oSHh>  
0% - <https://778802.r.bat.bing.com/?ld=e39Xcc>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://pdfs.semanticscholar.org/ba1a/61>  
0% - <https://mpira.ub.uni-muenchen.de/view/sub>  
0% - <https://econpapers.repec.org/RAS/pmo924>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://issuu.com/alexanderdecker/docs/r>  
0% - <https://778802.r.bat.bing.com/?ld=d3CuQ9>  
0% - <https://ideas.repec.org/e/pha183.html>  
0% - <https://778802.r.bat.bing.com/?ld=d38BEN>  
0% - <https://778802.r.bat.bing.com/?ld=d3SnRR>  
0% - <https://778802.r.bat.bing.com/?ld=d3JqCQ>  
0% - <https://42071519.r.bat.bing.com/?ld=d3n6>  
0% - <https://778802.r.bat.bing.com/?ld=d3dSef>  
0% - <http://yenisangga.blogspot.com/2014/12/d>  
0% - <http://ijbssnet.com/journal/index/2120>  
0% - <https://778802.r.bat.bing.com/?ld=d3w2XJ>  
0% - <http://ekisopini.blogspot.com/2009/10/>  
0% - <https://778802.r.bat.bing.com/?ld=d3HnWF>  
0% - <http://documents.worldbank.org/curated/e>  
0% - <http://ccsnet.org/journal/index.php/ijb>



Plagiarism Checker X Originality Report  
**Similarity Found: 8%**

Date: Friday, June 09, 2017

Statistics: 542 words Plagiarized / 6864 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

-----

International Journal of Economic Research 167 **The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia** Hesi Eka Puteri<sup>1</sup>, Herri<sup>2</sup>, Endrizal Ridwan<sup>3</sup> and Efa Yonnedi<sup>4</sup> <sup>1</sup>Corresponding author, Institutional Affiliation: State Institute for Islamic Studies of Bukittinggi, West, Sumatera-Indonesia. Kampus II Jalan Gurun Aur Kubang Putih, Bukittinggi, Country: Indonesia - 26127. Email: hesiekaputeri@gmail.com <sup>2-3</sup>Faculty of Economic, Andalas University West Sumatera Indonesia **AbstrAct** The purpose of this study is to analyze the determinants of the depth of outreach in Rural Banks in Indonesia, which includes profitability, regulation, competition, socio economic culture and religiosity.

The study also investigates the trade-off between financial performance and social performance in rural banks and compare the depth of outreach between the Rural Banks and Islamic Rural Banks. This study proved that the depth of outreach is influenced by: (1) Regulation, shown by CAR, (2) Socio-economic, especially commitment to keep increasing the percentage of low-educated clients and percentage of women as clients, (3) Organizational culture, especially for aspects such as: Attention to detail, Team Orientation, Aggressiveness and stability, and (4) Local culture, covering aspects: non-traditional guarantees, local people as marketing personnel and credit advisory.

The results also showed that there is a trade-off between social and financial performance in Rural Banks and proved that there is no difference in the depth of outreach between Rural Bank and Islamic Rural Bank. JEL Classification Codes: G21. Keywords: Depth of outreach, rural bank. **BACKGROUND** 1. Rural Bank is a financial institution recommended by the government to serve the micro and small sectors.

Theoretically, Rural Bank are categorized as Formal Microfinance Institutions (MFIs), with their institutional development policies aimed at providing financial services to micro and small enterprises and also for local communities, especially in rural areas. Act No. 7/1992 about Banking which amended by Act No. 10/1998, stated that a Rural Bank is a bank conducting business in a conventional or Islamic-based in which its International Journal of Economic Research **ISSN : 0972-9380 available at <http://www.serialsjournals.com> , Serials Publications Pvt. Ltd.**

Volume 14 • Number 14 • 2017 Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 168 activities do not provide services in the payment traffic. The explanatory clause of Law No. 7/1992 about Banking in article 14, stated that the business activities of Rural Banks are primarily intended to serve small businesses and communities in rural areas. In their operation, there are two performance targets in Rural Bank, that are financial performance and social performance.

Financial performance is related to profitability and sustainability, while social performance is related to social responsibility mission. Social performance can be measured by outreach, assessing the extent to which an MFI's impact on economic development, or the extent to which an MFI has achieved its goals in providing social benefits to the poor (Schreiner, 1999; Yaron, 1994; Yaron et. al, 1997; USAID, 2006).

The main debate in achieving this social performance is the difficulty of achieving good social performance with good financial performance, then causing a trade-off between these two performance achievements (Olivares-Polanco,



2005; Christen, 2010; Rama et. al., 2014). Nevertheless, several other studies show that the two targets of these microfinance institutions can be achieved simultaneously.

(Zerai & Rani, 2012; Zhang, 2013; Millson, 2013; Gakhar, 2015). In the context of microeconomics theory, the dual purpose in microfinance institutions is something contradictory. In maximizing profit, the institution will maximize the biggest difference between total profit and total cost, so it will be more advantageous for the bank not to deepen the outreach. Banks prefer to channel average loans on a certain level, which is not too small.

This is because credit with a small level means an increase in operating costs. While the social function of the bank will be achieved if the credit disbursed is small. This social function will only be done by the bank if it supports institutional financial goals.

The fact showed that some Rural Banks have good social performance while others do not. Several factors are identified as the cause of the differences: First, commercialization, which includes profitability, competition and regulation. Profitability refers to the ability of Rural Bank to create profit. Competition refers to the ability of Rural Bank to compete and be superior to other microfinance.

Furthermore, regulation refers to the ability of Rural Bank in running intermediaries function, as the recipient of deposits and then channeling the loan to the community. The relationship between the commercialization factors are identified as having an effect on the depth of outreach in the MFI. Christen (2001) and Olivares-Polanco (2005) analyzed the issue of commercialization in MFIs, characterized by profitability, competition, and regulation.

Other studies related to the factor of commercialization or financial sustainability generally showed a positive relationship between the factor of commercialization or financial sustainability to outreach (Paxton, 2002; Rani, 2012; Zhang, 2013; Gashayie, 2015; Kaur, 2014). Second, socio economic culture. Adam and Fitchet (1992) stated that the microfinance institution is a dynamic, innovative and flexible governance, which created according to social environment and local economic conditions, so that MFIs operate in areas where socio-economic conditions affect and are affected by them.

Several studies have revealed that socio economic culture has an influence on the MFI's social performance (Fitchet, 1992; Wollni, 2001; Osotimehin, 2011; Ahlin et. al., 2011). Deubeul (2003) and Phlong (2009) revealed that cultural factors, including local culture, are important aspects that should be considered in the implementation of management in microfinance institutions, as well as in Islamic microfinance institutions.

Further, Erdmann (2012) stated that culture affects the existence of microfinance institutions, through what is called "social cohesion". While Arsyad (2008) mentioned these socio-cultural [The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia](#) International Journal of Economic Research 169 factors as "informal institutions", which play an important role for the success of MFIs in reaching the micro sector.

All of these opinions come to the conclusion that the economic-socio-culture affects the existence of the MFI. Third, religiosity. This factor influences governance in MFIs by prioritizing religious values, beliefs and practices within the institution. Saleh (2012) categorized religiosity into four dimensions consisting of belief, knowledge, practice and experience.

Implementation of religiosity in financial institutions can be realized in the form of a religious environment that will strengthen the transaction on the basis of religious values. Limitations of studies lead to difficulties in predicting the effect of religiosity on the outreach of MFIs. However, Seibel (2008) and Aslam (2015) described that Islamic Microfinance Institution that characterized religious values in its operations affects the existence of microfinance institutions in Indonesia. Farooq & Khan (2014) proved that Islamic MFIs are more sustainable than conventional MFIs, for some cases in Pakistan.

The development of Islamic MFIs that are still not established and the number of networks that is still small, causing not many studies that try to compare it. This study aims to analyze the determinants of outreach in Rural Banks, covering the commercialization, socio-economics, culture and religiosity. Furthermore, this study will analyze the

trade-off issue between financial performance and social performance in Rural Bank, then answering the question of whether this outreach differs in Rural Bank and in Islamic Rural Bank.

The reason for the selection of West Sumatra as a research area is due to the long history of MFI development in West Sumatra and the existence of Rural Bank in this province which is also in similar problems. Limitations of regulation, competition with commercial banks and limited financial capabilities, make rural banks difficult to achieve financial performance in line with social performance. LItErAtUrE rEVIEW AND HYPotHEsEs DEVELOPMENT 2.

the concepts of Microfinance, Microfinance Institution and rural banks Ledgerwood (1999) stated that microfinance refers to the provision of financial services (savings and credit) to low-income customers. Microfinance Institution is a **provider of financial services for small and micro entrepreneurs and serves as a development tool for rural communities** (Ledgerwood, 1999).

Rural Bank, theoretically in some literature is categorized as a Formal Microfinance Institution, but in the form of Bank (Mashudi, 2003; Arsyad, 2008; Rivai, 2012). The existence of Rural Banks in Indonesia is regulated by Law No.7/1992, then amended by Act No.10/1998 on banking. Article 5 of the law defined that Rural Bank as a bank conducting business in a conventional or shariah-based manner (Islam) which in its activities does not provide services in payment traffic. With respect to the two main streams in MFI operations, namely institutionalist approaches and welfare approaches (Woller et.

al, 1999), the Rural Bank can be categorized as an institutionalist MFI. MFIs with institutional approach aim to achieve institutional independence, through achievement of financial sustainability and outreach. But MFIs with a welfare approach emphasize the goal in to direct poverty reduction through lending, which is often provided in conjunction with complementary services such as vocational and reading, writing, numeracy, health, nutrition, family planning, etc. (Ledgerwood & White nd, 1999).

One of the most successful welfarist approaches in the world is the empowerment of the productive sector by Grameen Bank in Bangladesh. Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 170 Depth of Outreach The outreach is a key dimension that shows the best proxy of a social performance measurement.

The outreach is an attempt to extend microfinance services to people who are not served by formal financial institutions (Anne-Lucie et.al, 2005; Yaron, 1997; Okumu, 2007). Although the outreach is not a perfect indicator for assessing the MFI's impact on economic development, it can serve as a proxy of the extent to which an MFI has achieved its goal of providing social benefits to the poor.

Schreiner (1999) divided the aspect of outreach into six major aspects : worth, cost, depth, breadth, length, and scope. The worth of outreach is defined as the willingness of customers to pay for the financing. The cost of outreach refers to the costs have to pay by the customer such as interest costs/margins and other transaction costs.

The depth of outreach refers to the depth of the social benefits obtained by the society. The breadth of outreach is related with the number of clients, which is determined by the budget constraints, wants and needs of the community. The length of outreach is the time frame of the supply of microfinance, which is not only measured than just profit.

The scope of outreach is a type of financial contracts offered both products of funding and financing products. There are several other measurements of outreach (Yaron et. al, 1997; Paxton, 2001; USAID, 2006; Millson, 2013), but according to Rhyne (1998) there are two popular aspects of the outreach that is depth and breadth.

The Depth of outreach refers to the poverty level of clients is served, while the breadth refers to the scale of operations of microfinances. Both concepts are widely used in the literature of microfinance institutions as a measure of social performance of a financial institution. Assuming that the poor receive small nominal loans, then more smaller the average of loan will deepen the outreach.

commercialization Commercialization in financial institutions is characterized by profitability, competition, and regulation. Mamduh et. al., (2003: 159) defined profitability as "measuring the company's ability to generate profits by using the total assets owned by the company after adjusting for costs". One of the ratio that can be used is Return on Assets (ROA).

The aspect of regulation in microfinance institution can be proxied with intermediaries function, the main function of bank as the recipient of deposits and then distributed the loan to the community. The ratio used is the Capital Adequacy Ratio (CAR), with the consideration that the CAR has a major impact on lending and ensuring the sustainability of financial institutions. Christen et. al., (2001) noted the importance of CAR in expanding the MFI network.

Upchurch (2005) also reinforced that capital adequacy is a crucial factor in the sustainability of any business organization that using public money such as banking. Olivares-polanco (2005) found that the depth of outreach in MFIs is influenced by several factors of commercialization such as institution type, institutional age, sustainability, breadth of outreach, competition, gender and lending methods. According to T.D.

Olsen (2010), the factor of commercialization affecting MFI's outreach is competition and macro political factors (regulation). Kai Hisako (2009) pointed out that in the experienced Rural Banks, competition has less influence on Financial Self Sufficiency and outreach. Based on the elaboration, the hypothesis proposed is: H1.1: Profitability (proxied by ROA) negatively affect the Average Outstanding Loan H1.2: Regulation (proxied by CAR) negatively affect the Average Outstanding Loan H1.3: Competition (proxied by Irate) affect the Average Outstanding Loan **The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia** International Journal of Economic Research 171 socio Economic culture Adam and Fitchet (1992) emphasized that the MFI is a dynamic, innovative and flexible governance, created in accordance with the social and economic environment conditions. MFIs operate in areas where socio-economic conditions affect and are affected by them.

The sustainability of an organization depends on its ability to adapt and follow its socio-economic environment (Oliver, 1997; Snow, 1999; Wollni, 2001). Socio-economic factors such as income, fertility (women), education and religion have an effect on the profitability and risk of MFIs. (Al-azzam & Ali 2012). Organizational culture is related to a system with values, norms, and beliefs shared by members of the organization (Robbins et. al, 2008, Hofstede, 1984).

There are 7 dimensions of measurement from organizational culture: Attention to Detail, Outcome Orientation, People Orientation, Team orientation, Aggressiveness, Stability, and Innovation and Risk-Taking. While the local culture refers to the external values of society that need to be understood in order to assist microfinance institutions in accompanying their clients (Leonard, 2010; Woller, 2002; Rana, 2008; Misbach; 2009; Loefelman and Lewis, 1998).

Some local cultural identified in creating a microfinance institution based on a cultural model are: the involvement of traditional leaders or religious leaders in credit management, prioritizing local marketers and credit advisory services. Based on the description, the hypothesis is formulated as follows: H1.4: Socio-Economic's aspect negatively affect the Average Outstanding Loan H1.5: Organizational Culture negatively affect the Average Outstanding Loan H1.6: Local Culture negatively affect the Average Outstanding Loan religiosity Religiosity is a person's ranking in using religious values, beliefs and religious practices in their daily lives (Warthington 2003).

Implementation of religiosity in financial institutions can be realized in the form of religious environment and governance that will strengthen transactions on the basis of religious values. Studies relating to the influence of aspects of Religiosity on Microfinance Institutions are still very limited to be found, especially those that quantify the relationship.

Seibel (2008) emphasized the importance of religious aspects in strengthening the existence of microfinance institutions in Indonesia and Aslam (2015) reflected the same expectations about the role of Islamic Microfinance in the Pakistan's economy. Balinese cultural behavior, which is closely related to religious beliefs, influenced the existence of MFIs (Arsyad, 2008).

Based on the elaboration, the hypothesis proposed is: H1.7: Religiosity affect negatively the Average Outstanding Loan trade-Off between Financial Performance and social Performance Microfinance institutions are confronted by the dual goal of MFIs: financial performance and social performance.

It means good financial performance (good profitability) and high depth of outreach (serving for the poor). The main debate is the difficulty of achieving good social performance with good financial performance. In realizing social performance, it sometimes causes disruption of financial performance, and results in a trade-off between these two performance achievements (Olivares-Polanco, 2005; Christen, 2001; Rama et. al., 2014).

Nevertheless, several other studies show that the two objectives of this microfinance Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 172 institution can be achieved simultaneously (Zerai & Rani, 2012; Zhang, 2013; Millson, 2013; Gakhar, 2015). Based on the description, the hypothesis proposed is: H2.1: There is a trade-off between financial performance and social performance Depth of Outreach of rural bank and Islamic rural bank.

Is there a difference? Regarding the question of whether the dynamics of the outreach differ in Rural Banks and Islamic Rural Banks, there are not many studies that tried to compare. Wilson (2011), Naceur et. al., (2015), Mansori (2015) and Stability Report of IFSB (2013), reflected an expectation of Islamic Rural Banks relationship to increase financial inclusion.

Farooq & Khan (2014) proved that Islamic MFIs are more sustainable than conventional MFIs, for some cases in Pakistan. The hypothesis in this proposed is: H.2.2: There is a difference of the depth of outreach between Rural Banks and Islamic Rural Banks Empirical research Model Commercialization is related to profitability, regulation and competition. The factor of non-commercialization is consist of socio-economics, culture and religiosity.

All of these factors affect the outreach directly or mediated by governance. Furthermore, outreach and sustainability have a reciprocal relationship. The relationship between these variables can be seen in Figure 1. This model is extended from the approach of the outreach dimensions and related theories (Christen, 1995; Schreiner, 2001; Polanco, 2005; Deubeul, 2003; Seibel, 2005).

Regulation Governance Profitability Sustainability OUTREACH Culture Socioeconomics Religiosity Competition Figure 1: Empirical research Model rEsEARCh MEthOD 3. Data The population of this study was the Rural Bank in West Sumatera Province, under conditions in 2016. There were 92 Rural Banks and 7 Islamic Rural Banks.

The sample of this study were scattered in three selected districts, consisting of Agam, Tanah Datar and Lima Puluh Kota. The total sample is 34 Rural Bank and 4 Islamic Rural Banks. **The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia** International Journal of Economic Research 173 Islamic Rural Banks.

The reason for the selection of this area is due to the similarity of socio-demographic conditions and the distribution of Rural Bank in this area is better. Primary data in this research is include the data of socio economic culture and religiosity, and obtained by indepth interview and questionnaires to account officers. Secondary data is obtained from Rural Bank's financial report.

Variables Depth of Outreach as dependent variable in this research and the proxy used is the Average Outstanding Loan. Some of the independent variables included in the regression model are: (1) Profitability, proxied by the Return on Asset (ROA). (2) Competition, proxied by the Basic Interest Rate of Credit (Irate). (3) Regulation, proxied by the Capital Adequacy Ratio (CAR).

(4) Socio economic, represented by the indicators : percentage of less-educated clients, percentage of women as clients and the percentage of customers in the main market share. (5) Organizational Culture, which includes indicators: attention to detail, orientation of results, individuals orientation, team orientation, aggressiveness, stability and innovation & risk taking.

(6) Local Culture, which refers to: involvement of religious or traditional figures in credit management, percentage of local marketing personnel and credit advisory services. (7) Religiosity, which includes indicators about shariah compliance. Analytical Method This study will estimate the determinants of the depth of outreach by using path analysis.

The equation can be specified as:  $AOL_i = b_{01} + b_{11} Profit_i + b_{21} Comp_i + b_{31} Reg_i + b_{41} Sosec_i + b_{51} Org_i + b_{61} Loc_i + b_{71} Relg_i + e_i$  where, AOL is Average Outstanding Loan, profit is profitability (proxied by Return On Asset), comp is competition (proxied by basic interest rate for loan or  $I_{rate}$ ), reg is regulation (proxied by Capital Adequacy Ratio or CAR), sosec is socio economics factors, org is organizational culture, loc is local culture and relg is religiosity.

To assess the causality model used path analysis with SEM-PLS program, with consideration SEM-PLS can run efficiently with small sample size and complex model (Hair et. al, 2013) and this program is suitable for processing causal relationship between variables with support from unstable theories. To compare the depth of outreach between Rural Banks and Islamic Rural Banks used t-test for two independent samples (Salvatore & Reagle, 2002).

$t = \frac{\bar{X}_1 - \bar{X}_2}{\sqrt{s_1^2/n_1 + s_2^2/n_2}}$  where,  $n_1$  is sample for group 1,  $n_2$  is sample for group 2,  $s_1$  = sample variance of group 1.  $s_2$  = sample variance of group 2,  $X_1$  = AOL in Rural Banks,  $X_2$  = AOL in Islamic Rural Banks.  $rEsEArcH$   $rEsULt$   
4. Path Analysis The result of path coefficient estimation test, as an evaluation of structural model (Inner Model) showed in Table 1.

Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 174 table 1 Path Analysis Path Coefficients p values Profit  $\Delta$  AOL 0.190\*\* 0.028 Reg  $\Delta$  AOL -0.368\*\*\* <0.001 Comp  $\Delta$  AOL 0.038 0.349 Sosec  $\Delta$  AOL -0.199\*\* 0.023 Org  $\Delta$  AOL -0.209\*\* 0.018 Loc  $\Delta$  AOL -0.268\*\*\* 0.004 Relg  $\Delta$  AOL 0.405\*\*\* <0.001 Average path coefficient (APC) = 0.240, P = 0.004 Average R-squared (ARS) = 0.499, P < 0.001 Average adjusted R-squared (AARS) = 0.383, P < 0.001 Tenenhaus GoF (GoF) = 0.622 Note: \*\*\*, \*\*, \* indicate significant at level 1%, 5% and 10% where, AOL is Average Outstanding Loan, profit is profitability, reg is regulation, comp is competition, sosec is socio-economics, org is organizational culture, loc is local culture and relg is religiosity.

To validate the whole model, can be applied the goodness of fit (GoF) introduced by Tenenhaus et. al., (2004). The results of this study indicate that the performance between the measurement model and the structural model has a GoF value of 0.622. WarpPLS categorizes these values in three categories:  $\geq 0.1$ ,  $\geq 0.25$  and  $\geq 0.36$  for small, medium and large categories.

This causal relationship model has Average R-squared (ARS) = 0.499. This indicates that the average of outstanding loans can be explained by the variables: Profit (Profitability), Reg (Regulation), Comp (Competition), Sosec (Socio Economic), Org (Cultural Organization), Loc (Local Culture) and Relg (Religiosity) amounted to 49.9%. The category is moderate.

To explain the effect of exogenous variables on endogenous variable with better accuracy (due to predictors in the model quite a lot), it can be guided by adjusted R-squared. This model provides an adjusted R-squared = 0.383, and this category is weak. In general, it can be concluded that the model is in the moderate category and the model predictor is good enough to explain the variance of the depth of outreach.

To analyze indicators that have criteria as a reliability indicator in constructing exogenous variables in the model, the weight indicator in the estimation of the outer model yields conclusions about some latent variable forming indicators. Variable of Sosec (social economy), constructed by indicators : percentage of less-educated clients and percentage of women as clients.

Variables Org (organizational culture), constructed by indicators: Attention to detail, Orientation team, Aggressiveness and Stability. Variable Loc (Local Culture), constructed by indicators: Non-traditional guarantees, Local people as marketing personnel and Credit advisory service. Variabel Relg (Religiosity) constructed by indicators: Financial transactions in accordance with Islamic rules, Product development is free of features that violate Islamic rules, Advocacy for customers and Community awareness and social responsibility.

Furthermore, other exogenous variables that are not latent variables are constructed with the closest proxies are: (1) ROA (Return on asset) is a proxy for profitability, (2) CAR (Capital Adequacy Ratio) is a proxy for regulation and (3) Irate (Basic Interest Rate For Loan) is a proxy for competition. **The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia** International Journal of Economic Research 175 Based on the evaluation of structural model (inner model) and measurement model (outer model), the hypothesis can be concluded as follows: 1. H1.1: Stated that profitability (proxied by ROA) negatively affect the average outstanding loan.

Output of path analysis shows that profitability positively affects average outstanding loan, with coefficient is 0.190 at 5% significance level. An increase in profitability will increase the average outstanding loan, and then lead to reduced the depth of outreach. 2. H1.2: Stated that regulation (proxied by CAR) negatively affect the Average Outstanding Loan.

Output of path analysis shows that the increasing of CAR will decrease the Average Outstanding Loan, with coefficient is - 0.368 at significance level of 1%. This finding concluded that an increase in CAR can deepen the outreach. Rural Banks with strong capital structures have a deeper outreach, cause the ability to expand into the micro sector requires strong capital structure capabilities, this is because of the high costs and risks in this segment. 3. H1.3: Stated that competition (proxied by basic interest rate for loan) affects the average outstanding loan.

The research findings show the causal relationship of these two variables is not significant. 4. H1.4: Stated that socio-economic negatively affect the average outstanding loan. The result of path analysis shows that there is negative influence between socioeconomic factor with Average Outstanding Loan, with parameter coefficient of - 0.199 at 5% significance level.

Based on outer model, it can be concluded that the higher percentage less-educated clients and women's clients served by Rural Bank, the deeper the outreach will be. 5. H1.5: Stated that organizational culture negatively affects the average outstanding loan. The result of path analysis showed that organizational culture has negative effect of - 0.209 with 5% significance level.

The increasing of organizational culture will further decrease Average Outstanding Loan. It means the improving aspects of organizational culture can deepen the outreach. The organizational culture indicators are : attention to detail, team orientation, aggressiveness and stability. 6. H1.6: Stated that the local culture negatively affects the average outstanding loan.

This finding shows that there is a negative influence between the local culture on Average Outstanding Loan. The parameter coefficient is - 0.268 at the 1% significance level. The increasing in the aspects of local culture, will decrease the average outstanding loan and will deepen the outreach. Indicator of local culture that can deepen the outreach are: non-traditional guarantees, local people as marketing personnel and credit advisory service. 7. H1.7: Stated that there is negative influence of religiosity to the average outstanding loan.

Path analysis shows religiosity positively affects the average outstanding loan with the parameter coefficient is 0.405 significant at 1% significance level. More better the religiosity is applied, the higher the AOL or the less the outreach. Based on the explanation of the hypothesis, it can be concluded that the depth of outreach in Rural Bank is influenced by several variables, namely: (1) Regulation, shown by CAR, (2) Socio-economic, Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 176 especially commitment to keep increasing: Percentage of less-educated and percentage of women as clients, (3) Organizational culture, especially for aspects such as: Attention to detail, Team Orientation, Aggressiveness and stability, (4) Local culture, especially for aspects: non-traditional guarantees, local people as marketing personnel and credit advisory. Trade-Off Analysis This section analyzes whether there is a trade-off issue between social and financial performance at the Rural Bank.

To analyze the existence of the issue, it is necessary to review the results of path analysis and formulate in the regression equation as follows:  $AOL = 0.190 \text{ Profit} - 0.368 \text{ Reg} + 0.038 \text{ Comp} - 0.199 \text{ Sosec} - 0.209 \text{ Org} - 0.268 \text{ Loc} + 0.405 \text{ Relg}$  Based on the regression equation, it can be seen that profitability (proxied by ROA) positively affects the average outstanding loan.



The higher the ROA, the higher the average outstanding loan. In other words, the better the financial performance, the less social performance. It can be concluded that the trade-off between social function and financial function exists in rural banks. There are several reasons why the implementation of social mission in Rural Banks can not be in line with their financial missions are: (1) Central Bank of Indonesia places Rural Bank as a formal MFI which recommended to serve micro sectors and community groups "less poor" or groups excluded commercial banks, but Central Bank of Indonesia does not make social functions as liability but only a recommendation.

It makes Rural Banks will always optimize market segments that enable them to control risk management and provide financial rewards. (2) The Risk Base Bank Rating contains only Capital, Asset, Management, Earning and Liquidity factors, and does not contain elements of social performance. (3) The downward trend of the depth of outreach due to increased profitability, does not mean Rural Banks ignore the social mission.

If a customer grows in his business and asks for greater credit, then this does not mean the Rural Bank ignore the social mission. However, if the rural bank starts to focus on lending with higher interest rates and reduce the less poor clients because they are financially stronger, then this can certainly be called a social mission drift. (4) Rural Banks with good financial performance generally adopt the operational management of Commercial Banks.

For reasons of professionalism, Rural Banks grow like small banks in business centers and let the people reach them as the commercial banks do. comparative Analysis The results of the independent sample t test for the two financial institutions namely Rural Bank (Conventional Rural Banks) and Islamic Rural Bank, concluded that there is no difference in AOL in both types of MFIs. The t-test value of 1,698 is only significant at the sig level. 0.183.

Although statistically no different, but because the difference in the number of samples between the two groups is very striking, this conclusion requires further analysis. Religiosity which is the only variable differentiating between Rural Bank and Islamic Rural Banks has different philosophy in its application. Religiosity in Islamic Rural Banks is a commitment in organizations, that must follow "the sharia compliance indicators", set by the National Sharia Council.

However, the application of religiosity in conventional Rural Bank is only as a local wisdom in supporting the organization's operational management. **The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia** International Journal of Economic Research 177 cONcLUsION 5. Based on the result and the discussion presented in this previous chapter, the conclusions of the findings of this study are as follows: 1.

The increasing of Capital Adequacy Ratio which become proxy for regulation, negatively affects to the average outstanding loan. It means an increase in CAR can deepen the outreach. These findings reinforce studies about the importance of regulation in expanding the MFI network and sustainability (Christen et. al, 2005; Olsen, 2010). 2.

Socio-economics is one of the non-financial variables that negatively affect average outstanding loan. This finding is a novelty in this study, highlighting several aspects of socio-economics that can deepen the outreach such as: percentage of less-educated clients and percentage of women as clients.

These findings reinforce studies about the influence of socio-economic aspects of sustainability in MFIs (Adam and Fitchet, 1992; Osotimehin, 2001; Arsyad, 2008). 3. Organizational culture (the aspects of attention to detail, team orientation, aggressiveness and stability) negatively affect the average outstanding loan or can deepen the outreach.

This finding becomes the novelty of this study by extending the study of Rana (2008) about the culture oriented management control system in the MFI. 4. Local culture negatively affects average outstanding loan. An increase of local culture (especially for indicators: non-traditional guarantees, local people as marketing personnel and credit advisory service) can deepen the outreach. The unique dimensions of local culture affecting the outreach, became novelty in this study.

Despite of that, this finding support research conducted by Deubeul (2003), Seibel (2008), Arsyad (2008) and Phlong (2009) that concluded that local culture integrated into the development of MFIs. 5. Religiosity positively affects AOL. It means the improvement of religiosity aspect does not deepen the outreach. Although initially predicted the religiosity will be able to deepen the outreach but these findings show that the relationship between these two

variables is not proven. This finding can be a preliminary research for the future study, cause the study quantified about this issue are still limited to be found. 6.

There is a trade-off between social and financial functions in rural bank. These findings reinforce the findings of Christen (2001), Olivares-Polanco (2005), and Rama et. al., (2014), which indicated the difficulty of achieving good social performance with good financial performance. 7.

There is no difference in average outstanding loan in conventional Rural Banks and Islamic Rural Banks, and it means no difference in the depth of outreach between of them. Because of the existence of an unstable theory about this, these findings require further investigation in larger cases. References Abrar, A. & Javaid, A.Y., (2014). Commercialization and Mission Drift - A Cross Country Evidence on Transformation of Microfinance Industry.

International Journal of Trade, Economics and Finance, Vol. 5, No. 1, February 2014. Aburish, D., (2013). Risk, Religion, and Islamic Microfinance. Master's Theses. Paper 66 by an authorized administrator of University of San Francisco USF Scholarship Repository. Spring 5-17-2013. Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 178 Armendariz de Aghion, B., & Jonathan Morduch., (2005).

The Economics of Microfinance. The MIT Press Cambridge, Massachusetts London, England. Al-azzam, M. & Ali, M.A., (2012). The Impact of Socioeconomic Factors and Financial Access on Microfinance Institutions., 4(4), h.61-72. Armendariz de Aghion, B., (1999). Development Banking. Journal of Development Economics 58: 83-100. Arsyad, Lincoln., (2008). Microfinance Institution: Institution, performance and Sustainability.

Publisher: CV Andi Offset Aslam, M.N., (2015). Role of Islamic Microfinance in Poverty Alleviation in Pakistan : An Empirical Approach., 4(4), h.143-152. Brau, J.C. & Woller, G.M., (2004). Microfinance: A Comprehensive Review of the Existing Literature. Journal of Entrepreneurial Finance and Business Ventures, Vol. 9, Issue 1, 2004, h. 1-26. Campion, A., (2002). "Challenges to Microfinance Commercialization", Journal of Microfinance. Vol. 4 (2), pp. 57 Chavez, R.A & C. Gonzalez-Vega.,

(1996). The Design of Successful Rural Financial Intermediaries: Evidence from Indonesia. World Development, 24(1):65-78 Chin, W.W., (1998). The Partial Least Squares Approach For Structural Equation Modelling. In G.A. Marcoulides (Ed), Modern Methods For Business Research (pp.295-336). Hillsdale, new Jersey: Lawrence Erlbaum Associates Christen R. P., (2001).

Commercialization And Mission Drift: The Transformation Of Microfinance In Latin America", CGAP Occasional Paper No. 5. Washington, DC. Coleman, B.E. & Bank, A.D., 2006. Microfinance in Northeast Thailand: Who Benefits and How Much?. World Development, Vol. 34, No. 9, h. 1612-1638, 2006 Cull, R., Demirguc-Kunt, A., & Morduch, J. 2009. Microfinance Tradeoffs: Regulation, Competition, And Financing. The Handbook of Microfinance Deubeul, Tara.F., (2003).

Banking on Culture: Microcredit as incentive for cultural conservation in Mali, on Microfinance: Perils and Prospects, Routledge Series on Economic Development, 2006, edited by Jude L Fernando. Erdmann, J. et. al., (2012). Microfinance and Culture The Impact of Microcredits on Culture in Kenya., h.1-13. Freixas, X. & Rochet, J., (2008). Microeconomics of Banking. Second Edition. The MIT Press Cambridge, Massachusetts London, England. Gakhar, K., (2013).

Financial Performance and Outreach of Microfinance Institutions : Is There a Trade- Off ? - An Empirical Study of Indian, 7(4), h.1-10. Gashayie, A., (2014). Relationship of financial Sustainability and Outreach in Ethiopian Microfinance Institutions : Empirical Evidence., Research Journal of Finance and Accounting. ISSN 2222-1697 (Paper) ISSN 2222-2847 (Online) Vol.5, No.17, 2014. Gwasi, N.D.I. & Ngambi, M.T., (2014).

Competition and Performance of Microfinance Institutions in Cameroon., 3(8), h.1-22. Hair, J., Hult, G.M., Ringle, B.M., and Sarstedt, M., (2013). A Primer on Partial Least Squares Structural Equation Model, Sage, Thousand Oaks. Hofstede, G., (1984). Culture's Consequences: International Differences In Work-Related Values. Beverly Hills, CA: Sage Publications. Hofstede, G., (2011).



Dimensionalizing Cultures: The Hofstede Model in Context Dimensionalizing Cultures : The Hofstede Model in Context., 2, h.1–26. **The Depth of Outreach in Rural Banks: An Empirical Analysis in West Sumatera Indonesia** International Journal of Economic Research 179 ISRA., (2015). Islamic Financial System: Principle and Operation. Jakarta: PT RajaGrafindo Persada. Kai Hisako., (2009).

Competition and Wide Outreach of Microfinance Institutions, Munich Personal RePEc Archive (MPRA) Paper, No. 17143. Online at <http://mpa.ub.uni-muenchen.de> Kaur, P., (2014). **Outreach and Sustainability of Microfinance Institutions in India in Pre and Post Andhra Pradesh Microfinance Crisis in Context of South Asia.**, 6(6), h.569–574. Kohls, Robert and Wederspahn, Gary., (1987).

Culture **Matters: The Peace Corps Cross-Cultural Workbook, Peace Corps Information and Collection Exchange, ISBN 0-9644472-3-1** Ledgerwood, Joanna., (1999). Microfinance Handbook: An Institutional and Financial Perspective. Washington, DC: The World Bank. Leonard, Matt., (2010). Microsave – Market-Led Solutions For Financial Services Microsave Fokus Notes No:20.,www. MicroSave.org. Letenah E., (2009).

Performance Analysis of a Sample Microfinance Institutions of Ethiopia. International NGO Journal Vol. 4 (5), 288–289. Mansori, S. Chin S.K & Meysam S., (2015). A Shariah Perspective Review on Islamic Microfinance . Asian Social Science; Vol. 11, No. 9; 2015 . ISSN 1911-2017 E-ISSN 1911-2025 Meyer, R. L., (2002), Track Record of Financial Institutions in Assisting the Poor in Asia ADB Institute Research Paper, No 49, December 2002. Millson, H.F., (2013).

The Trade-off Between Sustainability And Outreach : The Experience Of Commercial Microfinance Institutions Department of Economics Advisor : Shannon Mudd. Mobin, Mohammad Ashraful, Syed Othman Alhabshi dan Mansur., (2015). **Religiosity And Threshold Effect In Social And Financial Performance Of Microfinance Institutions: System GMM And Non-Linear Threshold** Approaches. INCEIF Malaysia.

Online at <http://mpa.ub.uni-muenchen.de/65242/>MPRA Paper No. 65242. Mohammad Baktiar Rana., (2008). Cultural Oriented Management Systems of Microfinance Institutions in Bangladesh. Mwangi, M. W., (2013). **Effect of Competition on the Loan Performance of Deposit Taking Microfinance Institutions In Kenya: A Case of Nairobi** Region.

International Journal of Social Sciences and Entrepreneurship, 1(2), 702–716. Olivares-Polanco, F., (2005), Commercializing Microfinance and Deepening Outreach: Empirical Evidence from Latin America, Journal of Microfinance, Vol. 7, h.47–69. Olsen, T.D., (2010). **New Actors in Microfinance Lending: The Role of Regulation and Competition in Latin** America, Perspectives on Global Development and Technology, Vol. 9, pp. 500–519.

Osoimehin, K.O. Carter, W.L, and Keer, R., (2001). “Determinants of Microfinance Outreach In South-Western Nigeria: An Empirical Analysis”, International Journal of Management and Business Studies, Vol. 1(1), pp. 001–007. Paxton, J, s., (2002). **Depth of Outreach and Its Relation to the Sustainability of Microfinance** Institutions., Savings and Development, Vol. 26, No.

1, pp. 69–86. Paxton, J., A., (2003). Poverty Outreach Index and its Application to Microfinance. Economics Bulletin, Vol. 9, No. 2, pp. 1–10. Polanco, F., (2013). Commercialization **Microfinance and Deepening Outreach? Empirical Evidence from Latin America.** Journal of microfinance, 7(2), 45–49. Quayes, S., (2012). Depth of Outreach and Financial Sustainability of Microfinance Institutions., Applied Economics, 44, 3421–3433.

Hesi Eka Puteri, Herri, Endrizal Ridwan and Efa Yonnedi International Journal of Economic Research 180 Ram A. et. al., (2012). Financial Inclusion: Lessons from Rural South India. Journal Social Politic. 41, 1, 183–205. Cambridge University Press Rama, P.K., Rao, M. & Ph, D., (2014). Concepts And Measures of Outreach and Sustainability in Microfinance Institutions : A comprehensive literature review., 5(21), h.41–49. Rana, M.B., (2008).

Culture Oriented Management Control Systems of Microfinance Institutions in Bangladesh Rhyne, Elisabeth., (1998). The Yin and Yang of Microfinance: Reaching the Poor and Sustainability, Microbanking Bulletin, Issue 2, pp. 6–8. Rivai, Veithzal Rivai dkk., (2012). Financial Institution Management. Jakarta: PT RajaGrafindo Publishing. Robbins. Stephen P., David A. DeCenzo, Mary Coulter and Ian Anderson.,

(2013), Fundamentals Of Management. 7th Canadian edition. Original edition published by Pearson Education, Inc., Upper Saddle River, New Jersey, USA. Copyright © 2013 Pearson Education, Inc. Robert Kohls and Gary Wederspahn., (2007). Culture Matters: The Peace Corps Cross-Cultural Workbook, Peace Corps Information and Collection Exchange, ISBN 0-9644472-3-1. Robinson, Marguerite S., (2002).

The Microfinance Revolution. Volume 2: Lessons from Indonesia. The World Bank, Washington, D.C Saleh. M.S., (2012). Religiosity in Development: A Theretical Construct of an Islamic-Based Development. International Journal of Humanities and Social Science. 2 (14), 266-274. Schreiner, Mark., (1999). Aspects of Outreach : A Framework for Discussion of the Social Benefits of Microfinance . Journal of International Development June 19.

Seibel, H.D., (2008). Islamic Microfinance in Indonesia: The Challenge of Institutional Diversity, Regulation, and Supervision. Journal of Social Issues in Southeast Asia Vol. 23, No. 1, pp. 86-1. Upchurch, A., (2005). Cost Accounting: Principles and Practice. Harlow: Financial Times/Prentice Hall. USAID, U.S. et. al., (2006). Evaluating MFI's' Social Performance : A Measurement Tool. Warthington, E.L.Jr. Wade, N.G. et.

al., (2003). The Religious Commitment Inventory-10: Development, Refinement and Validation of a Brief Scale for Research and Counseling. Journal of Counseling Psychology., 84-96. Woller, G and Schreiner, M., (2009). Poverty Lending, Financial Self-Sufficiency, and the Blended Value Approach to Reconciling the Two, Journal of International Development, Vol. 12 (2), pp. 132-146.

Wollni, M., (2001). Assessing the Poverty Outreach of Microfinance Institutions at Household and Regional Levels Case Study in Mexico. Working Paper of Institute of Rural Development. University of Goettingen, Waldweg 26, 37073 Goettingen, Germany. Yaron., (1994), What Makes Rural Finance Institutions Successful? World Bank Res. Observer, Vol. 9, h.49-70. Yunus, Muhammad., (2007). Creating World Without Poverty.

Indonesian Ed by Rani R.M. Jakarta; PT Gramedia Pustaka Utama Publishing. Zeller, M. et. al., (2003). Measuring Social Performance Of Micro- Finance Institutions: A Proposal Social performance Indicators Initiative", (CGAP) Consultative Group to Assist the Poorest. Zerai, B. & Rani, L., (2012).

Is There a Tradeoff between Outreach and Sustainability of Micro finance institutions? Evidence from Indian Microfinance Institutions (MFIs)., 4(2), pp. 90–99. Zhang, X. & Kipesha., (2013). Sustainability, Profitability and Outreach Tradeoffs: Evidences from Microfinance Institutions in East Africa. European Journal of Business and Management, 5(8), 136-142.

#### INTERNET SOURCES:

0% - Empty  
0% - <https://34003470.r.bat.bing.com/?ld=d3Eg>  
0% - <https://irp-cdn.multiscreensite.com/d26c>  
0% - <https://778802.r.bat.bing.com/?ld=d3e5kQ>  
0% - <https://www.researchgate.net/profile/Nab>  
0% - <https://www.researchgate.net/publication>  
0% - <https://778802.r.bat.bing.com/?ld=d3RT2i>  
0% - <https://www.investopedia.com/terms/c/com>  
0% - <https://abhinavjournal.com/journal/index>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <http://www.studymode.com/subjects/outcom>  
0% - <http://serialsjournals.com/articles.php?>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <http://docplayer.net/6422289-The-economi>  
0% - <https://778802.r.bat.bing.com/?ld=d3isMy>  
0% - [http://www.academia.edu/6576381/302\\_full](http://www.academia.edu/6576381/302_full)

0% - <https://link.springer.com/article/10.100>  
0% - <https://778802.r.bat.bing.com/?ld=d34QhV>  
0% - <https://778802.r.bat.bing.com/?ld=d3WMnV>  
0% - <https://www.scribd.com/document/56454413>  
0% - <https://778802.r.bat.bing.com/?ld=d3CzGY>  
0% - <http://iiste.org/Journals/index.php/RJFA>  
0% - <http://www.scirp.org/reference/Reference>  
0% - <https://scholarworks.gvsu.edu/orpc/vol2/>  
0% - <https://778802.r.bat.bing.com/?ld=d34h6s>  
0% - <https://778802.r.bat.bing.com/?ld=d3eKFG>  
0% - <http://triceratops.brynmawr.edu/dspace/b>  
0% - <https://econpapers.repec.org/RAS/pmo924>  
0% - <http://strategicjournals.com/index.php/j>  
0% - <https://778802.r.bat.bing.com/?ld=d3dsQ0>  
0% - <https://www.cambridge.org/core/journals/>  
0% - <http://actacommerci.co.za/index.php/act>  
0% - <https://778802.r.bat.bing.com/?ld=d32Z65>  
0% - <https://www.scribd.com/document/28729263>  
0% - <http://studylib.net/doc/8462556/building>  
0% - <http://hendyherijanto.blogspot.com/2017/>  
0% - <http://scholar.google.com/citations?user>  
0% - <https://778802.r.bat.bing.com/?ld=d3ic8n>  
0% - <http://www.midss.org/sites/default/files>  
0% - <http://www.loot.co.za/index/html/index34>  
0% - <http://www.academia.edu/1356617/Microfin>  
0% - <https://www.wlv.ac.uk/research/the-docto>



Plagiarism Checker X Originality Report  
**Similarity Found: 3%**

Date: Friday, June 09, 2016

Statistics: 129 words Plagiarized / 4559 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

-----

THE SOCIAL BENEFIT ANALYSIS OF ISLAMIC RURAL BANKS IN SUPPORTING FINANCIAL INCLUSION IN INDONESIA: EMPIRICAL EVIDENCE AND STRENGTHENING STRATEGIES Hesi Eka Puteri 1 & M. Arifin 2  
Abstract The development of Islamic Rural Banks in Indonesia claimed has made a major contribution in improving the development of micro real sector in rural area.

In line with Islamic banking tagline "beyond banking", the outreach of Islamic rural banks to micro real sector by channeling the productive lending, is not only for profit orientation but also social benefit oriented. This paper is concerned with the issue of the outreach - the social benefit- of Islamic Rural banks in the term of six aspects: depth, breadth, scope, worth, cost and length.

This paper gives an overview about of the social benefit of Islamic Rural Banks, the contribution of Islamic Rural Bank in creating financial inclusion and prove that financial inclusion program has actually existed before the program was popularized in Indonesia. The analysis based on the secondary data which come from the Directorate of Islamic Banking of Bank Indonesia, Financial Service Authority and the Islamic Rural Banks Annual Report in period 2006-2015.

This study reveals that the outreach-social benefit- of Islamic rural banks have already increased for four aspect: depth, breadth, scope and length. However, it has not seen a good performance for aspect worth and cost. The limitations of human resource capacity, the lack of monitoring and technology, customers moral hazard, side-streaming of fund, and the limitation of managerial business of customers are the causes of the emergence of financing problems.

The issue of efficiency and high cost of funding contributed for the poor performance of this social benefit. We discuss the implication of this study and recommend some policies. Keywords : Outreach, Social Benefits, Islamic Rural Banks, Real Sectors 1 Faculty of Islamic Economic and Business, State Institute for Islamic Studies of Bukittinggi (IAIN of Bukittinggi), West Sumatera-Indonesia.

2 Academic of Industrial Technology, Padang, West Sumatera - Indonesia Correspondence: Hesi Eka Puteri, Faculty of Islamic Economic and Business, State Institute for Islamic Studies of Bukittinggi, West Sumatera - Indonesia. E - mail: hesiekaputeri@gmail.com . Phone.081363405540 1 1. Introduction The issue of poverty is a complex problem faced by many developing countries including Indonesia. There are 27.73 million poor people in Indonesia within 2014, with the poverty rate reached 10.96% and 62.65% of them existed in rural areas.

One of the popular solutions to reduce poverty are community development, and it will be more effective for the marginalized community, especially in rural areas. The productive sectors that grow in rural areas are agriculture, commerce and small industries, and generally these sector growing in small or micro scale. The share of Small-Medium Enterprises covers 99.99% of the existing business unit in Indonesia and a market share for micro sector reached 98.77 (Central Bureau of Statistics, 2014) One of the important solution must

be considered to recover Indonesian economy is applying the concepts of Islamic economics as Islamic banking. The success of real sector depends on the establishment of the monetary sector, because access to capital is derived from the monetary sector.

The concept of Islamic banking is in line with the financial inclusion that have seized the intonal's enti in the G-20 forum since 2010. In principle, the concept of financial inclusion is a concept where there is ease of access to banking for all people. Indonesia's economic structure which is dominated by small and medium micro economy, the concept of democracy economic and the booming of Islamic economics supported the development of Islamic banking based on social justiced.

Islamic Rural Banks was the Islamic financial institutions that already exist in the application of financial inclusion it self long before the financial inclusion program spreaded. There were 163 Islamic Rural Banks with 402 branch office spread all across Indonesia in 2015. Indic"outreaorthe b to ess far he e of microfinance institutions for economic development, or at least can be a proxy to assess how far an microfinance institution has achieved its goal in providing social benefits for the poor. (Schreiner; 1999, Yaron; 1994, Yaron, Benjamin & Piprek; 1997).

Related to the achievement of the mission of social benefit, these aspects of outreach covers several aspects namely: the worth of outreach, the cost of outreach, the depth of outreach, the breadth of outreach, the length of outreach, and the scope of outreach(Schreiner et al. 1999). One dilemma faced in realizing this mission is a trade-off between the target of outreach and financial sustainability, or in other words, the target of social responsibility and financial responsibility.

Both of mission are equally important, but to maintain the financial sustainability of Microfinance Institutions need to take a few steps for these two things into balance. (Luong; 2010, Schreiner;1997 and Rao ;2014) This study is aimed to analyze an empirical evidence about the issue of the outreach - the social benefit- of Islamic Rural banks in the term of six aspects: depth, breadth, scope, worth, cost and length Furthermore this study will contributes the recommendations to strengthen the local development strategy by implementing the Islamic Rural Banks as an icon of financial inclusion in rural area. 2.

Survey of Literature The ept financialincludismeans fincer " (Sinclair, 2013). World Bank (2008) provides a definition about financial inclusion as an overall activity that aims to eliminate all forms of barrier in price or in non price barrier to access communities in using and utilizing financial service.

Financial Action Task Forceprovides the definition "nancial inclusion involves providing access to an adequate range of safe, convenient and affordable financial services to disadvantaged and other vulnerable groups, including low income, rural and undocumented persons, who have been underserved or excluded from the formal financial sector" .

2 The Central Bank of Indonesia, as the institution that is responsible for the realization of financial inclusion strengthens the monetary climate by issuing a 23 point policy which includes five aspects, namely: 1) the policy for strengthening monetary stability, 2) Policy to develop the role of banking as intermediation, 3) Policy in increasing the resilience of the banking 4) strengthening macroprudential policy and 5) strengthening the supervisory functions.

In an effort to realize the financial inclusion, Bank Indonesia has established six- pillar strategy that includes financial education, public finance facilities, mapping of financial information, policies, facilitating the intermediation and distribution channels and consumer protection (The Central Bank of Indonesia, Inclusive Finance, 2014) Islamic Rural Banks is a kind of Rural Bank operating with the concept of Islam (UU No. 10 Tahun 1998 about Banking and UUNo.21 Tahun 2008 about Islamic Banking).

In the economic empowerment of rural communities, Islamic Rural Banks comes with its primary function as a financial institution that was established to serve the Micro and Small Enterprises (SMEs). Islamic Rural Banks as intermediary institutions that have to expand the use of products in the financing and Islamic

financing in their activities is the connecting bridge between the financial sector and real sector. Islamic Rural Banks prioritize transactions with productive oriented than consumptive.

The purposes of Islamic Rural Banks Islam are 1) Improving the economic welfare of the Muslims, especially for the marginalized community located in rural areas, 2) Increasing employment opportunities, especially at the district level so that reduce urbanization and 3) Establishing Islamic interrelation (ukhuwah Islamiyah) through economic activity in order to increase of per capita income towards a better quality of life (Sumitro, 2004, p.130).

Implementation of the concept of financial inclusion in Indonesia is still quite low, because of many things such as low level of financial literacy, community income is still low and financial institutions are still few. However, with the involvement of Rural Banks, financial inclusion in Indonesia began to rise because of the flexibility offered by Rural Banks such as: 1) Rural Banks more closer to the people, especially the lower middle class, 2) Rural Banks also provides banking services which are easily accessible to the public.

3) Profit orientation taken by Rural banks are much smaller than commercial banks, so that the Rural Banks easier to attract the public, and 4) Rural Banks spread the financing to small and medium enterprises sector (SMEs) Studies on microfinance institution got the momentum in the 1980s. The issues related to sustainability, products and services, the practical management of a microfinance institution management, client segmentation and impact assessment became more attractive in the review by some researchers. Many models and frameworks then applied in the management of microfinance and its impact on the poor.

(Brau, 2004). Some literature provided an examination the impact of microcredit to the raising in productivity in various sectors and in various areas. Some Studies that tried to look deeper on how far microcredit able to touch the grass root, shows that the poor who become participants as the target client in the microcredit to be in better condition on average compared with non-client community (Yunus, 2007; Lønborg, 2014, Becchetti, 2011, Coleman, 2006).

Some literature supported the facts that the existence of rural banks have an impact in the development of rural areas. The context of the selected area in Asia have been discussed by Turvey in the case in Shaanxi and Gansu provinces in the People's Republic of China (PRC), Duy (2012) in the case in Vietnam, Selinger (2008) in the case of Bangladesh.

The outreach or social benefit can be used as an indicator of microfinance institution 's influence in economic development. The outreach-social benefit- can be used as a proxy extent to which an microfinance institution has achieved its goal in providing social benefits for the poor (Schreiner; 2001, Yaron; 1994, Yaron; Benjamin & Piprek 1997).

This indicator is divided into three sub-indicator that are the outreach of customers and staff, the outreach of 3 loans and savings/deposits. The issue of outreach or social benefit become an obstacle in the development of Microfinance Institutions. As a financial institution that is closest to the lower levels of society (grass root), microfinance institutions is regarded as the most effective institution in overcoming poverty.

One dilemma faced in realizing this mission is a trade-off between the target to increase outreach and financial sustainability or in other words for this institution to carry out social responsibility and financial responsibility at the other hand. Luong (2010), (Schreiner, 1997) and Rao (2014) are studies that tried to analyze issues related to trade off of this.

They agreed that the mission is equally important, but to maintain the financial sustainability of Microfinance Institutions require different steps for achieving balance those two things. Schreiner (1999) divided the aspect of outreach into six major aspects : worth, cost, depth, breadth, length, and scope. The worth of outreach is defined as the willingness of customers to pay for financing.

The cost of outreach refers to the costs have to pay by the customer such as interest costs / margins and other transaction costs. The depth of refers to the depth of the social gains obtained by the public. The breadth of Outreach associated with the number of clients, which are determined by the constraints of the budget, wants and needs of the community.

The length of outreach is the time frame of the supply of microfinance, which is not only measured than just profit. The scope of outreach is a type of financial contracts offered both products of funding and financing products. 3. Data and Methodology Our Data come from the Islamic Banking Report published by the Directorate of Islamic Banking of Bank Indonesia and Financial Services Authority.

The methodology applied in analyzing is a descriptive analytic approach to historical data in the last 10 years (2006-2015), by comparing data based on time cohort. This paper explain about indication financial inclusion in rural areas, and the social benefit of Islamic Rural Banks. This study also recommend the policies relating to optimization IslamiRal 's in actualizing financial inclusion. 4.

Findings The development of Islamic Rural Banks becomes one of benchmarks the existence of Islamic Banks in economic development. Empirical evidence shows a real Acceleration of sharia banking development in Indonesia, especially Islamic Rural Banks (popular as Syariah Financing Bank Rakyat in Indonesia). Unlike the Islamic Commercial Banking, Islamic Rural banks focus on developing of rural economic in Indonesia with sharia principle.

The development of Islamic Rural Bank in the future have a significant opportunity to Realize a shared vision of Islamic banking, financial inclusion or the "Bank for All". This vision is in line with Islamic banks tagline "Beyond Banking", banks that upholds social justice for all people. One proxy for assessing the contribution of microfinance institutions in the development of society is by analyzing the outreach or the social benefits obtained society.

In accordance with the purpose of its existence, is to provide services to micro and small enterprises of the poor, the best outreach is also based on how far the value of microfinance institutions were able to reach this segment. Following the approach of schreiner (1999) which divides aspect of this outreach into six major aspects of worth, cost, depth, breadth, length, and scope, analysis of social benefit of this Islamic Rural Banks in Indonesia can be seen through aspects of its social benefits. First, Depth of Outreach.

Its indicator refers to how poor people are helped by financing channeled by Islamic Rural Banks. Depth of Outreach refers to the depth of the social gains obtained by the public. In general, to measure the reach of financial services to 4 the poor from a microfinance institution using the average outstanding of the loan (Cull et al.,

2007; Mersland & Strom 2010; Hermes et al., 2011). More poorer the people who assisted increasingly within outreach. Or in other conditions, the smaller the scale of business of real sector empowered more deeper the outreach. Depth of outreach can be seen from the average outstanding financing.

The assumption that the poor or micro sectors asking for a loan in the amount of small ones, the smaller the average funding channeled the more impoverished communities are financed. Empirical evidence showed in the period of 2006-2015, Islamic Rural Bank has channeled about 57.97% of the depositor funds to the sector of SMEs. This figure does not look dominant, because Islamic Rural Banks are still playing safe by channeling financing in consumptive lending, using murabaha contract.

Nevertheless, based on the economic sector financed, show there are three main sectors financed by Islamic Rural Bank namely agriculture, forestry and agricultural facilities, restaurant and hotel trade sector and other sectors. These three sector is the leading sector dominated by micro small and medium enterprises. Its around 77.8% of the total financing extended to these sectors.



Based on the purposes of financing observed that the financing for working capital and investment on average by 63.62%, and the rest for consumption. The distribution of this funding is quite capable to illustrate that the largest portion of the financing was allocated for the main segment of Islamic Rural Banks, they are poor people and micro real sector. Second, Breadth of Outreach. This indicator showed how many poor people who can be served by microfinance.

It is associated with a number of clients, which are determined by the constraints of the budget, wants and needs of the community. In the period 2006- 2015, the number of lending clients that are serviced by Islamic Rural Bank always has increased every year, from 70.415 loan accounts in 2006 become 233.496 loan account in 2015. It means that an increasing number of customer financing over three times throughout in the last decade.

The increase is in line with the increase in branch network of Islamic rural banks and ease the establishment of Islamic Rural banks by government. In the last ten years, there is an increasing number of Islamic rural banks Banks, from 105 become 163 banks and an increase in the number of service offices by approximately 4 times. The existence of the Financial Services Authority as a socializing institution banking helps to improve literacy levels in rural communities.

Third, Scope of Outreach. It referred to the types of financial contracts offered both products of funding and financing. More diverse types of financing facilities and more suited to the needs of the community, more better the outreach of Islamic Rural Banks. The name of products tailored to the needs of the community where Islamic Rural Bank located, but with legally skim contract and in accordance with the provisions of Bank Indonesia and the National Sharia Board (DSN).

Usually lending product is channeled into various contract schemes are like murabahah, mudaraba, musharaka, greetings, istishna, ijarah, qard and multi-service. The domination murabahah contract, around 79.59% from other contract types at a financing agreement composition due to the use of this more applicable, multi-purposed and lower risks. Fourth, Worth of Outreach.

This indicator is defined as the willingness of customers to pay for financing. Outreach will be better when accompanied with the repayment ability of the community. Observations at the last 10 years shows that the ratio of NPF (Non Performing Financing) reached an average of 7,32%. It indicates that the bad financing in Islamic Rural Banks is quite high. Central Bank of Indonesia suggests this indicator at 5%.

The issue of bad financing in Islamic Rural banks has become common issues that caused by internal or external causative factors. The limitations of human resource capacity in the analysis of the feasibility of financing, the lack of monitoring and technology is often blamed to be the causes of internal financing problems in the Islamic Rural Bank.

While the issue of moral hazard customers, side streaming in using of funds, and the limited ability of customers to manage Reviews their business are an external causes of the emergence of financing problems. Fifth, Cost of Outreach. Its defined as the costs are paid by the customer as the margin rate and other transaction costs. More higher the price will be more lower the outreach.

The fee charged by Islamic Rural Bank against society is quite high when compared to other financial institutions that served microfinance. The average rate of equivalent rate of return of Islamic Rural Banks in the last ten years (2006-2015) showed an average of 19.56% for murabaha financing, 20.93% for mudharaba financing and 18.49% for musyaraka financing.

The level of the average rate of return looks much higher than the financial institution that offers microfinance. Its imply the inefficiencies in the operation and the higher of acquisition price for depositor funds. Sixth, Length of Outreach. This is the time frame of micro-finance deals, which is not only measured by profit. However profit is one proxy for measuring the length of outreach.



The higher and more stable profit, more better the outreach of financial institutions. It can be seen through the increase of Islamic Rural Banks 's profit significantly by 23.14% in the last ten-year period. One issue that arises from the activities of Islamic Rural Banks is increasing in ratio of Operating Costs Operating Income (BOPO Ratio), the ratio of operating expenses incurred to generate operating income.

The high operational cost at least the same as the operating income, will not be profitable for the Islamic Rural Bank. According to Central Bank of regulation, this limitation ratio is 90%. This ratio in Islamic Rural Bank around 88.09%, and there is the rising trend in the last ten years.

Several things that can be the causes of this increasing is the increasing in operational costs for the expanding banks, high operating cost for micro-financing feasibility analysis and the high value of Non Performing Financing (NPF) encourage for high operating costs. Increasing in office and network of Islamic Rural banks, increasing in accessibility of Small Micro Enterprises (SMEs), customer oriented banking services and social justiced concept, and also diversification of products, not necessarily able to be an indicator of financial inclusion program has been created an optimal condition in rural areas. Reinforcement on some of the things required by the Islamic Rural Banks in optimizing its function and purpose.

Some strengthening strategies needed for Indonesian context are : First; Strengthening the Regulatory Strategy. The early stages of a proper banking development is the existence of regulations that provide guidance in a proper implementation strategy for development of Islamic Rural Banks.

There should be a clear rules that support Rural Bank as a financial institution which has specific characteristics as a community bank and has a comparative advantage compared to the other Islamic financial institutions. Monetary authorities, in this case is Central Bank of Indonesia and the Financial Services Authority (OJK), actually have a development blueprint of Rural Banks.

It is focused on strengthening the capacity of the industry through the capital, sustainability of Rural Banks, increasing the range and quality of service (OJK. Booklet of Indonesian Banking 2004. Ed 1 . March 2014 p.59). However, the regulation must necessarily be given for the application of some of the amenities that encourage the development of the Islamic Rural Banks as community banks.

Regulatory limitations on some problem, sometimes make the Islamic Rural Bank not independent as a community banks, but as "a n tended Cercial 's rketiwhthRBanks ts aount. e, the Islamic Rural Banks even compete with Islamic Commercial Banks which offering sub- branches, cash offices or sales outlet in the Islamic Rural B anks's ratiar Second; Strengthening Strategy of Socialization.

Islamic Rural Bank 's socialization related to all the effort in building of public understanding about the presence of Islamic Rural Bank, this institution is more than just a village bank. Islamic banking tagline "beyond banking" built well as to IslamiBg more just"a but bank the 6 concept of social justice inside. Islamic Rural Banks declared since beginning as a community bank because of the Islamic Rural Banks is expected to have a comparative advantage which make them distinguish from commercial banks.

Islamic Rural Banks role in supporting the development of local areas (community development), for being the closest financial institution for the productive sector, especially SMEs. As a community bank, Islamic Rural Banks is a kind of financial institution that understands the characters, the business needs of the community and have the products and services that are designed according to the needs of the community around it. Third; Strengthening Competitiveness.

Some strengthening of competitiveness intended Islamic Rural Bank has competitiveness in terms of service, the level of competitive rate of margin and the professionalism in the management of banks. The Efforts to increase this competitiveness has begun intensively conducted by Bank Indonesia since 2010 which includes some of the following: a) Policy e- banking services, which are tailored to the size and complexity of the Islamic Rural Banks b) Improving of Good Corporate Governance, and c) Development of infrastructure of Islamic Rural Banks. Fourth; Strengthening The Human Resources Aspect.

Strengthening human resources in Islamic Rural Banks identical to the implementation of Good Corporate Governance. In order to improve quality and the standard of human resources in Islamic Rural Banks, Bank Indonesia has made some improvement measures such as: the provision of fit and proper test in selecting the owner and manager of Islamic Rural Banks, certification programs and facilitate the improvement of skills and knowledge through training. Once again, a classic step such as increasing in the training budget is something that must be done. 4.

**Conclusion and Recommendation** The contribution of Islamic Rural Banks in realizing financial inclusion has existed before the concept of financial inclusion become popular, since Islamic Rural Banks is a type of financial institution that has been carrying since the beginning the function as a "community bank" and exist in rural Indonesia.

The existence of Islamic Rural of course also showed great contribution in realizing this financial inclusion and the harmonization between real sector and monetary sector. Empirical evaluation of some facts about the outreach - social benefit- of Islamic Rural Bank showed the outreach of Islamic rural banks have already increased in four aspect: depth, breadth, scope and length. However, there is no a good performance for aspect worth and cost.

The limitations of human resource capacity, the lack of monitoring and technology, customers moral hazard, side-streaming of fund, and the limitation of managerial business of customers are the causes of the emergence of financing problems. The issue of efficiency and high cost of funding contributed for the poor performance of outreach.

In line with the expansion of the banking sector that is increasingly apparent, Islamic Rural Banks required the optimization efforts at various things that include strengthening the regulatory strategy, strengthening the promotional strategy, strengthening competitiveness and strengthening the aspects of human resources. Strengthening of the external and internal aspects of the Islamic Rural Banks will guarantee the implementation of reliable community banks and capable of supporting community development in rural area. 7 Reference Akhter.Waheed, Islamic Microfinance, and Poverty Alleviation; A Case of Pakistan.

Proceedings 2nd CBRC, Lahore, Pakistan. November 14, 2009 Bank Indonesia; Bank Sentral Republik Indonesia. Keuangan Inklusif; Apa Mengapa, Bagaimana & Siapa.www.bi.go.id Basri Ikhwan Abidin, Islam dan Ekonomi Pembangunan. Judul Asli: Islam and Economic Development oleh Umer Chapra (Jakarta : Gema Insani. 1989) Becchetti, Leonardo And Stefano Castriota. (2011). Does Microfinance Work as a Recovery Tool After Disasters? Evidence from the 2004 Tsunami. World DevelopmentVol.

39, No. 6, pp. 898 – 912, 2011 Beck Thorsten. Finance and Growth for Microenterprises: Evidence from Rural China. World DevelopmentVol. 67, pp. 38 – 56, 2015 Brau, James C. **Microfinance: A Comprehensive Review of the Existing Literature. Journal of Entrepreneurial Finance and Business Ventures**, Vol. 9, Issue 1, 2004, pp. 1-26 Coleman, Brett E..Microfinance in Northeast Thailand: Who Benefits and How Much?. World DevelopmentVol. 34, No. 9, pp.

1612 – 1638, 2006 Duy, Vuong Quoc, et.al. **Determinants of Household Access to Formal Credit in the Rural Areas of the Mekong Delta**, Vietnam. African and Asian Studies 11 (2012) 261-287 Gakhar , Kamlesh & Meetu. Assessing the Efficiency and Outreach of Microfinance Institutions. International Journal of Management Research, Vol. 6, No. 2, December 2015. Institute of Management Studies and Research. Maharshi Dayanand University.

Rohtak India Gonzalez,Claudio-Vega. Deepening Rural Financial Markets: Macroeconomic, Policy and Political Dimensions . resented apfrom onferen avintheWy Forw An Internation al onferon est ractiin ural ", take e Washington, D.C., on 2-4 June 2003 Lønborg, Jonas Helth and Ole Dahl Rasmussen. (2014). **Can Microfinance Reach the Poorest: Evidence from a Community-Managed Microfinance Intervention.**

World Development. Vol. 64, pp. 460 – 472, 2014 Marsuki, Pemikiran dan Strategi Memberdayakan Sektor Ekonomi UMKM di Indonesia, (Jakarta: Penerbit Mitra Wacana Media. 2006) Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3 EI) UII Yogyakarta – BI, Ekonomi Islam. Jakarta: PT RajaGrafindo Persada. Puteri, Hesi Eka. (2013). The Existence Of Sharia Micro Financial Institution As An Economic Pillar Of Social Justice: Lesson Learned From The Efforts Of Bmts Agam Madani In Agam District, West Sumatera In Revitalizing Real Sector. International Proceeding of Annual International Conference of Islamic Studies (AICIS 2013) Mataram Schreiner, Mark.

A Cost-Effectiveness Analysis of the Grameen Bank of Bangladesh. 2003. Center for Social Development. Washington University in St. Louis Selinger, Evan. Do Microcredit „Empow?? ection Grameen Debate. Hum Stud (2008) 31:27 – 41 Veithzal Rivai dan Andi Buchari. Islamic Economic. (Jakarta: PT Bumi Aksara, 2009). Yuan, Yan and Lihe XU . **Are poor able to access the informal credit market? Evidence from rural households in China.** China Economic Review.

Yunus, Muhammad, 2007, Creating World Without Poverty, Alih Bahasa: Rani R. Moediarta Jakarta: PT. Gramedia Pustaka Utama

#### INTERNET SOURCES:

0% - Empty  
0% - <https://ctb.ku.edu/en/developing-interve>  
0% - <https://www.bi.go.id/id/perbankan/keuang>  
0% - <https://778802.r.bat.bing.com/?Id=d3xB5b>  
0% - [https://en.wikipedia.org/wiki/Brisbane\\_S](https://en.wikipedia.org/wiki/Brisbane_S)  
0% - <https://www.scribd.com/document/81689841>  
0% - <http://commdocs.house.gov/committees/int>  
0% - <http://www.ncr.org.za/pdfs/Literature%20>  
0% - <http://www.science.gov/topicpages/c/chin>  
0% - <http://www.oecd.org/derec/adb/47104137.p>  
0% - <https://www.microfinancegateway.org/site>  
0% - <https://www.slideshare.net/iosrjce/micro>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://www.nar.realtor/real-estate-sett>  
0% - <https://778802.r.bat.bing.com/?Id=d3RT2i>  
0% - <http://staff.ui.ac.id/system/files/users>  
0% - <http://www.who.int/healthinfo/statistics>  
0% - <https://eur-lex.europa.eu/legal-content/>  
0% - <http://www.oecd.org/officialdocuments/pu>  
0% - <https://www.scribd.com/document/29370009>  
0% - <https://opentextbc.ca/projectmanagement/>  
0% - <https://www.justice.gov/crt/housing-case>  
0% - <http://www.tandfonline.com/doi/full/10.1>  
0% - <http://siteresources.worldbank.org/INTAF>  
0% - <https://2732349.r.bat.bing.com/?Id=d3Bap>  
0% - <https://www.federalregister.gov/document>  
0% - <http://www.islamic-banking.com/islamic-f>  
0% - <https://778802.r.bat.bing.com/?Id=d3PaBT>  
0% - <https://778802.r.bat.bing.com/?Id=d3aRpL>  
0% - <http://www5.cao.go.jp/keizai1/2006/0120m>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <http://economia.uniroma2.it/public/phdef>  
1% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <https://34003508.r.bat.bing.com/?Id=d3hf>  
0% - <https://www.researchgate.net/publication>

1% - <https://www.ejournal.iainbukittinggi.ac>.

0% - <https://www.scribd.com/document/36210152>



Plagiarism Checker X Originality Report  
**Similarity Found: 4%**

Date: Tuesday, August 09, 2016

Statistics: 235 words Plagiarized / 5701 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

-----

The Outreach of Islamic Rural Banks In Supporting Financial Inclusion In Indonesia: Emperical Evidence and Strengthening Strategies Hesi Eka Puteri 1 & M.Arifin 2 Abstract The development of Islamic Rural Banks in Indonesia claimed has made a major contribution in improving the development of micro real sector in rural area. In line with Islamic banking tagline "beyond banking", the outreach of Islamic rural banks to micro real sector by channeling productive, is more than just profit orientation but also social benefit oriented.

This paper shows the empirical evidence about the outreach - the social benefit- of Islamic Rural banks in the term of six aspects: depth, breadth, scope, worth, cost and length. This paper gives an overview about of the outreach of Islamic Rural Banks and the contribution of Islamic Rural Bank in creating financial inclusion. The analysis based on the secondary data in period 2006-2015.

This study reveals that the outreach of Islamic rural banks have already increased and more better for aspects: depth, breadth, scope and length. Furthermore, this study recommends some policies in terms of strengthening the regulatory, socialization, competitiveness and the human resources aspect. Keywords : Outreach, Social Benefits, Islamic Rural Banks, Real Sectors 1 Faculty of Islamic Economic and Business, State Institute for Islamic Studies of Bukittinggi (IAIN of Bukittinggi), West Sumatera-Indonesia.

2 Academic of Industrial Technology, Padang, West Sumatera - Indonesia Correspondence: Hesi Eka Puteri, Faculty of Islamic Economic and Business, State Institute for Islamic Studies of Bukittinggi , West Sumatera - Indonesia. E - mail: hesiekaputeri@gmail.com . Phone.081363405540 2 The Outreach of Islamic Rural Banks In Supporting Financial Inclusion In Indonesia: Emperical Evidence and Strengthening Strategies 1.

Introduction The issue of poverty is a complex problem faced by many developing countries including Indonesia. There were 27.73 million poor people in Indonesia within 2014, with the poverty rate reached 10.96% and 62.65% of them existed in rural areas. (Central Bureau of Statistics, 2014). This poverty is not only about economic limitations but also their access to basic needs and it was blamed as the result of unestablished inclusive development.

It is the condition where not all people get the benefit from the development, so there always be the group of people marginalized from the development programs. One of the popular solutions to reduce poverty is a program of community development, and it will be more effective for the marginalized community, especially in rural areas.

Central Bureau of Statistics (2014) showed that the productive sectors grow in rural areas are agriculture, commerce and small industries and generally in small-scale or micro sector. The share of SMEs sector (Small-Medium Enterprises) covers 99.99% of the existing business in Indonesia and a market share for micro sector reached 98.77. The SMEs sector represents the largest portion of the people of Indonesia.

Amounted to 6.04 million of workers exist in this micro real sector, and around 2.32 million in the small industries. Financial inclusion is basically aimed at creating harmony between these real and monetary sectors. The success of real sector depends on the establishment of the monetary sector, because access to capital is derived from the

monetary sector.

World Bank and European Commission (2008) defines financial inclusion as a holistic activity that aims to eliminate all obstacles in the form of price and non price-to-access communities in using or utilizing financial services. Classically, financial inclusion is ease of access to finance for all. In principle, the concept of financial inclusion is a concept where there is ease of access to banking for all people.

Islam has a perfect concept to develop community, which is based on the Al Quran and Hadits. Islam offer a simple system to improve the local economy that allows a stable and balanced economic development, free from the disadvantages of capitalist and socialist systems (Rivai, 2009, p.243).

One of the important solution which must be considered to recover Indonesian economy is to apply the concepts of Islamic economics such as Islamic Banking. Maybe Indonesia is not an Islamic state but economic values of Islam proved more superior in reducing poverty, justice, economic growth and the creation of national stability in many countries such as: Egypt, Sudan, Bangladesh , Pakistan, Iran, Malaysia, and Turkey.

The concept of Islamic banking is in line with the program of financial inclusion that have seizonal'sentihe G -20 forum since 2010. Strengthening the concept of Community Development through Islamic financial institutions is one solution to the acceleration of economic development, especially in rural areas.

Indonesia's economic structure which is dominated by small and medium micro economy, the concept of economy democracy and the booming of Islamic economics supported the development of Islamic banking which based on social justiced. Islamic Rural Banks was the Islamic financial institutions that already exist in the application of financial inclusion it self, long before the financial inclusion program spreaded. There were 163 Islamic Rural Banks 3 with 402 branch office spread all across Indonesia in 2015.

The existence of Islamic Rural Banks focus to save local business and banking services are pro-community. Indic“outre h “cn ustohoftheinfluencomifinanceinstuti for economic development, or at least can be a proxy to assess how far an microfinance institution has achieved its goal in providing social benefits for the poor. (Schreiner; 1999, Yaron; 1994, Yaron, Benjamin & Pipek; 1997).

Related to the achievement of the mission of social benefit, these aspects of outreach covers several aspects namely: the worth of outreach, the cost of outreach, the depth of outreach, the breadth of outreach, the length of outreach, and the scope of outreach (Schreiner et al. 1999). One dilemma faced in realizing this mission is a trade-off between the target of outreach and financial sustainability, or in other words, the target of social responsibility and financial responsibility.

Both are equally important mission, but to maintain the financial sustainability of microfinance institutions need to take a few steps for these two things into balance. (Luong; 2010, Schreiner;1997 and Rao ;2014) This study is aimed to analyze an empirical evidence about the issue of the outreach of Islamic Rural banks in the term of six aspects: depth, breadth, scope, worth, cost and length.

This study will try to identify the problems in outreach in creating the harmonization between monetary sector and real sector in local development. Furthermore this study will contributes the recommendations to strengthen the local development strategy by implementing the Islamic Rural Banks as an icon of financial inclusion in rural area. 2. Survey of Literature The ept finan on “ nce all (Sinclair, 2013).

World Bank (2008) provides a definition about financial inclusion as an overall activity that aims to eliminate all forms of barrier in price or in non price barrier to access communities in using and utilizing financial service. Financial Action Task Force provides the definition “nancial inclusion involves providing access to an adequate range of safe, convenient and affordable financial services to disadvantaged and other vulnerable groups, including low income, rural and undocumented persons, who have been underserved or excluded from the formal financial sector” Inclusive Finance is defined as the right of every individual to have full access to qualified financial services in a timely, convenient, clear and affordable as full respect for personal dignity.

Financial services are provided to all segments of society, with special attention to the poor low-income, poor productive, migrant workers, and people living in rural area "(Central Bank of Indonesia; the National Strategy for Inclusive Finance). The Central Bank of Indonesia, as the institution that is responsible for the realization of financial inclusion strengthens the monetary climate by issuing a 23 point policy which includes five aspects, namely: 1) the policy for strengthening monetary stability, 2) Policy to develop the role of banking as intermediation, 3) Policy in increasing the resilience of the banking 4) strengthening macroprudential policy and 5) strengthening the supervisory functions.

In an effort to realize the financial inclusion, Central Bank of Indonesia has established six-pillar strategy that includes financial education, public finance facilities, mapping of financial information, policies, facilitating the intermediation and distribution channels and consumer protection (The Central Bank of Indonesia, Inclusive Finance, 2014) Islamic Rural Banks is a kind of Rural Bank operating with the concept of Islam (UU No. 10 Tahun 1998 about Banking and UU No.21 Tahun 2008 about Islamic Banking).

In the economic empowerment of rural communities, Islamic Rural Banks comes with its primary 4 function as a financial institution that was established to serve the Micro and Small Enterprises (SMEs). Islamic Rural Banks as intermediary institutions that have to expand the use of products in the financing and Islamic financing in their activities, that is the connecting bridge between the financial sector and real sector. Islamic Rural Banks prioritize transactions with productive oriented than consumptive.

The purposes of Islamic Rural Banks Islam are 1) Improving the economic welfare of the Moslims, especially for the marginalized community located in rural areas, 2) Increasing employment opportunities, especially at the district level so that reduce urbanization and 3) Establishing Islamic interrelation ( ukhuwah Islamiyah) through economic activity in order to increase of per capita income towards a better quality of life (Sumitro, 2004, p.130).

Implementation of the concept of financial inclusion in Indonesia is still quite low, because of many thing such as low level of financial literacy, community income is still low and financial institutions are still few. However, with the involvement of Rural Banks, financial inclusion in Indonesia began to rise because some of the flexibility offered by Rural Banks such as: 1) Rural Banks more closer to the people, especially the lower middle class, 2) Rural Banks also provides banking services which are easily accessible to the public.

3) Profit orientation taken by Rural banks are much smaller than commercial banks, so that the Rural Banks easier to attract the public, and 4) Rural Banks spread the financing to small and medium enterprises sector (SMEs) Studies on microfinance institution got the momentum in the 1980s. The issues related to sustainability, products and services, the practical management of a microfinance institution management, client segmentation and impact assessment became more attractive in the review by some researchers. Many models and frameworks then applied in the management of microfinance and its impact on the poor.

(Brau, 2004). Some literature provided an examination the impact of microcredit to the raising in productivity in various sectors and in various areas. Some Studies that tried to look deeper on how far microcredit able to touch the grass root, shows that the poor who become participants as the target client in the microcredit to be in better condition on average compared with non-client community (Yunus, 2007; Lønborg, 2014, Becchetti, 2011, Coleman, 2006).

Some literature supported the facts that the existence of rural banks have an impact in the development of rural areas. The context of the selected area in Asia have been discussed by Turvey in the case in Shaanxi and Gansu provinces in the People's Republic of China (PRC), Duy (2012) in the case in Vietnam, Selinger (2008) in the case of Bangladesh.

The issue of financial inclusion is becoming increasingly attracting many people to be researched when the world is shaken by Nobel acquisition by Muhammad Yunus from Bangladesh, which is popular with the Grameen Bank program, which helped to empower millions of poor women in Bangladesh through microcredit. (Yunus, 2007). Although in the case of Bangladesh, the banking institutions that exist are not a kind of formal Islamic banking

institutions, this fact is quite astonishing the world. The phenomenon could change the community perspective about the mistaken assumption that making deal with banking or obtaining capital is really hard.

Studies on microfinance institution got the momentum in the 1980s. The issues related to sustainability, products and services, the practical management of a microfinance institution management, client segmentation and impact assessment became more attractive in the review by some researchers. Many models and frameworks then applied in the management of microfinance and its impact on the poor.

Fadun (2014) examined the financial inclusion as a tool for alleviating poverty and redistributing income in developing countries, with special reference to Nigeria. Some research revealed that there were a real differences in the impact of the distribution of micro-financing to farmers and micro entrepreneurs compared to the condition without micro-finance (Sarmiento, 2013; Akudugu, 2012; Akram, 2013; Beck, 2015).

The outreach can be used as an indicator of microfinance institutions influence in economic development and it can be a proxy extent to which an microfinance institution has achieved its goal in providing social benefits for the poor (Schreiner; 2001, Yaron; 1994, Yaron; Benjamin & Piprek 1997). This indicator is divided into three sub-indicator that are the outreach of customers and staff, the outreach of loans and savings/deposits.

The issue of outreach or social benefit become an obstacle in the development of Microfinance Institutions. As a financial institution that is closest to the lower levels of society (grass root), microfinance institutions is regarded as the most effective institution in overcoming poverty.

One dilemma faced in realizing this mission is a trade-off between the target to increase outreach and financial sustainability or in other words for this institution to carry out social responsibility and financial responsibility at the other hand. Luong (2010), (Schreiner, 1997) and Rao (2014) are studies that tried to analyze issues related to trade off of this.

They agreed that the mission is equally important, but to maintain the financial sustainability of Microfinance Institutions require different steps for achieving balance those two things. Schreiner (1999) divided the aspect of outreach into six major aspects : worth, cost, depth, breadth, length, and scope. The worth of outreach is defined as the willingness of customers to pay for financing.

The cost of outreach refers to the costs have to pay by the customer such as interest costs / margins and other transaction costs. The depth of outreach refers to the depth of the social gains obtained by the public. The breadth of outreach associated with the number of clients, which are determined by the constraints of the budget, wants and needs of the community.

The length of outreach is the time frame of the supply of microfinance, which is not only measured than just profit. The scope of outreach is a type of financial contracts offered both products of funding and financing products. 3. Data and Methodology Our Data come from the Islamic Banking Report published by the Central Bank of Indonesia and Financial Services Authority.

The methodology applied in analyzing is a descriptive analytic approach to historical data in the last 10 years (2006-2015), by comparing data based on time cohort. This research is going to explain about indication financial inclusion in rural areas, and the outreach of Islamic Rural Banks. This study also recommend the policies relating to optimalization of Islamiural role in actualiz financial inclusion. 4.

Findings The development of Islamic Rural Banks becomes one of benchmarks for the existence of Islamic Banks in economic development. Empirical evidence shows a real acceleration of sharia banking development in Indonesia, especially Islamic Rural Banks (popular as Bank Pembiayaan Rakyat Syariah in Indonesia). Unlike the Islamic Commercial Banking, Islamic Rural banks focus on developing of rural economic in Indonesia with sharia principle.

The development of Islamic Rural Bank in the future have a significant opportunity to realize a shared vision of Islamic banking, financial inclusion or the "Bank for All". This vision is in line with Islamic banks tagline "Beyond Banking",



banks that upholds social justice for all people. 6 One proxy for assessing the contribution of microfinance institutions in the development of society is applied by analyzing the outreach or the social benefits obtained society.

In accordance with the purpose of its existence, that is providing the banking services to micro and small enterprises of the poor, the best outreach is also based on how far the value of microfinance institutions were able to reach this segment. Table 1.1 show the main indicators of outreach of Islamic Rural Banks in Indonesia in the last ten years.  
Table.1.1

Indicators Outreach of Islamic Rural Banks Year Composition of Financing For SMEs (%) Number of Lending Account (unit) Ratio Non Performing Financing (%) composition of murabahah contract (%) The equivalent rate of return (%) Revenue of IRBs (million IDR) 2006 61 .75 70 415 8 .30 82 .15 18 .75 142364 2007 64 .60 110 415 8 .11 81 .01 20 .30 186 295 2008 52 .31 115 050 8 .38 80 .51 19 .56 267 795 2009 52 .50 131258 7 .03 80 .02 19 .22 347 193 2010 54 .16 148 997 6 .50 78 .70 20 .07 441823 2011 57 .82 170 098 6 .11 80 .51 19 .44 442204 2012 58 .54 211385 6 .15 80 .33 23.19 593 366 2013 59 .10 215 761 6 .50 79 .99 18 .27 753 272 2014 60 .06 227 517 7 .89 79 .23 18 .51 796 943 2015 58 .83 233496 8 .20 77 .91 18 .28 874 261 Source: Statistics of Syariah Banking ,Central Bank of Indonesia and Financial Services Authority, data processed Following the approach of schreiner (1999) which divides aspect of this outreach into six major which covering aspects of worth, cost, depth, breadth, length, and scope, the analysis of outreach of Islamic Rural Banks in Indonesia can be analyzed as follows : First, Depth of Outreach.

Its indicator refers to how poor people are helped by financing channeled by Islamic Rural Banks. Depth of Outreach refers to the depth of the social gains obtained by the public. In general, to measure the reach of financial services to the poor from a microfinance institution using the average outstanding of the loan (Cull et al.,

2007; Mersland & Strom 2010; Hermes et al., 2011). More poor people who assisted increasingly within outreach. Or in other conditions, the smaller the scale of business of real sector empowered more deeper the outreach. Depth of outreach in Islamic Rural Banks can be seen from the average outstanding financing.

The assumption that the poor or micro sectors asking for a loan in the amount of small ones, so that the smaller the average funding channeled more impoverished communities are financed. Empirical evidence shows that in the period of 2006-2015, Islamic Rural Bank has channeled around 57.97% of the depositor funds to the sector of SMEs.

This figure does not look dominant, because Islamic Rural Banks are still playing safe by channeling financing in consumptive lending, using murabaha contract. Nevertheless, based on the economic sector financed, show there are three main sectors financed by Islamic Rural Bank namely agriculture, forestry and agricultural facilities, restaurant and hotel trade sector and other sectors. These three sector is the leading sector 7 which dominated by micro small and medium enterprises.

Its around 77.8% of the total financing extended to these sectors. Based on the purposes of financing observed that the financing for working capital and investment on average by 63.62%, and the rest for consumption. The distribution of this funding is quite capable to illustrates that the largest portion of the financing was allocated for the main segment of Islamic Rural Banks, they are poor people and micro real sector. Second, Breadth of Outreach. This indicator showed how many poor people who can be served by microfinance.

It is associated with a number of clients, which are determined by the constraints of the budget, wants and needs of the community. In the period 2006- 2015, the number of financing 's ents are viced y c uralBank ys increased every year, from 70.415 loan accounts in 2006 become 233.496 loan account in 2015. It means that an increasing number of customer financing over three times throughout in the last decade.

The increase is in line with the increase in branch network of Islamic rural banks and ease the establishment of Islamic Rural banks by government. In the last ten years, there is an increasing number of Islamic Rural Banks, from 105 become 163 banks and an increase in the number of service offices by approximately 4 times. Observed that the growth of network office of Islamic Rural Banks by 78.67% per year at the last 5 years.

Rapid growth in the number of Islamic Rural Banks also triggered by converting some conventional Rural Banks (BPR)

become to Islamic Rural Banks which run with the concept of Islam. The existence of the Financial Services Authority as a socializing institution banking helps to improve literacy levels in rural communities. Third, Scope of Outreach. It referred to the types of financial contracts offered both products of funding and financing.

More diverse types of financing facilities and more suited to the needs of the community, more better the outreach of Islamic Rural Banks. The name of products tailored to the needs of the community where Islamic Rural Bank located, but with legally skim contract and in accordance with the provisions of Central Bank of Indonesia and the National Sharia Board (DSN).

Usually lending product is channeled into various contract schemes such as murabahah, mudaraba, musharaka, greetings, istishna, ijarah, qard and multi-service. The domination murabaha contract, around 79.59% from other contract types at a financing agreement composition due to the use of this more applicable, multi-purposed and lower risks.

Eventhough the contract type more dominant is murabahah, the value of FDR (Financing to Deposit Ratio), observed the average is 124,99% at the last 5 years. The highest one is 128, 47% in 2010. Its is implies that the intermediation function of Islamic Rural Banks is quite optimal, because it exceeds of 100%. A large portion for working capital also implied that the function of these institution is quite optimal.

These Islamic Rural Banking is really intense in empowering the real sectors. The financing is channeled to productive purposes, as working capital. It is really in line with the function of Islamic Rural Banks as the intermediary institution between monetary sector and real sector. The target of Islamic Rural banks is the layer of community in poor-productive but marginalized economically.

It indicates that the financial inclusion program is running well by Islamic Rural Banks. Fourth, Worth of Outreach. This indicator is defined as the willingness of customers to pay for financing. Outreach will be better when accompanied with the repayment ability of the community. Observations at the last 10 years shows that the ratio of NPF (Non Performing Financing) reached an average of 7,32%.

It indicates that the bad financing in Islamic Rural Banks is quite high. Central Bank of Indonesia suggests this indicator at level 5% or lower. The issue of bad financing in Islamics Rural banks has become common issues that caused by 8 internal or external causative factors. The limitations of human resource capacity in the analysis of the feasibility of financing, the lack of monitoring and technology is often blamed to be the causes of internal financing problems in the Islamic Rural Bank.

While the issue of moral hazard customers, side streaming in using of funds, and the limited ability of customers to manage reviews their business are an external causes of the emergence of financing problems. Fifth, Cost of Outreach. Its defined as the costs that are paid by the customer as the margin rate and other transaction costs. More higher the price will be more lower the outreach.

The fee charged by Islamic Rural Bank against society is quite high when compared to other financial institutions that served microfinance. The average of equivalent rate of return of Islamic Rural Banks in the last ten years (2006-2015) showed around 19.56% for murabaha financing, 20.93% for mudharaba financing and 18.49% for musyaraka financing.

The level of the average rate of return looks much higher than the financial institution that offers microfinance. Its imply the inefficiencies in the operation and the higher of acquisition price for depositor funds. Sixth, Length of Outreach. This is the time frame of micro-finance deals, which is not only measured by profit. However profit is one proxy for measuring the length of outreach.

The higher and more stable profit, more better the outreach of financial institutions. It can be seen through the increase of Islamic Ru ral 's total revenue significantly by 23.14% in the last ten year. One issue that arises from the activities of Islamic Rural Banks is increasing in ratio of Operating Costs Operating Income (BOPO Ratio), the ratio of operating expenses incurred to generate operating income.

The high operational cost at least the same as the operating income, will not be profitable for the Islamic Rural Bank. According to Central Bank of regulation, this limitation ratio is 90%. This ratio in Islamic Rural Banks around 88.09%, and there is the rising trend in the last ten years.

Several things that can be the causes of the increasing in this ratio are increasing in operational costs for the expanding banks, high operating cost for micro-financing feasibility analysis and the high value of Non Performing Financing (NPF) encourage for high operating costs. Increasing of the office and network of Islamic Rural banks, increasing of the accessibility of Small Micro Enterprises (SMEs), the customer oriented banking services and the social justiced concept, and also the diversification of products, not necessarily able to be an indicator of financial inclusion program has been created at optimal condition in rural areas. Reinforcement in some of the things required by the Islamic Rural Banks in optimizing its function and purpose.

Some strengthening strategies needed for Indonesian context, its covering : First; Strengthening the Regulatory Strategy. The early stages of a proper banking development is the existence of regulations that provide guidance in a proper implementation strategy for development of Islamic Rural Banks.

There should be a clear rules that support Rural Bank as a financial institution which has specific characteristics as a community bank and has a comparative advantage compared to the other Islamic financial institutions. Monetary authorities, in this case is Central Bank of Indonesia and the Financial Services Authority, actually have a development blueprint of Rural Banks.

It is focused on strengthening the capacity of the industry through the capital, sustainability of Rural Banks, increasing the coverage area and quality of service (OJK. Booklet of Indonesian Banking 2004. Ed 1 . March 2014 p.59). However, the regulation must necessarily be given for the application of some of the amenities that encourage the development of the Islamic Rural Banks as community banks.

Regulatory limitations on some problem, sometimes make the Islamic Rural Banks not independent as a community banks, but as "the exagent" of 9 Cercial 's rketiwthRBanks ts aount. e, the Islamic Rural Banks even compete with Islamic Commercial Banks which offering sub- branches, cash offices osales outln the amiural Banksatia. Second; Strengthening Strategy of Socialization.

Islamic Rural Bank 's socialization related to all the effort in building of public understanding about the presence of Islamic Rural Bank, this institution is more than just a village bank. Islamic bank 's tagline "beyond banking" built well as effotopresentIslamiBankin just"a ank'but bwith the concept of social justice. Islamic Rural Banks declared since beginning as a community bank because of the Islamic Rural Banks is expected to have a comparative advantage which make them distinguish from commercial banks.

Islamic Rural Banks role in supporting the development of local areas, for being the closest financial institution for the productive sector, especially SMEs. As a community bank, Islamic Rural Banks is a kind of financial institution that understands the characters, the business needs of the community and have the products and services that are designed according to the needs of the community around it.

Islamic Rural Banks need a kind of synergy between the commercial banks with the Islamic Rural Banks which manage the pooling of funds, to overcome liquidity difficulties, doing linkage programs, providing technical assistance in information technology development, product development, training, and services payment systems and facilitating Islamic Rural Banks in finding other funding sources.

Assuming that the system of cooperation is running well, of course the Islamic Rural Banks will be more competitive and develop according to its function as a community bank. Third; Strengthening Competitiveness. Some strengthening of the competitiveness that intended are Islamic Rural Bank has competitiveness in terms of service, the level of competitive rate of margin and the professionalism in the management of banks.

The efforts to increase this competitiveness has begun intensively conducted by Central Bank of Indonesia since 2010

which includes some of the following: a) Policy e-banking services, which are tailored to the size and complexity of the Islamic Rural Banks b) Improving of Good Corporate Governance, and c) Development of infrastructure of Islamic Rural Banks. Fourth; Strengthening the aspect of human resources.

Strengthening human resources in Islamic Rural Banks identical to the implementation of Good Corporate Governance. In order to improve quality and the standard of human resources in Islamic Rural Banks, Central Bank of Indonesia has made some improvement measures such as: the provision of fit and proper test in selecting the owner and manager of Islamic Rural Banks, certification programs and facilitate the improvement of skills and knowledge through training. Once again, a classic step such as increasing in the training budget is something that must be done.

Observed that average in increasing of the budget for education and training is 25,3% per year at the last 5 years. Training for human resources required an intensive attention from the owner and manager of Islamic Rural Banks, because of the operational risks faced by Islamic Rural Bank is different from commercial banks. Islamic Rural Banks manage many small financing that having unique mechanisms and having high risk . 4.

Conclusion and Recommendation The contribution of Islamic Rural Banks in realizing financial inclusion has existed before the concept of financial inclusion become popular, since Islamic Rural Banks is a type of financial institution that has been carrying the function as a "community bank" and exist in rural Indonesia. Empirical evaluation of some facts about the outreach of Islamic Rural Bank showed the outreach of Islamic rural banks have already increased in four aspect: depth, 10 breadth, scope and length. However, not seen a good performance for aspect of worth and cost.

The limitations of human resource capacity, the lack of monitoring and technology, customers moral hazard, side streaming of fund, and the limitation of managerial business of customers are the causes of the emergence of financing problems. The issue of efficiency and high cost of funding also contributed for the poor performance of outreach.

In line with the expansion of the banking sector that is increasingly apparent, Islamic Rural Banks require the optimization efforts at various things that include strengthening the regulatory strategy, strengthening the promotional strategy, strengthening competitiveness and strengthening the aspects of human resources. Strengthening of the external and internal aspects of the Islamic Rural Banks will guarantee the implementation of reliable community banks and capable of supporting community development in rural area. Reference Akhter.Waheed, Islamic Microfinance, and Poverty Alleviation; A Case of Pakistan. Proceedings 2nd CBRC, Lahore, Pakistan.

November 14, 2009 Akram, Waqar, et al. (2013). **Does Agriculture Credit Affect Production Efficiency? Frontier Production Function Approach** . Pakistan Economic and Social Review. Volume 51, No. 2 (Winter 2013), pp. 179-190 Akudugu. M. A, (School of Agriculture, Policy and Development, University of Reading, United Kingdom).

Estimation of the Determinants of Credit Demand by Farmers and by Banks Ghana's East . Published: Asian Economic and Social Society. ISSN (P): 2304-1455, ISSN (E): 2224-4433 Volume 2 No. 2 June 2012 Bank Indonesia; Bank Sentral Republik Indonesia. Keuangan Inklusif, Apa Mengapa, Bagaimana & Siapa.www.bi.go.id Basri Ikhwan Abidin, Islam dan Ekonomi Pembangunan. Judul Asli: Islam and Economic Development oleh Umer Chapra (Jakarta : Gema Insani.

1989) Becchetti, Leonardo And Stefano Castriota. (2011). Does Microfinance Work as a Recovery Tool After Disasters? Evidence from the 2004 Tsunami. World DevelopmentVol. 39, No. 6, pp. 898 – 912, 2011 Beck Thorsten. Finance and Growth for Microenterprises: Evidence from Rural China. World DevelopmentVol. 67, pp. 38 – 56, 2015 Beck, Thorsten. Finance, Inequality And The Poor. J Econ Growth (2007) 12:27 – 49 Brau, James C.

Microfinance: **A Comprehensive Review of the Existing Literature. Journal of Entrepreneurial Finance and Business Ventures**, Vol. 9, Issue 1, 2004, pp. 1-26 Coleman, Brett E..Microfinance in Northeast Thailand: Who Benefits and How Much?. World DevelopmentVol. 34, No. 9, pp. 1612 – 1638, 2006 Duy, Vuong Quoc, et.al. **Determinants of Household Access to Formal Credit in the Rural Areas of the Mekong Delta**, Vietnam.

African and Asian Studies 11 (2012) 261-287 Gakhar , Kamlesh & Meetu. Assessing the Efficiency and Outreach of Microfinance Institutions. International Journal of Management Research, Vol. 6, No. 2, December 2015. Institute of Management Studies and Research. Maharshi Dayanand University. Rohtak India Gonzalez,Claudio-Vega. Deepening Rural Financial Markets: Macroeconomic, Policy and Political Dimensions .

resented apfrom onferen avintheWy Forw An rnatiCence BPces RFinanceto placin Washington, D.C., on 2-4 June 2003 11 Lønborg, Jonas Helth and Ole Dahl Rasmussen. (2014). **Can Microfinance Reach the Poorest: Evidence from a Community-Managed Microfinance Intervention.** World Development.Vol. 64, pp. 460 – 472, 2014 Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3 EI) Ull Jogyakarta – BI, Ekonomi Islam.Jakarta: PT RajaGrafindo Persada. Puteri, Hesi Eka. (2013).

The Existence Of Sharia Micro Financial Institution As An Economic Pillar Of Social Justice: Lesson Learned From The Efforts Of Bmts Agam Madani In Agam District, West Sumatera In Revitalizing Real Sector. International Proceeding of Annual International Conference of Isalamic Studies (AICIS 2013) Mataram Sarmiento, Jon Marx P. et al.

Does **Access to Microfinance Improve Farm Production? Evidence from Rice Farmers in San Francisco, Agusan del Sur,** Philippines. Asian Journal of Agriculture and Rural Development, 3(7) 2013: 469-476 Schreiner , Mark. A Cost-Effectiveness Analysis of the Grameen Bank of Bangladesh. 2003. Center for Social Development. Washington University in St. Louis Selinger,Evan. Does crocredit,,,,Empow?? ection Grameen Debate.

Hum Stud (2008) 31:27 – 41 Veithzal Rivai dan Andi Buchari. Islamic Economic. (Jakarta: PT Bumi Aksara, 2009). Warkum Sumitro. Asas-asas Perbankan Islam dan Lembaga-Lembaga Terkait. Jakarta: PT RajaGrafindo Persada. 2004.h130 Yuan, Yan and Lihe XU . **Are poor able to access the informal credit market? Evidence from rural households in** China. China Economic Review.

Yunus,Muhammad , 2007, Creating World Without Poverty, Alih Bahasa: Rani R.Moediarta Jakarta: PT. Gramedia Pustaka Utama

#### INTERNET SOURCES:

0% - Empty  
0% - <https://www.ukessays.com/essays/economic>  
0% - <https://openknowledge.worldbank.org/bits>  
0% - <http://azgaralimd.blogspot.my/2013/01/ma>  
0% - <https://778802.r.bat.bing.com/?ld=d3SPTV>  
0% - <https://www.researchgate.net/profile/Vuk>  
0% - <http://www.auburn.edu/~gadzeat/macro-var>  
0% - <https://www.scribd.com/document/36948117>  
0% - <https://play.google.com/store/books/coll>  
0% - <http://www.islamic-banking.com/islamic-f>  
0% - <https://ctb.ku.edu/en/developing-interve>  
0% - <https://www.scribd.com/document/13903046>  
0% - <http://www.academia.edu/7305517/Microcre>  
0% - <https://www.slideshare.net/RobSentseBc/m>  
0% - <https://www.bi.go.id/id/perbankan/keuang>  
0% - <https://www.bi.go.id/id/perbankan/keuang>  
0% - <https://www.linkedin.com/pulse/world-dev>  
0% - <https://www2.deloitte.com/content/dam/De>  
0% - <https://elibrary.worldbank.org/doi/full/>  
0% - <https://www.scribd.com/document/25172614>  
0% - <https://www.bis.org/review/r090918b.pdf>  
0% - [https://www2.gwu.edu/~iits/Sustainable\\_T](https://www2.gwu.edu/~iits/Sustainable_T)  
0% - <https://778802.r.bat.bing.com/?ld=d3xB5b>  
0% - [https://en.wikipedia.org/wiki/Brisbane\\_S](https://en.wikipedia.org/wiki/Brisbane_S)

0% - <https://www.scribd.com/document/81689841>  
0% - <http://commdocs.house.gov/committees/int>  
0% - <http://www.ncr.org.za/pdfs/Literature%20>  
0% - <http://www.science.gov/topicpages/c/chin>  
0% - <http://www.oecd.org/derec/adb/47104137.p>  
0% - <https://www.scribd.com/document/51037793>  
0% - [https://www.revolvy.com/topic/List%20of%](https://www.revolvy.com/topic/List%20of%20)  
0% - <http://www.econ.yale.edu/~cru2/pdf/insti>  
0% - <https://www.scribd.com/document/81689841>  
0% - <http://www.savap.org.pk/journals/ARInt/>  
0% - <https://www.scribd.com/document/12464749>  
0% - <https://www.microfinancegateway.org/site>  
0% - <https://www.slideshare.net/iosrjce/micro>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <https://www.nar.realtor/real-estate-sett>  
0% - <https://778802.r.bat.bing.com/?ld=d3RT2i>  
0% - <http://independent.academia.edu/IqbalTho>  
0% - <https://islamicmarkets.com/publications/>  
0% - <http://staff.ui.ac.id/system/files/users>  
0% - <https://en.m.wikipedia.org/wiki/Corporat>  
0% - <http://www.who.int/healthinfo/statistics>  
0% - <https://link.springer.com/article/10.100>  
0% - [https://en.wikibooks.org/wiki/US\\_History](https://en.wikibooks.org/wiki/US_History)  
0% - <https://eur-lex.europa.eu/legal-content/>  
0% - <http://www.oecd.org/officialdocuments/pu>  
0% - <https://www.scribd.com/document/29370009>  
0% - <https://opentextbc.ca/projectmanagement/>  
0% - <https://www.scribd.com/document/26596458>  
0% - <https://www.justice.gov/crt/housing-case>  
0% - <https://id.linkedin.com/in/rifki-ismal-1>  
0% - <https://www.sciencedirect.com/science/ar>  
0% - <http://www.tandfonline.com/doi/full/10.1>  
0% - <http://siteresources.worldbank.org/INTAF>  
0% - <https://2732349.r.bat.bing.com/?ld=d3Bap>  
0% - <https://www.federalregister.gov/document>  
0% - <http://www.islamic-banking.com/islamic-f>  
0% - <https://en.wikipedia.org/wiki/Monetary>  
0% - <https://42071519.r.bat.bing.com/?ld=d3yi>  
0% - <https://778802.r.bat.bing.com/?ld=d3PaBT>  
0% - <http://webarchive.nationalarchives.gov.u>  
0% - <https://www.scribd.com/document/23577876>  
0% - <https://www.scribd.com/document/19161704>  
0% - [https://en.wikipedia.org/wiki/Islamic\\_ba](https://en.wikipedia.org/wiki/Islamic_ba)  
0% - <http://unesdoc.unesco.org/images/0016/00>  
0% - <https://www.bi.go.id/en/publikasi/lapora>  
0% - [http://www.academia.edu/4417389/Risk\\_Bas](http://www.academia.edu/4417389/Risk_Bas)  
0% - <https://778802.r.bat.bing.com/?ld=d3aRpL>  
0% - <https://www.scribd.com/document/34181409>  
0% - <https://islamicmarkets.com/education/iss>  
0% - <https://www.scribd.com/document/11432979>  
0% - <https://www.extension.iastate.edu/agdm/w>  
0% - <https://www.state.gov/j/inl/rls/nrcrpt/2>  
0% - <http://www5.cao.go.jp/keizai1/2006/0120m>  
0% - [http://www.academia.edu/6956120/Does\\_Agr](http://www.academia.edu/6956120/Does_Agr)

0% - <https://uk.linkedin.com/in/amir-kassam-9>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <http://scholar.unand.ac.id/30786/32/DAFT>  
0% - <http://economia.uniroma2.it/public/phdef>  
0% - <https://778802.r.bat.bing.com/?ld=d39Wyo>  
0% - <https://www.deepdyve.com/lp/brill/determ>  
0% - [https://778802.r.bat.bing.com/?ld=d3\\_Pmr](https://778802.r.bat.bing.com/?ld=d3_Pmr)  
0% - <https://778802.r.bat.bing.com/?ld=d3sBtw>  
0% - <https://damngoodpepper.com/pp/data/Bangl>  
0% - <https://econpapers.repec.org/RAS/pyu114>.





Plagiarism Checker X Originality Report  
**Similarity Found: 10%**

Date: Thursday, April 09, 2015

Statistics: 951 words Plagiarized / 9130 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

---

19 Kontribusi BPRS Merealisasi Financial Inclusion dalam Penguatan Ekonomi Lokal: Evaluasi Penguatan Strategi Hesi Eka Puteri Fakultas Ekonomi dan Bisnis Islam IAIN Bukittinggi e-mail: hesiekaputeri7@gmail.com Diterima: 22 Mei 2015 Direvisi : 29 Juni 2015 Diterbitkan: 1 Juli 2015 Abstract Islamic R banking which conducts finance and loan especially in r area.

This monetary institution focuses to main function as a bank which gives the service to small and micro enterprises and based on Islamic principles in their operational system. By providing the fund to productive sectors, the economics will be tough and more competiitural banting financial inclusion -a concee each person has a full access to monetary service, with competitive cost, convenience and prestige- the contribution of these community banks haeally existed.

On the other hand, the optimalization ofocess constraints to many things that covers interand nal oblem. finding esearrsome to ove rofcommunity in supporfinancial in ural ea, as: rcement rstrategsocialization's y, strategesoury. Keyword: Islamic Rural Banking, Finansial Inclusion, Local Ekonomic Abstrak Islamic Rural Banking (populer digunakan sebagai BPRS di Indonesia) adalah jenis perbankan yang melakukan pembiayaan dan pinjaman terutama di daerah pedesaan.

Lembaga keuangan ini berfokus pada fungsi utama sebagai bank yang memberikan layanan untuk usaha kecil dan mikro dan berdasarkan prinsip-prinsip Islam dalam sistem operasional mereka. Dengan memberikan dana ke sektor produktif, ekonomi akan sulit dan lebih kompetitif. Itu sebabnya, BPR ini juga disebut "Bank masyarakat". Dalam mendukung inklusi keuangan, konsep di mana setiap orang memiliki akses penuh ke layanan keuangan, dengan biaya yang kompetitif, kemudahan dan prestige- kontribusi bank komunitas ini telah benar-benar ada. Di sisi lain, optimalisasi kontribusi ini kendala proses untuk banyak hal yang mencakup masalah internal dan eksternal.

Temuan penelitian merekomendasikan beberapa strategi untuk meningkatkan peran bank masyarakat dalam mendukung inklusi keuangan di daerah pedesaan, seperti: penguatan dalam strategi regulasi, strategi sosialisasi, strategi persaingan dan strategi sumber daya manusia. Kata Kunci: BPRS, Finansial Inclusion, Ekonomi Lokal Latar Belakang Persoalan kemiskinan merupakan persoalan kompleks yang dihadapi oleh berba- gai negara berkembang termasuk Indonesia. Teramati Data BPS untuk tahun 2013 menun - jukkan 28,07 juta orang penduduk miskin di Indonesia dengan tingkat kemiskinan mencapai 11,37%.



Persoalan kemiskinan ini bukan hanya keterbatasan ekonomi masyarakat namun melingkupi akses mereka terhadap kebutuhan dasar. Bappenas mendefinisikan kemiskinan ini sebagai sebuah kondisi di mana seseorang atau sekelompok orang, laki-laki dan perempuan, tidak terpenuhi hak-hak dasarnya untuk mempertahankan dan mengembangkan kehidupan yang bermartabat.

Hak-hak dasar yang diakui secara umum meliputi terpenuhinya kebutuhan pangan, kesehatan, pendidikan, pekerjaan, perumahan, air bersih, pertanahan, sumberdaya alam, dan lingkungan hidup, rasa aman dari perlakuan atau ancaman tindak kekerasan dan hak untuk berpartisipasi dalam kehidupan sosial-politik, baik bagi perempuan maupun laki-laki. Community Development merupakan salah satu solusi masalah kemiskinan yang banyak diaplikasikan di banyak negara.

Secara umum community development didefinisikan sebagai kegiatan pengembangan masyarakat yang diarahkan untuk memperbesar akses masyarakat untuk mencapai kondisi sosial-ekonomi-budaya yang lebih baik apabila dibandingkan dengan sebelumnya. Sehingga masyarakat di tempat tersebut diharapkan menjadi lebih mandiri dengan kualitas kehidupan dan kesejahteraan yang lebih baik.

Program Community Development memiliki tiga karakter utama yaitu berbasis masyarakat (community based), berbasis sumber daya setempat (local resource based) dan berkelanjutan (sustainable). Hasil konferensi internasional Budapest tentang organisasi-organisasi pembangunan komunitas 2004, mendefinisikan bahwa pengembangan komunitas adalah suatu cara untuk memperkuat masyarakat dengan memprioritaskan tindakan komunitas dan perspektif mereka tentang kebijakan pembangunan sosial, ekonomi dan lingkungan.<sup>1</sup>

Community development sukses melalui pemberdayaan, partisipasi masyarakat dan pemerintah. Ketiga unsur ini saling terkait dalam menciptakan sebuah kondisi dimana pembangunan komunitas bukan hanya dilakukan satu arah dari pemerintah ke masyarakat, melainkan sinergis ketiga hal tersebut.

Penerapan konsep Community Development akan semakin efektif jika pilihan kelompok masyarakat yang diberdayakan adalah kelompok masyarakat yang termarginalkan, yaitu kelompok masyarakat yang terpinggirkan dan tersisih dari pembangunan. Salah satunya adalah masyarakat yang berada di daerah perdesaan (rural), yang merupakan kelompok komunitas yang sering kali terabaikan dari berbagai akses termasuk akses terhadap perbankan dan jasa keuangan.

Sektor-sektor produktif yang berkembang di daerah perdesaan ini adalah pertanian, perdagangan dan industri kecil.<sup>2</sup> Islam memiliki konsep sempurna dalam membangun masyarakat, yang berlandaskan Al-Quran dan Hadits. Yusuf Qardhawi dalam bukunya *Norma dan Etika Ekonomi Islam* menyebutkan ada empat ciri khas ekonomi Islam yang membedakannya dengan ekonomi konvensional yaitu ketuhanan (tauhid), etika (akhlak), kemanusiaan dan sikap pertengahan (keseimbangan).

Islam menganjurkan suatu sistem yang sederhana untuk meningkatkan ekonomi masyarakat yang membolehkan melakukan pembangunan ekonomi yang stabil dan seimbang, bebas dari kelemahan sistem kapitalis dan sosialis.<sup>3</sup> Salah satu solusi penting yang harus diperhatikan

dalam me recovery ekonomi Indonesia 1 Lihat Craig Gary, Community Capacity-Building: Something New..?

(Critical Social Policy. No 27 2003), h. 32. 2 Tim, 'Distribusi PDB Indonesia: Statistik In - donesia', <<http://www.bps.go.id>> [diakses pada tanggal 2 Juni 2014] 3 Veithzal Rivai, Islamic Economics: Ekonomi Syariah Bukan OPSI., tetapi Solusi (Jakarta: Bumi Aksara, 2000), h. 243. adalah menerapkan konsep-konsep ekonomi Islam.

Mungkin Indonesia bukan negara Islam namun nilai-nilai ekonomi Islam terbukti ung - gul dalam pengentasan kemiskinan, penegakan keadilan, pertumbuhan ekonomi dan penciptaan stabilitas nasional diberbagai negara seperti: Mesir, Sudan, negara-negara Teluk, Pakistan, Iran, Malaysia, Bangladesh dan Turki. Melalui system keuangan yang inklusif ( financial community velopment akan lebih efektif karena mampu menggerakkan sektor- sektor produktif yang ada di masyarakat, karena sektor moneter merupakan sector penun- jang berkembangnya sector riil.

Pada prinsipnya konsep financial merupakan sebuah kon - sep dimana terdapat kemudahan akses perbankan bagi semua orang, bukan financial yang menguntungkan segelintir orang. World Bank dan European Commision (2008) mendefenisi- kan fi nancial inclusion sebagai suatu kegiatan menyeluruh yang bertujuan untuk menghilangkan segala hambatan dalam bentuk harga ataupun non harga terhadap akses masyarakat dalam menggunakan atau memanfaatkan layanan jasa keuangan.

Sederhananya, financial adalah kemudah an akses keuangan bagi semua. Financial inclusion (keuangan inklusi) ini sangat menyita per - hatian International dan menjadi wacana interna - tional dalam forum KTT G-20 sejak tahun 2010. Bank Indonesia langsung me respon wacana ini namun gerakan ini baru menjadi begitu antusias di tahun 2012 dan hingga saat ini masih bergerak intens untuk mewujudkan kebijakan ini.

Penguatan konsep Community Development melalui lembaga keuangan syariah merupakan salah satu solusi percepatan pembangunan ekonomi terutama di wilayah perdesaan. Struktur perekonomian Indonesia yang didominasi eko- nomi mikro kecil menengah, paham ekonomi kerakyatan serta booming-nya ekonomi syariah memberi ruang berkembangnya institusi per - bankan syariah yang mengkedepankan social justice (berkeadilan social) yaitu perbankan syariah.

Islamic Micr (dalam hal ini BMT-BMT) dan Community Bank (dalam hal ini BPRS) merupakan dua institusi lembaga keuangan syariah yang se - benarnya sudah eksis dalam penerapan financial inclusion itu sendiri jauh sebelum wacana financial inclusion di kumandangkan. Terdapat 163 BPRS dengan 402 kantor cabangnya tersebar di seluruh wilayah Indonesia pada tahun 2013 4. Demikian 4 Tim, 'Statistik Perbankan Syariah 2013'.

21 juga dengan Baitul Maal Wa Tamwil (BMT) yang mencapai jumlah lebih dari 5.500 unit, yang ke - banyakan tersebar di wilayah urban dan perdesa an. Keberadaan BPR Islam dan micr ini focus pada penyelamatan usaha lokal dan usaha mandiri agar terciptanya kemudahan akses untuk pengem - bangan kegiatan ekonomi masyarakat dan layanan perbankan yang pro rakyat.

Faktanya memperlihatkan bahwa meskipun perkembangan BPRS ini cukup pesat (sebesar 18,12 % dalam 5 tahun terakhir), Bank Indonesia mengklaim relative masih banyaknya masyarakat Indonesia yang belum bisa mengakses pelayanan jasa keuangan. Hasil survey Neraca Rumah

Tangga yang dilakukan Bank Indonesia pada 2010 menyimpulkan bahwa sebesar 62% rumah tangga tidak memiliki tabungan sama sekali.

Hasil studi World Bank melalui Global Financial Inclusion Index 2011 juga menyimpulkan hal yang lebih ekstrim bahwa hanya 19.6% masyarakat yang punya akses terhadap sektor keuangan formal. Secara sederhana dapat dikatakan bahwa hanya setengah dari penduduk Indonesia yang melek perbankan. Lebih dari separuh rumah tangga di Indonesia belum memiliki simpanan di lembaga keuangan.

Hal inilah yang membatasi kemampuan masyarakat untuk terhubung dengan kegiatan-kegiatan di sektor produktif ekonomi lokal mereka. Fenomena ini berlanjut pada pertanyaan penting bagaimanakah indikasi-indikasi eksistensinya konsep financial di perdesaan, terutama yang di support oleh lembaga keuangan syariah seperti BPRS? Meski jumlah jaringan bank dan kantornya bertumbuh cukup besar, namun realisasi financial belum lagi optimal.

Jumlah BPRS belum mampu menjadi indikator terealisasinya "perbankan untuk semua" di Indonesia, khususnya bagi kelompok masyarakat perdesaan yang sering termarginalkan dalam layanan perbankan. Kajian ini lebih lanjut mencoba untuk mengupas indikasi financial di perdesaan Indonesia, berikut tentang apa persoalan dan tantangan yang dihadapi.

Lebih lanjut coba dipetakan tentang persoalan-persoalan kritis dalam merealisasikan konsep financial di perdesaan, dan merekomendasikan kebijakan yang bermanfaat dalam penguatan strategi pengembangan BPRS dalam mendukung inclusion dalam menggerakkan ekonomi lokal. <<http://www.bi.go.id>> [diakses pada tanggal 30 Mei 2014] 5 Tim, 'Data Bank Indonesia', <<http://www.bi.go.id>> [diakses pada tanggal 9 Juni 2014] Studi tentang Microfinance Institution dan Rural Banking Kajian-kajian tentang micrinstitution dan rural banking mendapatkan momentumnya di tahun 1980-an.

Issue-issue terkait sustainability, produk-produk dan layanan, manajemen praktis pengelolaan micrinstitution, segmentasi klien dan penilaian dampak mulai banyak di kaji oleh beberapa peneliti. Banyak model dan kerangka kerja kemudian diterapkan dalam pengelolaan micrefinance serta dampaknya terhadap masyarakat miskin. Eksistensi lembaga keuangan mikro (micrefinance) menjadi semakin menarik untuk diteliti saat dunia dikejutkan oleh perolehan nobel oleh Muhammad Yunus dari Bangladesh yang populer dengan program Grameen Bank, yang membantu pemberdayaan jutaan perempuan miskin di Bangladesh melalui penyaluran kredit mikro.

Berbagai kajian di belahan dunia lain ikut terkuak bagmicrefinance merubah sisi pandang masyarakat akan sulitnya berurusan dengan bank dan mendapatkan kapital. Beberapa temuan penelitian mengungkap bahwa terdapat perbedaan nyata dampak adanya penyaluran pembiayaan mikro kepada petani dan pengusaha mikro dibanding tanpa adanya pembiayaan mikro.

Beberapa kajian dari dalam negeri yang ditemukan antara lain adalah studi-studi tentang rural banking dan kebijakan pengembangan sektor-sektor produktif perdesaan yang terpublikasikan ditemukan pada tulisan yang digagas oleh Renniwaty Siringoring 9, Addiarahman 10, Bobby 6 James Brau, 'A Review of the Existing Literature', Journal of Entrepreneurial Finance and Business Ventures, Vol. 9, Issue 1, 2004, h. 1-26.

7 Muhammad Yunus, *Creating World Without Poverty* Edisi Indonesia oleh Rani R. Moedirta, (Jakarta: Penerbit PT Gramedia Pustaka Utama, 2007), h. 20. 8 Waqar Akram, et al., 'Does Agriculture Credit Affect Efficiency? Production - tion Approach,' *Pakistan Economic and Social Review*, Volume 51, No. 2 (Winter 2013), h. 179-190. Baca juga, Thorsten Beck, 'Finance and Growth for Microenterprises: Evidence from Rural China', *World Development* Vol. 67(2015), h.

38- 56, 2015. Studi selanjutnya ada di Jon Marx P Sarmiento, et 'Does to Improve m - duction? Evidence from Rice Farmers in San Francisco, Agusan del Sur, Philippines,' *Asian Journal of Agriculture and Rural Development*, 3 (7) 2013: 469-476. 9 Renniwyaty Siringoringo, *Buletin Ekonomi Moneter dan Perbankan Bank Indonesia* Vol. 15 No.1

Juli 2012, h. 32. 10 Addiarahman, 'Paradigma dan Model Pengem - bangan Ekonomi Umat Berbasis Kearifan Lokal', *Proceeding 22 Yulandika Putra 11* serta Anwar Abbas 12. Tulisan- tulisan ini merupakan kajian-kajian kebijakan tentang pengelolaan perbankan konvensional maupun syariah yang mengaitkan antara peran perbankan terhadap pengembangan ekonomi masyarakat terutama pengembangan ekonomi umat berbasis kearifan lokal dari aspek paradigma dan model.

Studi-studi yang mencoba melihat lebih jauh tentang seberapa jauh micr mampu menyentuh masyarakat miskin memperlihatkan bahwa masyarakat miskin yang menjadi partisi - pan sebagai target client dalam penyaluran kredit mikro berada dalam kondisi yang lebih baik secara rata-rata dibanding dengan masyarakat non client dapat ditemukan dalam studi Yunus<sup>13</sup>, Lønborg<sup>14</sup>, Becchetti<sup>15</sup>, Coleman<sup>16</sup>.

Beberapa kajian terkait financial di Indonesia masih amat terbatas ditemukan kecuali studi-studi yang dilakukan Bank Indonesia dan Lembaga Pengembangan Perbankan Indonesia (LPPI) yang merupakan kajian yang bersifat kon- septual dan belum focus pada kajian empiris yang mengevaluasi perkembangan strategi financial - clusion. Penelitian yang akan dilakukan merupakan penelitian kebijakan yang mengeksplorasi indi - kasi-indikasi financial di perdesaan serta kaitannya dengan peran terbesar yang dilakukan rural banking di perdesaan. Penelitian ini akan di awali dengan melihat indicator-indikator potensi financial di perdesaan.

Pengambilan kasus dilatarbelakangi dengan pilihan lokasi secara per- suasif dengan eksisnya issue ini. Beberapa fakta yang terjangkau di tingkat daerah akan coba di amati lebih jauh melalui sebuah observasi menda - lam terhadap objek kajian. ICIWM, 2013, h. 43. 11 Bobby Yulandika Putra , ' Manajemen Resiko Pembiayaan dan Resiko Operasional dalam Pelaksanaan Pem - biayaan Konsep Grameen Bank di MBK Finance', *Proceeding ICIWM 2013*, h. 32. 12 Anwar Abbas, 'Ekonomi Islam dan Pember - dayaan Ekonomi Rakyat', *Jurnal Dialog*, 2009, h. 53. 13 Muhammad Yunus, *Creating World Without...* h. 20.

14 Lønborg, Jonas Helth and Ole Dahl Rasmus - sen, *Microfinance the Evidence a ed ance vention*, *World Development*, Vol. 64, 2014, h. 460-472. 15 Becchetti, Leonardo And Stefano Castriota, 'Does Work a y After - ters? Evidence from the 2004 Tsunami ', *De* Vol. 39, No. 6, 2011, h. 898-912. 16 Coleman, E., in *theast TWBenefits How World velopment*, Vol. 34, No. 9, 2006, h. 1612-1638.

Financial Inclusion Financial inclusion menjadi topik populer yang dibicarakan publik tentang eksistensi perbankan syariah dalam pembangunan perekonomian. Se - buah tema moralis yang

menginginkan perbankan sebagai sebuah institusi keuangan yang melayani semua lapisan masyarakat. Topik ini menjadi hangat baik di kalangan perbankan konvensional maupun syariah, dan menjadi kebijakan pada semua institusi keuangan di Indonesia.

Secara sederhana, konsep financial berarti "perbankan untuk semua". World Bank memberikan definisi tentang financial inclusion yaitu sebagai suatu kegiatan menyeluruh yang bertujuan untuk menghilangkan segala bentuk hambatan dalam bentuk harga ataupun nonharga terhadap akses masyarakat dalam menggunakan atau memanfaatkan jasa keuangan.

Financial inclusion adalah sebuah bentuk koreksi terhadap financial exclusion, sebuah kondisi dimana sistem financial hanya menguntungkan segelintir pihak saja. Sebagai negara berkembang dengan tingkat kemiskinan yang cukup tinggi, sektor moneter merupakan unsur utama penggerak perekonomian. Jargon ekonomi kerakyatan yang menjadi bagian penting filosofi ekonomi di Indonesia menjadi kian lengkap dengan wacana penerapan financial inclusion hanya sekedar "kemudahan akses perbankan", namun mencakup ketermanfaatan lembaga keuangan bagi setiap masyarakat.

Konsep pemberdayaan masyarakat lebih menjadi tujuan utama dibanding kemudahan akses untuk pendanaan saja. Hal ini tidak lain adalah sebuah konsep "Keuangan Untuk Bersama". Sebuah makna bahwa sistem keuangan mulai dari birokrasi keuangan dan ketermanfaatan keuangan tidak hanya menjadi milik segelintir orang-orang saja namun juga dapat dinikmati oleh setiap lapisan masyarakat hingga orang miskin sekalipun.

Berikut adalah definisi keuangan inklusif yang telah dicoba banyak pihak untuk didefinisikan, diantaranya adalah: "Keadaan dimana semua orang dapat memiliki akses penuh pada layanan keuangan berkualitas yang tersedia dengan harga terjangkau, dalam kondisi yang mudah dan nyaman, serta tetap menjaga martabat klien" (CGAP). "Keuangan inklusif termasuk penyediaan akses ke berbagai layanan keuangan yang aman, nyaman dan terjangkau atau kurang beruntung dan 23 kelompok masyarakat yang rentan, termasuk mereka yang berpenghasilan rendah, masyarakat pedesaan dan orang-orang yang tidak tercatat, yang tidak mendapatkan layanan yang memadai atau dikecualikan dari sektor keuangan formal" (FATF).

"Keuangan inklusif didefinisikan sebagai hak setiap individu untuk memiliki akses penuh terhadap layanan keuangan yang berkualitas secara tepat waktu, nyaman, jelas dan dengan biaya terjangkau sebagai penghormatan penuh atas martabat pribadinya. Layanan keuangan diberikan bagi seluruh segmen masyarakat, dengan perhatian khusus pada kelompok miskin berpenghasilan rendah, miskin produktif, pekerja migran, dan masyarakat yang tinggal di daerah terpencil" (Strategi Nasional Keuangan Inklusif).

Meski tantangan penerapan financial inclusion begitu besar, bagi negara-negara berkembang penerapan inclusion upayakan mujarab untuk menyelamatkan negara dari kemiskinan berkepanjangan, melalui penyelamatan usaha-usaha produktif masyarakat. Secara khusus penerapan financial inclusion ini ber 1) Memberikan akses kemudahan kepada pelaku usaha mikro kecil dan menengah untuk mendapatkan akses pembiayaan.

2) Memberikan Model Pemberdayaan Usaha Mikro Kecil Menengah (UMKM) Melalui Sektor Moneter Bank Indonesia sebagai institusi yang bertanggungjawab dalam merealisasikan financial inclusion ini memperkuat iklim moneter dengan mengeluarkan 23 butir kebijakan yang

meliputi lima aspek, yakni: 1) Kebijakan penguatan stabilitas moneter 2) Kebijakan mendorong peran inter- mediasi perbankan 3) Kebijakan meningkatkan ketahanan perbankan 4) Penguatan kebijakan makroprudensial 5) Penguatan fungsi pengawasan.

Dalam upaya mewujudkan keuangan inklusi Bank Indonesia telah menetapkan enam pilar strategi yang meliputi edukasi keuangan, fasilitas keuangan publik, pemetaan informasi keuangan, kebijakan, fasilitasi intermediasi dan saluran distribusi serta perlindungan konsumen.<sup>17</sup> Implementasi konsep financial di Indonesia masih cukup rendah karena beberapa hal seperti financial nya masih rendah, Pendapatan masyarakat masih rendah dan lembaga keuangan yang masih sedikit.

Namun dengan adanya keterlibatan BPR, financial di Indonesia mulai meningkat karena beberapa fleksibilitas yang ditawarkan BPR seperti: 1) BPR lebih dekat dengan rakyat khususnya masyarakat menengah bawah 2) BPR juga menyediakan layanan jasa perbankan yang mudah diakses masyarakat 3) Orientasi laba yang diambil oleh BPR jauh lebih kecil dari bank umum, sehingga BPR lebih mudah menarik masyarakat 4) BPR membiayai sektor usaha kecil dan menengah Bank Pembiayaan Rakyat Syariah Undang-undang Nomor 10 Tahun 1998 tentang Perbankan, menyebutkan bahwa Bank adalah sebagai badan usaha yang menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit dan atau bentuk-bentuk lainnya dalam rangka meningkatkan taraf hidup masyarakat.

Bank umum adalah bank yang melaksanakan kegiatan usaha secara konvensional dan atau berdasarkan prinsip syariah, yang dalam kegiatannya memberikan jasa dalam lalu lintas pembayaran. Sedangkan Bank Perkreditan Rakyat (BPR) adalah Bank yang melaksanakan kegiatan usaha secara konvensional atau berdasarkan prinsip syariah, yang dalam kegiatannya tidak memberikan jasa dalam lalu lintas pembayaran.

Kegiatan BPR jauh lebih sempit jika dibandingkan dengan kegiatan bank umum karena BPR dilarang menerima simpanan giro, kegiatan valas, dan perasuransian.<sup>18</sup> Pengembangan sistem perbankan syariah di Indonesia dilakukan dalam dual-banking system atau sistem perbankan ganda dalam kerangka Arsitektur Perbankan Indonesia (API). Hal ini bertujuan untuk menghadirkan alternatif jasa perbankan yang semakin lengkap kepada masyarakat Indonesia yang multi ras dan multi keyakinan.

Secara bersama-sama, sistem perbankan syariah dan perbankan konvensional secara sinergis mendukung mobilisasi dana Tim, "Bank Indonesia dan Keuangan Inklusif", <<http://www.bi.go.id>> [Diakses pada tanggal 9 Juni 2014] <sup>18</sup> Tim Penulis, Undang-Undang Nomor 10 Tahun 1998 tentang Perbankan (Jakarta: Rineka Press, 2013), h. 20.

24 masyarakat secara lebih luas untuk meningkatkan kemampuan pembiayaan bagi sektor-sektor per-ekonomian nasional. Karakteristik sistem perbankan syariah yang beroperasi berdasarkan prinsip bagi hasil memberikan alternatif sistem perbankan yang saling menguntungkan bagi masyarakat dan bank, serta menonjolkan aspek keadilan dalam bertransaksi, investasi yang beretika, mengedepankan nilai-nilai kebersamaan dan persaudaraan dalam memproduksi, dan menghindari kegiatan spekulatif dalam bertransaksi keuangan.

Dengan menyediakan beragam produk serta layanan jasa perbankan yang beragam dengan skema keuangan yang lebih bervariasi, perbankan syariah menjadi alternatif sistem perbankan

yang kredibel dan dapat dinikmati oleh seluruh golongan masyarakat Indonesia tanpa terkecuali. Dengan telah diberlakukannya Undang-Undang No.21 Tahun 2008 tentang Perbankan Syariah yang terbit tanggal 16 Juli 2008, maka pengembangan industri perbankan syariah nasional semakin memiliki landasan hukum yang memadai dan akan mendorong pertumbuhannya secara lebih cepat lagi.

Dengan perkembangannya yang impresif, yang mencapai rata-rata pertumbuhan aset lebih dari 65% pertahun dalam lima tahun terakhir, maka diharapkan peran industri perbankan syariah dalam mendukung perekonomian nasional akan semakin signifikan. Dalam pemberdayaan perekonomian masyarakat di daerah perdesaan (rural), BPRS (Bank Pembiayaan Rakyat Syariah) hadir dengan fungsi utamanya sebagai lembaga keuangan yang didirikan untuk melayani Usaha Mikro dan Kecil (UMK) yang pengelolaannya harus berdasarkan prinsip syariah.

Berikut usaha yang dapat dilaksanakan oleh BPR dalam fungsinya sebagai lembaga intermediary: • Menghimpun dana dari masyarakat dalam bentuk simpanan berupa deposito berjangka, tabungan, dan atau bentuk lainnya yang dipersamakan dengan itu. • Menyediakan pembiayaan dan penempatan dana berdasarkan Prinsip Syariah, sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia.

- Menempatkan dananya dalam bentuk SerBank (SBI), posito jangka, atau tabungan pada bank lain.

19 Tim Perumus OJK, Data Otoritas Jasa Keuangan. <<http://www.ojk.go.id>> , [diakses pada tanggal 28 April 2014] BPRS menjalankan fungsinya sebagai lembaga intermediary dengan memperluas penggunaan produk-produk pendanaan dan pembiayaan syariah dalam merekatkan sector keuangan dan sektor riil. BPRS mengutamakan transaksi-transaksi yang bersifat produktif dibandingkan konsumtif apalagi spekulasi.

Tujuan operasionalisasi BPR Islam adalah: 1) Meningkatkan kesejahteraan ekonomi umat Islam terutama kelompok masyarakat ekonomi lemah yang pada umumnya berada di daerah perdesaan 2) Menambah lapangan kerja terutama di tingkat kecamatan sehingga dapat mengurangi arus urbanisasi 3) Membina ukhuwah islamiyah melalui kegiatan ekonomi dalam rangka peningkatan pendapatan per kapita menuju kualitas hidup yang memadai Untuk mencapai tujuan operasionalisasi BPR Islam tersebut, maka BPR Islam menyelenggarakan kegiatan-kegiatan operasional yang meliputi penghimpunan dana, penyaluran dana serta memberikan jasa perbankan lainnya.

Berikut kegiatan-kegiatan operasional BPR Islam: 1) Mobilisasi dana masyarakat BPR Islam akan mengerahkan dana masyarakat dalam berbagai bentuk seperti menerima simpanan wadiah, menyediakan fasilitas tabungan dan deposito berjangka. BPR Islam menerima tabungan ( saving account ) baik pribadi maupun perusahaan dalam bentuk tabungan dengan akad wadiah, yaitu titipan-titipan yang tidak menanggung resiko kerugian, serta bank akan memberikan kadar profit ke nabung sejumlah tertentu dari bagi hasil yang diperoleh bank dalam pembiayaan pada nasabah, yang dapat diperhitungkan secara harian atau bulanan.

Bank juga dapat memberikan deposito wadiah atau deposito mudharabah, yaitu penyertaan sementara pada bank baik dengan akad wadiah atau mudharabah dengan jangka waktu tertentu seperti 1, 3, 6 atau 12 bulan. Depositor akan mendapat nisbah bagi hasil keuntungan dari pihak bank yang dibayarkan setiap bulan.

20 Warkum Sumitro, Asas-asas Perbankan Islam dan



Lembaga-Lembaga Terkait ta: RajaGrafindo Persada, 2004), h.130. 25 2) Penyaluran dana dari masyarakat.

Pe-nyaluran dana ke masyarakat oleh BPR Islam dapat dilakukan dalam bentuk pembiayaan mudharabah, pembiayaan mu-sarakah, pembiayaan Ba'i Ajil, pembiayaan murabahah dan pembiayaan Qardhul Hasan. 3) Jasa Perbankan Lainnya. Selain penghimpunan dan penyaluran dana, BPR Islam juga menyelenggarakan jasa perbankan lain - nya seperti memperlancar proses transfer dan inkaso, pembayaran rekening listrik, air, telepon atau angsuran KPR dan lainnya. BPR juga terkadang dapat me-nyalurkan layanan talangan dana ( bridging financing ).

Sektor-Sektor Ekonomi Lokal Produktif Dalam dunia ekonomi dikenal dua macam sektor yaitu sektor riil dan sector moneter. Sektor riil ini dikenal juga dengan sektor produktif karena merupakan suatu kegiatan yang dikerjakan untuk menambah nilai guna suatu barang atau menciptakan benda baru dalam memenuhi kebu-tuhan, yang meliputi usaha terhadap barang dan jasa.

Kegiatan menambah daya guna suatu barang dengan mengubah sifat dan bentuknya ini lah yang disebut produksi barang sedangkan jika ke - giatan tersebut hanya menambah daya guna suatu benda tanpa mengubah bentuknya dinamakan produksi jasa. Terkait dengan strategi financial di Indonesia, sector produktif yang menjadi segmentasi BPRS adalah Usaha kecil dan Usaha mikro.

Usaha mikro ini dicirikan dengan kegiatan ekonomi rakyat berskala kecil tradisional informal yang belum terdaftar dengan modal usahanya tak lebih dari 100 juta (tidak termasuk tanah dan ba-ngunan), tenaga kerja tak lebih dari 5 orang dan sebagian besar menggunakan anggota keluarga/kerabat atau tetangga, pemiliknya bertindak secara naluriah dengan mengandalkan insting atau peng - alaman dalam berusaha.<sup>21</sup> Jenis usaha ini meliputi usaha perdagangan (seperti: dagang kelontong, bakso, warung nasi), jasa (seperti jasa tukang cukur, tambal ban, bengkel, penjahit), peng rajin (seperti perkayuan, cenderamata, anyaman) dan segala yang pertanian/peternakan (seperti palawija, ayam, lele).

Pengusaha mikro identik dengan pelaku ekonomi yang termarginalkan dan seringkali luput dari 21 Tim Penulis, UU No 20 Tahun 2008 tentang UMKM (Jakarta: Rineke Press, 2009), h. 5. Pengertian UMKM menurut Kementerian Negara Koperasi dan Usaha Kecil Menengah perhatian peng ambil kebijak an. Pada umumnya sektor mikro yang digeluti masyarakat perde - saan adalah sektor perdagangan di pasar-pasar tradisional, sektor usaha tani dan home industry .

Banyaknya masyarakat yang terjun di sektor mikro ini, disebabkan karena sektor ini lah yang mampu mereka masuki dengan berbagai keterbatasan pada berbagai hal seperti: permodal an, skill dan public relation. Data Kementerian Koperasi dan Usaha Kecil Menengah memperlihatkan jumlah usaha UMKM ini sebesar 56,53 juta unit dengan jumlah usaha mikro sejumlah 98,82% dari angka terse - but. Perempuan mewakili lebih kurang 60% dari jumlah usaha mikro kecil menengah yang ada di Indonesia.

22 Indikasi Financial Inclusion di Perdesaan Indonesia Perkembangan bank syariah menjadi salah satu tolak ukur eksistensi bank syariah dalam pembangunan ekonomi. Fakta empiris memperlihatkan sebuah akselerasi yang nyata perkembangan bank syariah di Indonesia, ter - utama Bank Pembiayaan Rakyat Syariah (BPRS). Perkembangan Bank Syariah yang diawali dengan



beroperasinya Bank Muamalat Indonesia pada tahun 1992 menjadi momentum awal tumbuh kembang perbankan syariah lainnya di Indonesia.

Bank Umum Syariah pertama yang awalnya hanya digawangi oleh Bank Muamalat Indonesia ini kemudian di ikuti oleh pertumbuhan Usaha Unit Syariah (UUS) oleh bank konvensional yang memberikan pilihan layanan syariah bagi nasabahnya. BPR yang awalnya beroperasi dengan cara konvensional, juga berkembang menjadi BPRS, yaitu BPR yang dijalankan dengan prinsip Islam.

BPRS membidik pangsa pasar yang berbeda dengan jaringan perbankan syariah di atas. BPRS fokus sebagai perbankan yang melakukan pengembangan perekonomian di wilayah rural (pinggiran) dan perdesaan di Indonesia. Perkembangannya tidak terlepas dari tujuan BPRS sebagai bank yang melaksanakan kegiatan usaha berdasarkan prinsip syariah, yang dalam kegiatannya tidak memberikan jasa dalam lalu lintas pembayaran.

Pada prinsipnya BPRS (Bank Perkreditan Rakyat Syariah) adalah layanan perbankan yang memiliki prinsip serupa dengan BPR, namun layanan perbankan yang diberikan adalah dalam prinsip-prinsip syariah. Tim Depkop, "Data Kementerian Koperasi dan Usaha Kecil dan Menengah RI", <<http://www.depkop.go.id>>, [diakses pada tanggal, 2 Februari 2014] 26 Kontribusi BPRS Merealisasikan Financial Inclusion : Fakta dan Persoalan Perkembangan BPRS ke depan memiliki peluang yang sangat besar untuk mewujudkan visi bersama perbankan syariah yaitu financial inclusion atau "Bank Untuk Semua".

Hal ini sejalan dengan tagline bank syariah "Beyond Banking", bank yang menjunjung tinggi keadilan sosial bagi semua masyarakat. Beberapa indikasi adanya kontribusi BPRS di perdesaan adalah : Peningkatan jaringan BPRS, Peningkatan Aksesibilitas ke sektor UMK, Sistem Layanan Perbankan yang berorientasi customer oriented dan social justiced, serta pengembangan aneka ragam produksi kebutuhan masyarakat.

Kemudahan akses perbankan difasilitasi oleh peningkatan kantor dan jaringan BPRS. Adapun indikasi perkembangan bank syariah di Indonesia sepanjang 5 tahun terakhir terdapat dalam table 1 berikut. Tabel. 1 Jaringan Kantor Perbankan Syariah di Indonesia Periode 2010-2013

Jaringan Kantor Perbankan Syariah	2010	2011	2012	2013
Bank Syariah (BUS) • Jumlah Bank • Jumlah Kantor	11	1.215	11	1.401
Usaha Syariah (UUS) • Jumlah Bank • Jumlah Kantor	23	262	24	336
BPRS • Jumlah Bank • Jumlah Kantor	150	286	155	364
	158	401	163	402

Sumber : Direktorat Perbankan Syariah Bank Indonesia dan OJK tahun 2014 Aksesibilitas atau kemudahan-kemudahan masyarakat dalam menjangkau perbankan syariah sangat tergantung pada ketersediaan jaringan kantor perbankan syariah. Ketersediaan jumlah bank dan jumlah kantor menyiratkan jumlah layanan yang bisa dijangkau oleh masyarakat.

Semakin tersebar jaringan perbankan syariah semakin mudah akses masyarakat terhadap perbankan syariah. Data pada tabel. 1 memperlihatkan pertumbuhan cukup pada Bank Umum Syariah dan BPRS sepanjang 5 tahun terakhir. Dilihat dari jumlah pertumbuhan Bank, BPRS memiliki pertumbuhan paling tinggi dengan rata-rata pertumbuhan sebesar 4,28% pertahun atau meningkat sebesar 18,12% sepanjang 5 tahun terakhir.

Tentu saja pertumbuhan jumlah BPRS ini tak bisa dibandingkan dengan pertumbuhan jumlah BUS atau UUS yang ada karena, proses perijinan dan pendirian BPRS tidak serumit pada Bank Umum

Syariah. Sebagai rural banking, BPRS sangat di pacu pertumbuhannya untuk memberikan layanan lembaga keuangan syariah di perdesaan. Meski demikian, kemudahan akses perbankan untuk Bank Umum Syariah disikapi dengan memperluas jaringan kantor cabang, kantor cabang pembantu atau kantor kas di berbagai wilayah. Terlihat adanya pertumbuhan jaringan kantor yang cukup tinggi sepanjang 5 tahun terakhir.

Teramati pertumbuhan jaringan kantor Bank Umum Syariah ini meningkat sebesar 181,01% dan Unit Usaha Syariah sebesar 105,57% dalam 5 tahun terakhir. Sedangkan BPRS yang menjadi rural banking, yang melayani masyarakat yang berada di perdesaan, meningkat jaringan kantornya sebesar 78,67% per tahun sepanjang 5 tahun terakhir. Pertumbuhan jumlah kantor ini memang tak secepat BUS atau bank konvensional yang bergerak dengan asset yang jauh lebih besar.

Pertumbuhan jumlah BPRS yang cepat juga di picu oleh konversi beberapa BPR ke sistem BPR Syariah yang dijalankan dengan konsep Islam. Persoalan distribusi layanan perbankan syariah bagi masyarakat bukanlah persoalan banyaknya jumlah bank namun persoalan akses layanan. Jumlah kantor yang banyak menyiratkan layanan yang juga semakin baik. Dengan jumlah kantor yang banyak berarti wacana financial inclusion semakin nyata terlihat.

Bank yang banyak tidak memberi jaminan terhadap makin dekatnya layanan perbankan syariah bagi setiap lapisan masyarakat. Otoritas Jasa Keuangan (OJK) menilai jumlah bank di Indonesia saat ini sudah terlalu banyak. OJK mendorong perbankan untuk melakukan konsolidasi, karena dengan konsolidasi bank-bank yang ada di Indonesia sangat memungkinkan untuk tumbuh lebih tinggi.

Ini akan mendorong perbankan nasional mampu berhadapan dengan bank-bank asing dalam menghadapi persaingan bebas. "Kalau perbankan kita jumlahnya lebih sedikit tapi asetnya lebih besar, itu lebih baik".<sup>23</sup> Lebih jauh, perkembangan BPRS dalam merealisasi financial di perdesaan dapat terlihat pada performance ratio keuangannya.

Perkembangan yang cukup pesat pada BPRS 23 Triyono (Pejabat Pelaksana Harian Direktur Komunikasi OJK), "Perbankan RI Kebanyakan, OJK: Lebih Baik Sedikit Tapi Asetnya Besar", dalam detikFinance, <<http://www.detik.com>>, [diakses pada tanggal 2 Mei 2014] teramati dari perubahan jumlah BPRS yang begitu cepat pada kelompok BPRS menurut total asset mereka.

Jika pada tahun 2007, komposisi BPRS dengan asset di bawah 10 miliar mencapai 73% dari BPRS yang ada, maka akhir tahun 2013 hanya lebih kurang 32% BPRS yang memiliki asset kurang dari 10 miliar. Sisanya 68% memiliki asset lebih dari 10 miliar. Tabel. 2 Rasio Keuangan Bank Pembiayaan Rakyat Syariah

Rasio	2010	2011	2012	2013
CAR	27,46%	23,49%	25,16%	22,08%
ROA	3,49%	2,67%	2,64%	2,79%
ROE	14,29%	18,95%	20,54%	21,22%
NPF	6,50%	6,11%	6,15%	6,50%
FDR	128,47%	127,71%	120,96%	120,93%
BOPO	78,08%	76,31%	80,02%	80,75%

Sumber : Statistik Perbankan Syariah Tahun 2013 Dalam tabel 2 terlihat perkembangan Capital Adequacy Ratio (CAR) atau rasio kecukupan modal, yaitu rasio permodalan yang menunjukkan kemampuan bank dalam menyediakan dana untuk keperluan pengembangan usaha serta menampung kemungkinan risiko kerugian yang diakibatkan dalam operasional bank.

Semakin besar rasio tersebut akan semakin baik posisi modal. Peraturan Bank Indonesia Nomor 10/15/PBI/2008 pasal 2 ayat 1 menjadi acuan bahwa bank wajib menyediakan modal minimum

sebesar 8% dari aset tertimbang menurut resiko (ATMR). Nilai CAR ini menunjukkan upaya ekspansi yang dilakukan oleh BPRS.

Upaya ekspansi ini biasanya dapat dilakukan dengan memperluas wilayah kerja, memperbanyak kantor kas, atau dengan memperluas pangsa pasar. Nilai CAR untuk BPRS-BPRS di Indonesia menunjukkan performance yang cukup baik dengan angka rata-rata sebesar 25,63%. Diatas nilai minimum BI sebesar 8%. CAR yang cukup tinggi memberikan jaminan bahwa BPRS memiliki kemampuan dalam mempertahankan modal yang mencukupi.

Sebuah indikator adanya peran BPRS yang cukup baik dalam mengembangkan sector produktif. Peningkatan accessibility UMK ke layanan perbankan syariah merupakan hal utama dalam pengembangan BPRS sebagai rural banking . Apakah jumlah BPRS yang ada mencukupi untuk melayani ekonomi perdesaan? saja jawabannya belum dan BPRS bukanlah satu satunya akses pelaku ekonomi terhadap layanan perbankan. Ekonomi bertumbuh dan pertumbuhan perekonomian memerlukan dukungan luas dari layanan perbankan.

Terdapat 56,53 juta unit usaha mikro kecil menengah yang ada di Indonesia dengan persentase terbesar 98,8% di antaranya adalah usaha mikro (UMi). 24 Sektor ini menjadi bagian terbesar dalam perekonomian dan membutuhkan ketersediaan sektor moneter yang mampu mengimbangnya. Khusus wilayah perdesaan di Indonesia yang merupakan sentra usaha kecil-mikro, pertumbuhan akses terhadap BPRS masih jauh dari mencukupi.

Keberadaan Bank Umum Syariah(BUS) pada umumnya terkonsentrasi di daerah perkotaan dan juga minim akses terhadap usaha mikro. BUS lebih banyak melayani pembiayaan untuk plafond besar dan korporasi. Akses usaha mikro terhadap layanan perbankan terhalang karena alasan klasik bahwa UKM belum memiliki pengetahuan dan kesiapan dalam memenuhi persyaratan pembiayaan sehingga para pelaku UKM memandang prosedur pembiayaan sulit, seperti tidak adanya jaminan dalam mengajukan pembiayaan atau lemahnya kelengkapan administrasi yang menjadi persyaratan pengajuan pembiayaan.

Lebih lanjut temuan lapangan Herri dkk mengindikasikan beberapa faktor yang menjadi kendala BPR dalam penyaluran dana ke usaha Mikro Menengah (UMK) berdasarkan sudut pandang BPRS yaitu berkaitan dengan beberapa aspek seperti relatif tingginya tingkat bunga yang ditawarkan BPR ke masyarakat, belum tersosialisasinya keberadaan BPR di tengah masyarakat terutama masyarakat perdesaan yang menjadi pasar potensial BPR, adanya image di kalangan pasar potensial bahwa berhubungan dengan BPR sulit dan menurunkan harga diri, keterbatasan BPR dalam mengelola dan mengembangkan produk inovatif, keterbatasan modal BPR dalam melakukan perluasan kredit, terbatasnya produk dan skim pembiayaan yang ditawarkan oleh BPR kepada UMK, tingginya tingkat persaingan BPR dengan sesama BPR maupun dengan lembaga keuangan lainnya.<sup>25</sup> Meski demikian jika diamati lebih jauh distribusi pembiayaan yang telah disalurkan oleh BPRS sepanjang 5 tahun terakhir terlihat bahwa 24 Tim, Perkembangan Data UMKM dan UB tahun 2011-2014 (Jakarta: Depkop, 2014), h. 14.

<sup>25</sup> Herri dkk, Studi Peningkatan Peran Bank Perkreditan Rakyat (BPR) dalam Pembiayaan Usaha Mikro Kecil (UMK) di Sumatera Barat (Padang: Publikasi Bank Indonesia, 2013). <sup>28</sup> telah terjadi peningkatan dalam penyaluran pembiayaan. Tabel 1.3 memperlihatkan komposisi pembiayaan oleh BPRS sepanjang 5 tahun terakhir menurut sektor ekonomi yang dibiayai: Tabel.

3 Distribusi Pembiayaan Oleh BPRS Tahun 2010-2013 Sektor Ekonomi Tahun 2010 2011 2012 2013  
 Pertanian, kehutanan dan sarana pertanian 5,2 8,3 9,9 8,8 Pertambangan 0,0 0,1 0,2 0,1  
 Perindustrian 1,2 1,3 0,9 0,9 Listrik, gas dan air 0,1 0,1 0,1 0,2 Konstruksi 3,2 3,5 3,5 3,5  
 Perdagangan, Restoran dan hotel 30,3 37,6 34,4 32,6 Pengangkutan, pergudangan dan komunikasi 1,1 1,4 1,9 1,6 Jasa Dunia Usaha 13,4 9,5 7,4 7,6 Jasa Sosial/ Masyarakat 1,3 3,4 6,4 8,2  
 Lain-Lain 44,2 34,76 35,3 36,4 Total 100, 100, 100, 100,0 Sumber : Statistik Perbankan Syariah 2013,  
 data diolah Berdasarkan distribusi pembiayaan pada tabel 3 terlihat bahwa terdapat 3 sektor utama yang paling dominan dibiayai oleh BPRS yaitu sektor pertanian, kehutanan dan sarana pertanian, sektor perdagangan restoran dan hotel serta sektor lain- nya.

Ketiga sektor ini merupakan sektor- sektor leading yang banyak didominasi oleh usaha-usaha kecil mikro dan sektor-sektor ini jugalah pemberi kontribusi terbesar pada GDP ( Gross Domestic Product) selain sektor manufaktur. Dilihat dari nilai FDR ( Financing to Deposit Ratio), teramati rata-rata nilai ratio sebesar 124,99% sepanjang 5 tahun terakhir dengan angka tertinggi yaitu sebesar 128, 47% di tahun 2010. Hal ini menyiratkan bahwa fungsi intermediary yang dilaku- kan oleh BPRS cukup optimal, karena melebihi 100%.

Statistik Perbankan Syariah BI tahun 2013 memperlihatkan bahwa Total Dana Pihak Ketiga (DPK) adalah sebesar 3,66 triliun dan yang di- salurkan pada pembiayaan sebesar 4.43 triliun kepada berbagai sector dengan berbagai skim pembiayaan seperti mudharabah, mu syarakah, murabahah, salam, istishna, ijarah, qardh dan multi jasa. Mayoritas pembiayaan ini disalurkan ke ber - bagai sector ekonomi sebagai modal kerja, in - vestasi atau konsumsi.

Berdasarkan penggunaan, tercatat di tahun yang sama pembiayaan yang disa lurkan memiliki persentase yaitu modal kerja sebesar 49,76%, investasi 13,80% dan untuk kon - sumsi 36,44%. Porsi yang besar untuk modal kerja me nyiratkan bahwa fungsi BPRS berjalan cukup optimal dengan cara menyalurkan pembiayaan lebih banyak untuk modal kerja ( working capital) bagi sektor-sektor produktif.

Hal ini sejalan dengan tujuan dari BPRS dalam menjalankan fungsinya sebagai lembaga keuangan yang meningkatkan kesejahteraan ekonomi umat Islam terutama ma- syarakat golongan ekonomi lemah. Komposisi dana DPK yang di salurkan dalam bentuk pem- biayaan yang memihak pada sektor produktif menjadi in dikasi terlaksananya financial di BPRS.

BPRS mengutamakan sektor-sektor pro - duktif yang lebih mampu menciptakan multiplier effect dalam pembangunan ekonomi. Ratio FDR yang cukup besar juga ibarat pisau bermata dua. Angka FDR yang besar menunjukkan performance yang bagus dalam menjalankan fungsi intermediary, namun juga menyiratkan akan sebuah ancaman terhadap aspek likuiditas.

Dalam perbankan syariah, istilah FDR atau Financing to Deposit Ratio digunakan untuk mengukur ratio pembiayaan yang disalur - kan dengan dana pihak ketiga yang diterima bank (analog dengan Loan to Deposit Ratio pada bank konvensional). Rasio yang tinggi menunjukkan bahwa suatu bank meminjamkan seluruh dananya (loan-up) atau relatif tidak likuid (illiquid).

Artinya, semakin banyak dana yang dikeluarkan dalam pembiayaan, maka semakin tinggi FDR, dan ke - mungkinan terjadi resiko pembiayaan macet se - makin tinggi pula. Pengamatan sepanjang 5 tahun terakhir ter - lihat bahwa ratio NPF ( Non Performing Financing ) selalu berada

besar dari 6% (lihat tabel 1.2). Hal ini mengindikasikan bahwa pembiayaan macet di BPRS-BPRS di Indonesia cukup tinggi. Hal ini terlihat lebih besar dari angka NPF toleransi BI sebesar 5%.

Persoalan pembiayaan macet di BPRS memang sudah menjadi kendala umum yang diakibatkan oleh bermacam penyebab yang disebabkan oleh sebab internal maupun eksternal. Keterbatasan kemampuan SDM dalam analisis kelayakan pembiayaan, lemahnya monitoring dan teknologi seringkali dituding menjadi penyebab internal pembiayaan bermasalah di BPRS.

Sedangkan persoalan karakter nasabah yang tidak amanah, persoalan sidestreaming penggunaan dana, dan keterbatasan kemampuan nasabah dalam mengelola usaha merupakan penyebab eksternal munculnya pembiayaan bermasalah. 29 Kemudahan-kemudahan yang diberikan BPRS dalam pelayanan perbankan syariah, juga teramati dari sistem layanan yang bersifat customer oriented.

Pemasaran jasa di BPRS mengutamakan pelanggan karena sektor-sektor yang dibiayai adalah mereka yang berada di sekitar BPRS. Konsep customer relationship marketing (pemasaran relasional) ini dapat didefinisikan berbeda dengan sistem marketing konvensional karena berfokus pada mempertahankan pelanggan dan komitmen yang tinggi terhadap pelanggan. 26 Implementasi di BPRS terlihat dalam bentuk layanan yang mengutamakan dalam aktifitas funding-lending.

Sistem jemput bola atau personal selling dalam pemasaran adalah salah satu contoh kemudahan yang menjadi keunggulan BPRS dalam merealisasi finansial di tengah masyarakat. Target pasar BPRS yaitu masyarakat perdesaan dan didominasi oleh sektor-sektor produktif mikro kecil yang memerlukan proses yang mudah, cepat dan persyaratan ringan. Pelayanan BPRS tepat untuk nasabah yang terutama terdiri dari UMK yang kesehariannya berada di pasar atau toko yang memang sulit untuk ditinggalkan.

Penganekaragaman produk-perbankan syariah di level BPRS bertujuan untuk lebih memberikan layanan perbankan syariah yang lebih sesuai dengan kebutuhan masyarakat. BPRS diharapkan menjadi salah satu lembaga keuangan yang eksis di wilayah pinggiran atau perdesaan, dengan berbagai produk pembiayaan yang sesuai dengan kebutuhan masyarakat dan sejalan dengan local wisdom di wilayah masing-masing.

Karena BPRS merupakan lembaga keuangan yang memang bertujuan untuk meningkatkan kesejahteraan ekonomi umat Islam terutama kelompok masyarakat ekonomi lemah yang pada umumnya berada di daerah perdesaan. BPRS memang didirikan untuk melayani usaha kecil dan mikro. Penganekaragaman produk perbankan yang diberikan BPRS terlihat dari fakta adanya beragam jenis produk pendanaan dan pembiayaan pada masing-masing BPRS di Indonesia.

Penamaan produk disesuaikan dengan kebutuhan masyarakat dimana BPRS beroperasi, namun dengan skema akad yang legal dan sesuai dengan ketentuan BI dan Dewan Syariah Nasional (DSN). Komposisi Dana Pihak Ketiga (DPK) meliputi dana tabungan dan deposito. Seperti halnya Bank Syariah, komposisi dana 26 Rambat Lupiyoadi, Manajemen Pemasaran Jasa Berbasis Kompetensi (Jakarta: Salemba Empat, 2013), h. 21.

DPK ini meliputi segala jenis tabungan dengan akad wadiah atau akad mudharabah, yang disesuaikan dengan local wisdom dimana BPRS berada. Dibeberapa daerah bahkan tersedia beragam tabungan khas daerah seperti tabungan Rencana, Tabungan Haji, tabungan Qurban dan

lain se - bagainya. Sedangkan pada sisi pembiayaan, BPRS me nawarkan pembiayaan dengan berbagai skim akad seperti halnya di Bank syariah seperti pem - biayaan mudharabah, musyarakah, murabahah, salam, istishna, ijarah, Qard dan Multi jasa. Sekali lagi untuk penamaan terkadang disesuaikan dengan kebutuhan masyarakat.

Seperti halnya di bank syariah, distribusi terbesar pada pembiayaan tetap didominasi oleh pembiayaan murabahah. Sebesar 79,99% dari total pembiayaan di BPRS tahun 2013 di salurkan kepada nasabah dalam akad murabahah. Hal ini hanya berbeda tipis dari tahun-tahun sebelumnya yang mencapai angka lebih dari 80%.

27 Dapat dimaklumi kenapa BPRS lebih banyak menerapkan akad murabahah dalam berbagai transaksinya pembiayaan. Hal ini diakibatkan karena manajemen resiko yang terkadang berjalan kurang baik di BPRS. Terlepas dari persoalan penerapan akad pembiayaan yang didominasi oleh akad murabahah, BPRS telah menjalankan perannya dengan memberikan kemudahan layanan perbankan dalam bentuk keanekaragaman produk funding-lending kepada masyarakat.

Skim pembiayaan disesuaikan dengan kebutuhan di masing-masing komunitas masyarakat di mana BPRS berdomisili. Satu persoalan yang kemudian muncul dari penganekaragaman produk dan sistem layanan consumers oriented di BPRS adalah meningkatnya ratio BOPO. Rasio BOPO (Biaya Operasional Pendapatan Operasional), yaitu rasio biaya operasional yang dikeluarkan untuk menghasilkan pendapatan operasional.

Rasio BOPO ini berkaitan erat dengan kegiatan operasional BPRS, yaitu penghimpunan dana dan penggunaan dana. Biaya operasional BPRS yang terlalu tinggi atau sama dengan pendapatan operasional tidak akan mendatangkan keuntungan bagi BPRS. Pendapatan BPRS yang tinggi dengan biaya operasional yang rendah dapat menekan rasio BOPO sehingga BPRS berada pada posisi sehat, yang artinya kecenderungan untuk meminimalisir terjadinya pembiayaan macet dapat diatasi. Semakin kecil Tim, Statistik Perbankan Syariah (Jakarta: Bank Indonesia, 2013 ), h.

24 30 rasio ini berarti semakin bagus performance sebuah BPRS. Menurut ketentuan Bank Indonesia efisiensi BOPO an batas BOPO 90%. operasi juga mempengaruhi kinerja bank, BOPO menunjukkan apakah bank telah menggunakan semua faktor produksinya dengan tepat guna dan berhasil. Ketika sesuai dengan standar, maka Bank tersebut mampu menyalurkan kredit dengan lancar karena kinerja keuangan bank juga lancar. gBOPO ukuran - si perbankan.

Fakta di BPRS terlihat bahwa ratio biaya operasi terhadap pendapatan operasi ini cenderung stabil dibawah batas maksimum dengan angka berada di bawah 90%. Kecenderungan yang makin meningkat dari tahun ke tahun menunjukkan indikasi adanya peningkatan biaya operasional. Beberapa hal yang kemudian dapat menjadi penyebab meningkatnya BOPO di BPRS adalah: a) meningkatnya biaya operasional untuk BPRS dalam melakukan ekspansi.

Dalam mewujudkan misi "Bank Untuk Semua" BPRS terkadang mengeluarkan biaya operasional yang cukup besar dalam pengelolaan funding-lending. Sistem marketing yang "jemput bola" membutuhkan biaya operasional yang tinggi, karena membutuhkan tenaga marketing yang banyak serta sistem "pick up" yang intensif. b) Plafond pembiayaan kecil-skala mikro membutuhkan analisis kelayakan yang juga banyak sehingga membutuhkan biaya operasional yang tinggi.

Sekedar untuk perbandingan, Bank Umum Syariah memiliki ratio BOPO sebesar 75,86 ditahun 2013.3) Tingginya angka NPF juga terkadang jadi sebab tingginya biaya operasional. Merealisasi Financial Inclusion Melalui BPRS: Penguatan Strategi Ekonomi Lokal Peningkatan kantor dan jaringan BPRS, peningkatan aksesibilitas ke sektor UMK, sistem layanan perbankan yang berorientasi customer oriented dan social justiced , serta penganeekaragaman produk-produk sesuai dengan kebutuhan masyarakat, tidak serta merta mampu menjadi indikator telah optimalnya wacana financial terealisasi di wilayah perdesaan.

Beberapa permasalahan muncul dan menjadi batasan bagi BPRS untuk mengoptimalkan fungsi intermediary-nya. Belajar pada kasus permasalahan dan pengembangan perbankan syariah di Malaysia, negara yang menjadi panduan dalam akselerasi perbankan syariah, terlihat bahwa permasalahan hukum, permasalahan sosialisasi, permasalahan daya saing dan permasalahan sumber daya manusia adalah beberapa permasalahan utama dalam pengembangan perbankan syariah.<sup>28</sup> Penguatan pada beberapa hal tersebut diperlukan oleh BPRS-BPRS dalam mengoptimalkan fungsi dan tujuannya.

Pertama; Penguatan Strategi Regulasi . Regulasi merupakan hal-hal yang terkait dengan hal-hal yang bersifat pengaturan. Tahap awal dari sebuah pengembangan perbankan yang tepat adalah adanya regulasi yang mengatur dan memberi pedoman dalam rangka penetapan strategi implementasi yang tepat bagi pengembangan BPRS agar lebih terarah.

Bank Indonesia dan Otoritas Jasa Keuangan merupakan dua lembaga negara yang menjalankan fungsi regulasi untuk perbankan di Indonesia. Jika Bank Indonesia (BI) merupakan Bank Sentral yang bertanggungjawab dalam lalu lintas sistem moneter, maka Otoritas Jasa Keuangan (OJK) adalah lembaga yang menyelenggarakan sistem pengaturan dan pengawasan yang terintegrasi terhadap keseluruhan kegiatan di dalam sektor jasa keuangan, termasuk BPRS.

Secara regulatif perlu adanya kepastian aturan yang mendukung BPR sebagai lembaga keuang yang ciri spesifik sebagai community bank dan memiliki keunggulan komparatif dibandingkan Bank Syariah atau lembaga keuangan syariah lainnya. Otoritas Moneter dalam hal ini Bank Indonesia dan Otoritas Jasa Keuangan (OJK) memang telah memiliki cetak biru pengembangan BPR yang tetap diarahkan pada penguatan kapasitas industri melalui permodalan, kontinuitas usaha BPR, peningkatan jangkauan dan kualitas pelayanan.

<sup>29</sup> Namun regulasi mestilah memberi ruang untuk diterapkannya beberapa kemudahan yang mendorong perkembangan BPRS sebagai community bank seperti: a) BPRS diberi kemudahan secara regulatif untuk mengembangkan kantor dan jaringan b) BPRS diarahkan pada konsep perbankan yang beroperasi dengan memanfaatkan local wisdom (kearifan lokal yang meliputi karakter masyarakat, kebutuhan ekonomi setempat, budaya, kepercayaan dan lainnya), c) Penganeekaragaman produk sesuai dengan kebutuhan masyarakat dilingkungan BPRS.

Keterbatasan regulasi pada beberapa hal diatas terkadang membuat BPRS<sup>28</sup> Karnaen A Perwataadmadja dan Hendri Tanjung, Bank Syariah: Teori Praktik dan Peranannya (Jakarta: Celestial Publishing, 2007), h.201. <sup>29</sup> OJK, Booklet Perbankan Indonesia 2004, Edisi 1, Maret 2014, h. 59. <sup>31</sup> hanya "perpanjangan tangan" pemasaran dari bank umum syariah yang menjadi bank induknya atau malah BPRS bersaing dengan bank umum syariah yang juga membuka kantor



cabang pem - bantu, kantor kas atau sales outlet di wilayah operasional BPRS. Kedua; Penguatan Strategi Sosialisasi .

Sosialisasi BPRS terkait dengan upaya membangun pemahaman masyarakat tentang keberadaan BPRS yang lebih dari sekedar bank desa. Tagline perbankan syariah sebagai "beyond banking" dibangun dengan baik sebagai upaya menghadirkan bank syariah yang lebih dari sekedar bank melainkan bank yang mengkedepankan social justice .

BPRS di deklarasikan sejak awal sebagai community bank karena BPRS diharapkan memiliki keunggulan komparatif yang membedakannya dengan Bank Umum. BPRS berperan dalam mendukung pengembangan wilayah setempat ( community development), karena menjadi lembaga pembiayaan terdekat bagi pelaku sektor produktif khususnya UMK.

Sebagai community bank, BPRS adalah lembaga keuangan yang memahami karakter, kebutuhan bisnis masyarakat dan memiliki produk dan layanan yang dirancang sesuai dengan kebutuhan masyarakat di lingkungan BPRS OJK adalah lembaga yang bertanggung jawab dalam edukasi dan sosialisasi perbankan di Indonesia. Tujuannya adalah meningkatkan " financial literacy" pada masyarakat.

Diharapkan angka melek perbankan di Indonesia tentu saja meningkat, termasuk melek dengan keberadaan BPRS sebagai lembaga keuangan syariah. Sayangnya bahwa lembaga ini masih sangat baru dan belum dikenal publik terutama masyarakat perdesaan. BPRS berpeluang besar untuk secara mandiri membangun image masyarakat tentang ketersediaan BPRS sebagai community bank .

Promosi adalah langkah klasik yang mesti diperbesar porsi- nya. Anggaran promosi BPRS sebesar 22,3 milyar per akhir desember 2013, dan ini masih perlu ditingkatkan seiring makin ketatnya persaingan lembaga keuangan. Ketersediaan internet hingga ke perdesaan hingga ke setiap smartphone yang digenggam masyarakat, mestinya menjadi ruang bagi setiap BPRS untuk wajib memiliki website yang akan menjadi sarana promosi dan publikasi bagi setiap aktifitas perbankan yang dilakukan. Ketiga; penguatan daya saing.

Perkembangan perbankan syariah yang " booming" semenjak tahun 1998, akibat krisis moneter di Indonesia, membuat perbankan syariah mampu eksis dalam berbagai bidang dan segmen pasar. Setiap lembaga keuangan syariah mulai dari Bank Syariah, BPRS dan BMT ( baitul maal wat tamwil ) mengambil peran dalam pembangunan ekonomi. Banyaknya lembaga keuangan syariah yang eksis plus keberadaan perbankan konvensional yang sudah terlebih dahulu mapan menjadikan tingkat persaingan lembaga keuangan semakin kuat.

Lembaga yang mampu bersinergis dengan segala keadaan, memiliki inovasi dan penganeka ragam produk serta layanan prima adalah lembaga keuangan yang mampu berkembang nantinya. Beberapa penguatan untuk daya saing ini bertujuan agar BPRS memiliki daya saing dalam hal layanan, tingkat bagi hasil yang kompetitif serta profesionalisme pengelolaan perbankan.

Upaya peningkatan daya saing ini sudah mulai intensif dilakukan Bank Indonesia sejak tahun 2010 yang meliputi beberapa hal sebagai berikut: a) Kebijakan layanan e-banking, yang disesuaikan dengan ukuran dan kompleksitas usaha BPRS b) Peningkatan Good Corporate Governance , dan



c) Pengembangan infrastruktur BPRS. Pembentukan lembaga Apex BPR, merupakan salah satu bentuk nyata upaya peningkatan daya saing BPR dengan lembaga keuangan lainnya yang lebih kompetitif.

Apex tak lain adalah bentuk sinergis antara bank umum dengan BPRS yang berfungsi mengelola pooling of funds, mengatasi kesulitan likuiditas, melakukan kerjasama linkage program, memberikan bantuan teknis pengembang-an teknologi informasi, pengembangan produk, pelatihan, dan jasa sistem pembayaran serta mem-fasilitasi BPR dalam mencari sumber-sumber dana lain.

Asumsi bahwa sistem kerjasama ini berjalan baik maka BPRS-BPRS yang ada tentu saja akan mengalami peningkatan daya saing dan berkem-bang sesuai fungsinya sebagai community bank. Peningkatan daya saing sangat erat juga kaitannya dengan penguatan aspek manajemen dan keuangan BPRS. BPRS dengan manajemen dan keuangan yang sehat akan ekspansi lebih cepat dan hal ini biasanya ditandai dengan kompleksitas usaha yang variatif dengan jaringan kantor yang makin luas. Keempat; penguatan aspek sumber daya insani. Penguatan sumber daya insani di BPRS identik dengan penerapan good corporate governance di BPRS.

Dalam rangka peningkatan kualitas dan standar SDI di BPRS, Bank Indonesia telah melakukan beberapa langkah penyempurnaan seperti: ketentuan fit and pr dalam menyeleksi pemilik pengurBPRS, ram tifikasi 32 dan memfasilitasi peningkatan keterampilan dan pengetahuan SDI melalui pelatihan-pelatihan. Sekali lagi langkah klasik peningkatan anggaran pelatihan adalah suatu hal yang mesti dilakukan.

Teramati rata-rata peningkatan anggaran untuk edukasi dan training ini sebesar 34,9% pertahun sepanjang 3 tahun terakhir. Pelatihan terhadap SDI ini memerlukan perhatian yang intensif dari pemilik dan pengurus BPRS, karena resiko operasional yang dihadapi BPRS berbeda dengan bank umum. BPRS mengelolabanyak pembiayaan kecil- kecil yang memerlukan mekanisme yang lebih efektif dan efisien.

Kesimpulan Kontribusi BPR dalam merealisasikan wacana financial sudah terlihat jauh sebelum di populerkannya konsep financial - clusion itu sendiri, karena BPR adalah sebuah konsep perbankan yang memang sejak awal sudah me ngusung fungsi sebagai " community bank" dan eksis di wilayah pedesaan Indonesia. Keberadaaan BPR Islam atau yang lebih populer dengan BPRS, tentu juga memperlihatkan kontribusi yang besar dalam merealisasi financial - sionini.

Evaluasi empiris terhadap beberapa fakta seperti: Peningkatan kantor dan jaringan BPRS, Peningkatan Aksesibilitas ke sektor UMK, Sistem Layanan Perbankan yang beorientasi customer oriented dan social justiced, serta penganekaragaman produk-produk sesuai dengan kebutuhan masyarakat, memperlihatkan eksistensi BPRS dalam 5 tahun belakangan ini semakin meningkat.

Namun sejalan dengan ekspansi sektor perbankan yang makin nyata, BPRS memerlukan upaya optimalisasi di berbagai hal yang meliputi penguatan strategi regulasi, penguatan strategi sosialisasi, penguatan daya saing dan penguatan aspek sumber daya insani. Penguatan aspek eksternal dan internal BPRS akan menjamin terselenggaranya community bank yang handal dan mampu mendukung community development di pedesaan.

Daftar Pustaka Buku Teks Basri, Ikhwan Abidin , Islam dan Ekonomi Pembangun an. Judul Asli: Islam and Economic Development oleh Umer Chapra (Jakarta : Gema Insani, 1989) H.A. Djazuli, Lembaga-lembaga Perekonomian Umat (Sebuah Pengenalan) ( Jakarta: PT RajaGrafindo Persada, 2002) Herri dkk, Studi Peningkatan Peran Bank Perkreditan Rakyat (BPR) dalam Pembiayaan Usaha Mikro Kecil (UMK) di Sumatera Barat (Jakarta: Publikasi Bank Indonesia, 2013) Huda, Nurul (ed), Current Issues Lembaga Keuangan Syariah.

IAEI. (Penerbit: Kencana Prenada Media Group, 2012) Lestari, Sri, Perkembangan Dan Strategi Pengembangan Pembiayaan Usaha Mikro Kecil Dan Menengah ( UMKM ) , (Kasubid Evaluasi dan Pelaporan serta Peneliti pada Deputi Bidang Pengkajian Sumberdaya UMKM 2007) Lupiyoadi, Rambat, Manajemen Pemasaran Jasa Berbasis Kompetensi (Jakarta: Salemba Empat, 2013) Marsuki, Pemikiran dan Strategi Memberdayakan Sektor Ekonomi UMKM di Indonesia (Jakarta: Penerbit Mitra Wacana Media, 2006) Perwataadmadja, Karnaen A dan Hendri Tanjung, Bank Syariah: Teori Praktik dan Peranannya (Jakarta: Celestial Publishing, 2007) Pusat Pengkajian dan Pengembangan Ekonomi Islam (P3EI) UII Jogjakarta–BI, Ekonomi Islam .

(Jakarta: PT Raja Grafindo Persada 2000) Rivai, Veithzal, Islamic Economics: Ekonomi Syariah Bukan tetapi (Jakarta: Bumi Aksara, 2012) Sihite, Romany R, Pola Kegiatan Wanita di Sektor Informal, dalam Ihromi; Kajian Wanita Dalam Pembangunan (Jakarta: Yayasan Obor Indonesia, 1995) Rivai, Veithzal dan Andi Buchari, Islamic Economic (Jakarta: PT Bumi Aksara, 1995) Sumitro, Warkum, Asas-asas Perbankan Islam dan Lembaga-Lembaga Terkait (Jakarta: PT Raja Grafindo Persada, 2004) Tulus, Tambunan, Usaha Kecil dan Menengah di Indonesia: Beberapa Isu Penting (Jakarta: Salemba 2002) Warkum, Sumitro, Asas-asas Perbankan Islam dan 33 Lembaga-Lembaga Terkait (Jakarta: PT Raja Grafindo Persada 2004) Yunus, Muhammad, Creating World Without Poverty , edisi Indonesia oleh Rani R.

Moedirta (Jakarta; Penerbit PT Gramedia Pustaka Utama, 2007) Karya Ilmiah, Jurnal dan Artikel Akram, Waqar, et all., 'Does Agriculture Credit Affect Efficiency? Production Function Approach', Pakistan Economic and Social Review , Volume 51, No. 2 (Winter 2013), h. 179-190 Becchetti, Leonardo AndStefano Castriota, 'Does Microfinance as RecoverTool After Disasters? Evidence from the 2004 Tsunami', World Development, Vol.

39, No. 6, 2011, h. 898–912 Beck, Thorsten, 'Finance and Growth for Microenterprises: Evidence from Rural China', World Development , Vol. 67, 2015, h. 38–56 Brau C., 'A Review of the Existing Literature', Journal of Entrepreneurial Finance and Business Ventures, Vol. 9, Issue 1, 2004, h. 1-26 Coleman, E., 'in the east TWBenefits How Much?', World Development, Vol. 34, No. 9, 2011, h. 1612–1638 Craig Gary, 'Community Capacity-Building: Something Old-Something New..?', dalam Critical Social Policy , No 27, 2012 Galloway, L., Anderson. M., Brown.

W and Wilson, 'Enterprise skills for the economy', Journal of Education & Training , Vol. 47, No. 1, 2005 Lønborg, Jonas Helth and Ole Dahl Rasmussen, , 'Microfinance the Evidence from a Community-Managed Microfinance vention', World Development, Vol. 64, 2014, h. 460–472 OJK., ' Booklet Indonesia Edisi 1.

Maret 2014 Puteri, Hesi Eka, 'The Revitalization of Enterpreneurship's Spirit of Women's Micro Enterprises With Syaria Micro Financial Institution (LKMS) (Study About The Contribution of BMT's Agam Madani in Sub Province Agam Sumatera Barat)', dalam Proceeding **1 stInternational**

Conference on Islamic Wealth Management Published by Tazkia University College of Islamic Economics, 2014. Sarmiento, Jon Marx P et al.,

'Does Access to Microfinance Affect Production? Evidence from Rice Farmers in San Francisco, Agusan del Sur, Philippines', *Journal of Agriculture and Rural Development*, 3(7), 2013: 469-476 Yeasmin, Farhana and Shuheli Shaila Ahmed,. 'Effectiveness of Microcredit Program on the Poor Women: A Comparative Study of Grameen Bank, BRAC and ASA in South Western Region of Bangladesh', *Asian Journal of Research in Business Economics and Management*, Vol. 3, No. 11, November, 2013, h.

149-172 UU No 20 Tahun 2008 tentang UMKM, Pengertian UMKM menurut Kementerian Negara Koperasi dan Usaha Kecil Menengah Zimmerer. W Thomas and Norman M. Scarborough, 'Essentials of Entrepreneurship and Small Business Management', 5 th 2011. Sumber-sumber Online Gamal, Merza. "Ekonomi Dalam Pandangan Islam". <<http://www.Merzagamal.blogspot.com.html>> [diakses pada tanggal 21 Agustus 2014] Tim, "Data Bank Indonesia", <<http://www.bi.go.id>.

<http://www.bi.go.id> > [diakses pada tanggal 9 Juni 2014] Tim BI, "Statistik Perbankan Syariah", <<http://www.bi.go.id> > [diakses pada tanggal 6 Juli 2014] 34 Tim BPS, "Statistik Indonesia", <<http://www.bps.go.id>.html> [diakses pada tanggal 2 Agustus 2014] Tim, "Data Kementerian Koperasi dan Usaha Kecil dan Menengah RI", <<http://www.depkop.go.id>.html> [diakses pada tanggal 14 September 2014] Tim, "Data Otoritas Jasa Keuangan", <<http://www.ojk.go.id> .html> [diakses pada tanggal 28 April 2014] Tim, "Distribusi PDB Indonesia dan Statistik Indonesia" <<http://www.bps.go.id>.

html> [diakses pada tanggal 21 Agustus 2014] Tim, "Perkembangan Data UMKM dan UB tahun 2011-2014" [www.depkop.org](http://www.depkop.org), diakses pada tanggal 12 Juli 2014 Tim, "Statistik Perbankan Syariah 2013", <<http://www.bi.go.id>.html> diakses pada tanggal 30 Mei 2014 Triyono (Pejabat Pelaksana Harian Direktur Komunikasi OJK), "Perbankan RI Kebanyakan, OJK: Lebih Baik Sedikit Tapi Asetnya Besar", <<http://www.detik.com>.html> diakses 02 Juni 2014

#### INTERNET SOURCES:

6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - Empty  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - [https://en.wikipedia.org/wiki/Corporate\\_](https://en.wikipedia.org/wiki/Corporate_)  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://andyseptianwibisono.wordpress.co>  
0% - <http://mahasiswa-unira.blogspot.com/2017>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://wsmulyana.wordpress.com/tag/ever>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://file.upi.edu/Direktori/FPIPS/LAIN>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.

6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://pdt.sulungsth.blogspot.com/2011/12>  
0% - [http://www.academia.edu/9672686/Contoh\\_P](http://www.academia.edu/9672686/Contoh_P)  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://skripsi-ilmiah.blogspot.com/search>  
0% - <http://didisuryadi94.blogspot.com/2015/0>  
0% - <http://asmu3.blogspot.co.id/2013/08/hubu>  
0% - <http://www.sekolahalamdigital.org/sdgs/S>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://download.portalgaruda.org/article>  
0% - <https://ilmiahilmu.wordpress.com/2012/06>  
0% - <https://www.bulelengkab.go.id/detail/art>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://www.hukumonline.com/berita/baca/>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://jorjoran.wordpress.com/category/>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://kuliahekonomiislam.blogspot.com/2>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://alfitrie.wordpress.com/2017/03/0>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://mahathir71.blogspot.com/2011/12/k>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://www.academia.edu/4766290/BRANCHLE>  
0% - <http://repository.usu.ac.id/bitstream/ha>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://finance.detik.com/berita-ekonomi>  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.  
6% - <https://www.ejournal.iainbukittinggi.ac>.

0% - <http://www.bni.co.id/id-id/beranda/berit>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <http://royalcharter.blogspot.com/2014/11>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <http://keuanganism.com/premi-rp-10-000-j>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <https://id.wikipedia.org/wiki/E-banking>  
0% - <https://34003471.r.bat.bing.com/?ld=d3Em>  
0% - <https://34003471.r.bat.bing.com/?ld=d3IQ>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <https://id.wikipedia.org/wiki/Milenial>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <http://www.marriottschool.net/emp/brau/J>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - [https://en.wikipedia.org/wiki/Nexus\\_7\\_\(2](https://en.wikipedia.org/wiki/Nexus_7_(2)  
6% - <https://www.ejournal.iainbukittinggi.ac>  
6% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <https://saungukt.wordpress.com/2013/10/1>  
0% - <https://issuu.com/freedominstitute/docs/>  
0% - <http://adnantandzil.blogspot.com/feeds/p>  
0% - <http://dunia-accounting.blogspot.co.id/2>  
0% - <http://drpriyono.blogspot.com/feeds/post>  
0% - <https://www.scribd.com/doc/268000614/Lap>  
0% - <https://issuu.com/harianjurnalasia/docs/>  
0% - <http://docplayer.info/58071514-Prosiding>  
0% - <https://ideas.repec.org/e/c/pla119.html>  
0% - <https://www.researchgate.net/publication>  
0% - <https://www.scribd.com/document/31789530>  
0% - <https://kjksmadani.wordpress.com/categor>  
0% - <https://issuu.com/harianjurnalasia/docs/>  
0% - <https://shantidk.wordpress.com/2009/07/1>  
0% - <http://moh-angscorp2.blogspot.com/2014/0>

0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <https://issuu.com/harianjurnalasia/docs/>  
0% - <https://www.scribd.com/document/33016559>  
0% - <https://es.scribd.com/document/286915779>  
0% - <http://moh-angscorp2.blogspot.com/2014/0>  
0% - <https://lecturedatabase.wordpress.com/ca>  
0% - <https://tumija.wordpress.com/2011/03/15/>  
0% - <https://terataknugroho.wordpress.com/201>  
0% - <https://ikarjaya.files.wordpress.com/201>  
0% - <http://pengertiandanartikel.blogspot.com>  
0% - [https://issuu.com/waspada/docs/waspada\\_\\_](https://issuu.com/waspada/docs/waspada__)  
0% - [https://issuu.com/mp-post/docs/mp1311\\_b7](https://issuu.com/mp-post/docs/mp1311_b7)  
0% - <http://yuliacenonk.blogspot.com/2014/>  
0% - <http://yuliacenonk.blogspot.com/2014/06/>  
0% - <https://vdocuments.site/documents/lampun>  
0% - <https://alwaysanita.wordpress.com/2016/0>  
0% - <http://www.kemenkeu.go.id/sites/default/>  
0% - <http://birokrasikomplek.blogspot.com/201>  
0% - <http://jurnal.fh.unpad.ac.id/index.php/J>  
0% - <https://issuu.com/progres/docs/progres-m>  
0% - [http://www.academia.edu/5681706/Bank\\_umu](http://www.academia.edu/5681706/Bank_umu)  
0% - <https://www.bi.go.id/id/publikasi/perban>  
0% - <https://issuu.com/metrورياu/docs/120612>  
0% - <https://www.scribd.com/document/36685594>  
0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <https://ekbis.sindonews.com/read/1110079>  
0% - <http://priyadi.net/archives/2007/06/10/a>  
0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <https://pandusamamaya.wordpress.com/2012>  
0% - <https://winalmuslim.files.wordpress.com/>  
0% - <http://www.gultomlawconsultants.com/peng>  
0% - <https://pandusamamaya.wordpress.com/2012>  
0% - <https://www.cermati.com/artikel/mengupas>  
0% - <https://www.cermati.com/artikel/mengupas>  
0% - <http://mastergalaulagi.blogspot.com/>  
0% - <http://amaliyaaaa.blogspot.com/2014/03/a>  
0% - <https://awalbarri.wordpress.com/2009/03/>  
0% - <https://www.bi.go.id/id/Perbankan/Syaria>  
0% - <https://778802.r.bat.bing.com/?ld=d3l64a>  
0% - [http://aligeno.blogspot.com/2016\\_09\\_11\\_a](http://aligeno.blogspot.com/2016_09_11_a)  
0% - <https://pradipha.blogspot.com/2012/07/pe>  
0% - <https://maulidyanayahita.files.wordpress>  
0% - <https://www.scribd.com/document/37261392>  
0% - <http://amaliyaaaa.blogspot.com/2014/03/a>  
0% - <https://www.bi.go.id/id/Perbankan/Syaria>  
0% - <http://rifaiekis.blogspot.com/2012/05/du>  
0% - <https://publikasiilmiah.ums.ac.id/bitstr>

0% - <http://amaliyaaaa.blogspot.com/2014/03/a>  
0% - <http://skripsi-skripsiun.blogspot.com/20>  
0% - <https://blognyaekonomi.files.wordpress.c>  
0% - <https://boutiquesoftware.wordpress.com/2>  
0% - <https://nuryazidi.wordpress.com/2008/09/>  
0% - <https://www.scribd.com/document/34802352>  
0% - <https://goodmaterialku.blogspot.com/2017>  
0% - <http://pendidikan60detik.blogspot.com/20>  
0% - <https://www.scribd.com/document/36543482>  
0% - <http://cahganteng86.blogspot.com/feeds/p>  
0% - <http://gampito.blogspot.com/2008/06/prob>  
0% - <https://es.scribd.com/document/17809597/>  
0% - <https://issuu.com/koranpagiwawasan/docs/>  
0% - <http://nuraini-hanraewoo-blog.blogspot.c>  
0% - <https://www.slideshare.net/syauqieki8/ma>  
0% - <http://digilib.unimus.ac.id/files/disk1/>  
0% - <https://778802.r.bat.bing.com/?ld=d3Re1W>  
0% - <http://jasrifirdaus.blogspot.com/2013/01>  
0% - <http://www.practicalmoneyskills.co.id/ke>  
0% - <http://bank-adalah.blogspot.co.id/2016/>  
0% - <https://vdocuments.site/documents/mi-apr>  
0% - <https://rinastkip.wordpress.com/category>  
0% - <http://paringan.blogspot.co.id/2016/01/m>  
0% - <https://vdocuments.mx/documents/lk-bank->  
0% - <http://digilib.unila.ac.id/1830/9/BAB%20>  
0% - <https://www.scribd.com/doc/217617172/Jur>  
0% - <http://aditya-dwi.blogspot.co.id/2011/10>  
0% - <http://kurniasari-nyak.blogspot.com/2013>  
0% - <https://www.akuntt.com/2013/10/pengertia>  
0% - <http://keuanganmikrosyariah.blogspot.com>  
0% - <http://hannum20.blogspot.com/2016/05/per>  
0% - <https://www.scribd.com/document/36746425>  
0% - <https://www.scribd.com/document/37435390>  
0% - [http://www.academia.edu/5709097/TUGAS\\_PE](http://www.academia.edu/5709097/TUGAS_PE)  
0% - <https://www.scribd.com/document/36783440>  
0% - <https://www.scribd.com/doc/21092200/EPap>  
0% - <https://issuu.com/lampungpost/docs/lampu>  
0% - <https://fkthltbppsulsel.wordpress.com/20>  
0% - <http://kampuskomunikasi.blogspot.com/200>  
0% - <https://denichaalviana.wordpress.com/cat>  
0% - <http://www.beritawakaf.com/2013/05/peran>  
0% - <https://issuu.com/lampungpost/docs/lampu>  
0% - <https://www.scribd.com/document/35806202>  
0% - <http://perbankansyariahd3.blogspot.com/>  
0% - <https://34003506.r.bat.bing.com/?ld=d34c>  
0% - <https://www.scribd.com/doc/138231962/Mas>  
0% - <http://catatansar.blogspot.com/2016/10/m>  
0% - <https://vdocuments.site/documents/bank-b>



0% - [http://www.academia.edu/7366806/Peluang\\_](http://www.academia.edu/7366806/Peluang_)  
0% - <https://www.scribd.com/document/35170782>  
0% - <http://muhammad-iwad.blogspot.com/2012/0>  
0% - <https://pandusamamaya.wordpress.com/2012>  
0% - <http://id-jurnal.blogspot.com/2008/04/an>  
0% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <https://www.scribd.com/document/31789530>  
0% - <http://atikasharfina.blogspot.com/2011/0>  
0% - <https://johannessimatupang.wordpress.com>  
0% - <https://www.scribd.com/document/11818732>  
0% - <http://www.skripsiku.org/2015/08/analisi>  
0% - <http://repository.unisba.ac.id/bitstream>  
0% - <http://journal.staincurup.ac.id/index.ph>  
0% - <https://journal.unsil.ac.id/download.php>  
0% - <https://www.scribd.com/document/34115322>  
0% - <https://www.scribd.com/document/12394744>  
0% - <https://yatmizaiilhami.wordpress.com/201>  
0% - <http://www.academia.edu/17187808/Dinamik>  
0% - <http://jurnalmepeaekonomi.blogspot.com/fe>  
0% - <https://sketsanews.com/infografis-banjir>  
0% - <https://id.123dok.com/document/rz38v7dq->  
0% - <https://www.scribd.com/document/34629798>  
0% - <http://forester-untad.blogspot.com/2012/>  
0% - <https://www.scribd.com/document/38071392>  
0% - [https://issuu.com/malutpost/docs/malut\\_p](https://issuu.com/malutpost/docs/malut_p)  
0% - <https://www.scribd.com/document/37261392>  
0% - <http://ilmiahekonomi.blogspot.com/feeds/>  
0% - <https://issuu.com/ptkpost/docs/03122012>  
0% - <https://www.scribd.com/doc/72528329/5171>  
0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <https://mediailmuekonomi.blogspot.com/20>  
0% - <http://istilahbank.blogspot.co.id/2009/0>  
0% - <https://ilhamsyahferrarialia.wordpress>  
0% - <https://www.facebook.com/RachmatLaskarPa>  
0% - <http://manajemenrisiko.blogspot.com/2008>  
0% - <https://www.scribd.com/doc/221121865/Tem>  
0% - <http://humaniorahukum.blogspot.com/feeds>  
0% - <http://hadyliteon.blogspot.com/2016/04/t>  
0% - <http://darmawaninvest.blogspot.com/2017/>  
0% - <https://vdocuments.site/documents/sps-ju>  
0% - <https://issuu.com/lampungpost/docs/lampu>  
0% - <http://diditnote.blogspot.com/2013/04/pe>  
0% - <http://www.manajementelekomunikasi.org/2>  
0% - <http://eprints.dinus.ac.id/12502/1/jurna>  
0% - <https://issuu.com/tribunlampung/docs/tl0>  
0% - <http://pemeriksapajak.blogspot.com/2014/>  
0% - <https://48080155.r.bat.bing.com/?!d=d35Q>  
0% - <https://issuu.com/koranpagiwawasan/docs/>

0% - <http://nayyasemangat.blogspot.co.id/2012>  
0% - <http://istilahbank.blogspot.com/2009/06/>  
0% - <http://sharingilmupajak.blogspot.com/>  
0% - <https://www.bi.go.id/id/ruang-media/info>  
0% - <https://www.scribd.com/doc/167789842/Eva>  
0% - <http://docplayer.info/171226-Pengaruh-li>  
0% - <https://boutiquesoftware.wordpress.com/2>  
0% - <https://48119969.r.bat.bing.com/?ld=d3Mb>  
0% - <http://vivisasnitaa.blogspot.com/2017/01>  
0% - <http://tiadwinov10.blogspot.com/2014/01/>  
0% - <http://arifrohman-socialworker.blogspot.c>  
0% - <http://kreditbanksyariah.com/kiat-sukses>  
0% - <https://www.scribd.com/document/32211649>  
0% - <https://34003506.r.bat.bing.com/?ld=d3so>  
0% - <http://docplayer.info/62070533-Prosiding>  
0% - <https://www.scribd.com/document/32211649>  
0% - <https://issuu.com/prasena/docs/haluanria>  
0% - <https://www.ejournal.iainbukittinggi.ac>  
0% - <https://www.scribd.com/document/32211649>  
0% - <http://www.ojk.go.id/id/data-dan-statist>  
0% - <https://www.scribd.com/document/35849522>  
0% - <https://es.scribd.com/doc/292660470/Stat>  
0% - <https://www.scribd.com/document/61509648>  
0% - <https://es.scribd.com/doc/256115951/Cila>  
0% - <https://www.scribd.com/document/38120910>  
0% - <https://id.123dok.com/document/rz38v7dq->  
0% - <https://jurnaltoddoppuli.wordpress.com/c>  
0% - <http://etd.repository.ugm.ac.id/download>  
0% - <https://jurnalmuamalahstainpalopo.wordpr>  
0% - <https://www.scribd.com/document/31913712>  
0% - <http://docplayer.info/53627326-Mimpi-jad>  
0% - <https://www.scribd.com/doc/182572895/bis>  
0% - <http://repository.ipb.ac.id/bitstream/ha>  
0% - [http://www.academia.edu/15667795/Bauran\\_](http://www.academia.edu/15667795/Bauran_)  
0% - <https://www.tribunnewsbatam.com/lpdb-per>  
0% - <https://jasrifirdaus.blogspot.co.id/2013>  
0% - <http://rocketmanajemen.com/kategori/ekon>  
0% - <http://ekonomi-islam-online.blogspot.com>  
0% - <https://syafraufgisqu.wordpress.com/page>  
0% - <https://sriharso.wordpress.com/2008/11>  
0% - <http://www.academia.edu/6519642/Analisis>  
0% - <https://778802.r.bat.bing.com/?ld=d3hHSG>  
0% - <http://www.aamslametrusydia.com/2016/0>  
0% - <https://www.slideshare.net/SaptoJumono/p>  
0% - <http://jurnalmepeaekonomi.blogspot.com/fe>  
0% - <https://anzdoc.com/kajian-kinerja-indust>  
0% - <https://issuu.com/haluan/docs/hln240616>  
0% - <http://repository.radenintan.ac.id/1388/>

0% - <http://hendyherijanto.blogspot.com/2013/>  
0% - <http://digilib.uinsby.ac.id/3239/6/Bab%2>  
0% - <https://zakiasuwandi.blogspot.com/feeds/>  
0% - <https://www.scribd.com/document/10251780>  
0% - <https://144002997.r.bat.bing.com/?ld=d3S>  
0% - <https://www.scribd.com/doc/127276709/Maj>  
0% - <https://www.scribd.com/document/89586957>  
0% - <https://issuu.com/surya-epaper/docs/e-pa>  
0% - <https://issuu.com/rizquallah/docs/sharing>  
0% - <http://ekisopini.blogspot.com/2009/08/>  
0% - <https://phdikarangsem.wordpress.com/201>  
0% - <https://www.scribd.com/document/34445822>  
0% - <https://www.scribd.com/document/35037736>  
0% - <https://www.researchgate.net/publication>  
0% - <https://www.scribd.com/doc/294856793/Kat>  
0% - <https://vdocuments.site/documents/seputa>  
0% - <http://www.pekerjadata.com/2014/05/65-an>  
0% - <http://onekonstantinopel.blogspot.com/>  
0% - <https://tirto.id/negara-hadir-untuk-juju>  
0% - <http://imansastra.blogspot.com/feeds/pos>  
0% - <http://fikom.weblog.esaunggul.ac.id/page>  
0% - <http://lpdikafaiunisma.blogspot.com/feed>  
0% - <https://elizthyan27.wordpress.com/2016/0>  
0% - <https://www.scribd.com/doc/124734428/Bah>  
0% - <https://es.scribd.com/document/252578638>  
0% - <http://www.irman-firmansyah.com/2013/10/>  
0% - <http://www.irman-firmansyah.com/2013/10/>  
0% - <https://www.scribd.com/document/17745688>  
0% - <http://www.irman-firmansyah.com/2013/10/>  
0% - <https://www.scribd.com/document/33495862>  
0% - <https://es.scribd.com/doc/86231391/ukura>  
0% - <http://www.irman-firmansyah.com/2013/10/>  
0% - <http://daylavenaeducation.blogspot.com/>  
0% - <https://issuu.com/lampungpost5/docs/lamp>  
0% - <https://pwdusu2014.wordpress.com/2016/04>  
0% - <http://rifaiekis.blogspot.com/2012/05/du>  
0% - <http://sharingilmupajak.blogspot.com/fee>  
0% - <http://haridayu.blogspot.co.id/>  
0% - <https://vdocuments.site/documents/laras->  
0% - <https://fardiansyah7fold.wordpress.com/c>  
0% - <https://lunayahasna.wordpress.com/2012/0>  
0% - <https://www.scribd.com/document/34802352>  
0% - <http://ns-nasrudin.blogspot.com/2008/08/>  
0% - <http://sahatsijabat22.blogspot.com/2015/>  
0% - <https://www.scribd.com/document/18345516>  
0% - <https://efullama.files.wordpress.com/201>  
0% - [http://www.academia.edu/6461731/Bank\\_Lem](http://www.academia.edu/6461731/Bank_Lem)  
0% - <http://ekonomiakuntansiid.blogspot.co.id>

0% - <http://www.ojk.go.id/id/regulasi/otorita>  
0% - <http://www.academia.edu/24417161/Bantuan>  
0% - <http://docplayer.info/303428-Rencana-pem>  
0% - <https://www.scribd.com/document/36017008>  
0% - <https://mafiadoc.com/jurnal-akuntansi-da>  
0% - <https://www.scribd.com/document/35314670>  
0% - <http://alarifs.blogspot.com/2009/#!>  
0% - <https://www.scribd.com/document/36878927>  
0% - <http://bank-kita.blogspot.com/2013/>  
0% - <http://hendra-ssetyawan.blogspot.com/201>  
0% - <http://jurnal2.serambimekkah.ac.id/wp-co>  
0% - <https://www.scribd.com/doc/124917724/jur>  
0% - <http://milarosalinasiregar.blogspot.co.i>  
0% - <http://lpdikafaiunisma.blogspot.com/feed>  
0% - <https://www.scribd.com/doc/296917067/Per>  
0% - <http://moh-angscorp2.blogspot.com/2014/0>  
0% - <https://www.scribd.com/document/52729162>  
0% - <https://www.kompasiana.com/yupiter/5ad7e>  
0% - <http://rudipower.blogspot.com/2010/>  
0% - <https://babyorchestra.wordpress.com/2011>  
0% - <https://www.scribd.com/document/33206803>  
0% - <https://www.scribd.com/document/33565232>  
0% - <https://johannessimatupang.wordpress.com>  
0% - <http://www.academia.edu/24244409/MENGENT>  
0% - [http://www.academia.edu/6494082/Kajian\\_E](http://www.academia.edu/6494082/Kajian_E)  
0% - <https://2777309.r.bat.bing.com/?ld=d3Z-n>  
0% - <http://umbusapuymail.blogspot.com/2011/0>  
0% - <http://www.imgins.org/media/165200385272>  
0% - <https://johannessimatupang.wordpress.com>  
0% - <http://www.academia.edu/5177706/KESIAPAN>  
0% - <https://www.scribd.com/doc/52974910/Mana>  
0% - <http://docplayer.info/32141930-Gubernur->  
0% - <https://www.scribd.com/document/11818732>  
0% - <http://www.powershow.com/view4/61aeeb-Yz>  
0% - <http://www.perbarindo.or.id/wp-content/u>  
0% - <http://desawaikeka.blogspot.com/>  
0% - <https://one2land.wordpress.com/tag/perba>  
0% - <https://issuu.com/e-islamiclaw/docs/maja>  
0% - <https://www.scribd.com/doc/57348205/BSM->  
0% - <http://pradisakamil.blogspot.com/>  
0% - <https://www.scribd.com/document/33883421>  
0% - <https://www.scribd.com/document/10268386>  
0% - <https://www.slideshare.net/SeptiyanHudan>  
0% - <http://jasa-tesis-skripsi.blogspot.com/2>  
0% - <https://datacenter-indonesia.com/kebutuh>  
0% - <https://issuu.com/bemkmugm/docs/6687217->  
0% - <https://mafiadoc.com/daftar-penerima-hib>  
0% - <http://digilib.uinsby.ac.id/2463/9/Dafta>





Plagiarism Checker X Originality Report  
**Similarity Found: 10%**

Date: Tuesday, June 02, 2015

Statistics: 573 words Plagiarized / 5630 Total words

Remarks: Low Plagiarism Detected - Your Document needs Optional Improvement.

-----

Indikasi Financial Inclusion di daerah Perdesaan Dan Kontribusi Bank Pembiayaan Rakyat Syariah Dalam Pengembangan Sektor-Sektor Produktif Oleh: Hesi Eka Puteri dan Harfandi\_ Abstract The contribution of Islamic Rural Banking (popular as BPRS in Indonesia) in supporting of real sectors as financial inclusion's indication, can be done by many program such as: 1) Increasing branch office and channeling office of Rural Banking, 2) Increasing the accessibility of rural banking for micro enterprises, 3) Implementing the service system which customer oriented and social justiced, 4) Expansion of the product which suitable for community, 5) Reinforcement the strategy in realizing financial inclusion 6) Reinforcement in the regulation's strategy, 7) Reinforcement in socialization's strategy, 8) Reinforcement in the competition's strategy and 9) Reinforcement in the human resource's strategy.

Key Words: Indication, Contribution, development PENDAHULUAN Latar Belakang Masalah Persoalan kemiskinan merupakan persoalan kompleks yang dihadapi oleh berbagai negara-negara yang berkembang termasuk Indonesia. Teramati Data BPS untuk tahun 2013 menunjukkan 28,07 juta orang penduduk miskin di Indonesia dengan tingkat kemiskinan mencapai 11,37%.

Persoalan kemiskinan tidak hanya keterbatasan ekonomi masyarakat namun melingkupi akses mereka terhadap semua kebutuhan dasar. Hak-hak dasar yang diakui secara umum ini meliputi kebutuhan pangan, kebutuhan kesehatan, kebutuhan pendidikan, pekerjaan, perumahan, air bersih, pertanahan, sumberdaya alam, dan lingkungan hidup, serta kebutuhan akan rasa aman dari perlakuan atau sebuah ancaman yang tindak kekerasan dan hak untuk berpartisipasi di dalam kehidupan sosial-politik, baik bagi perempuan maupun laki-laki. Islam memiliki konsep sempurna dalam membangun masyarakat, yang berlandaskan Al Quran dan Hadits.

Islam menganjurkan suatu system yang sederhana untuk meningkatkan ekonomi masyarakat yang membolehkan melakukan pembangunan ekonomi yang stabil dan seimbang, bebas dari kelemahan system kapitalis dan sosialis. (Rivai, 2009: 2009) dalam Melalui system keuangan yang inklusif (financial inclusion), community development akan lebih efektif jika karena mampu menggerakkan sektor-sektor produktif yang terdapat di masyarakat, karena sektor moneter merupakan sector penunjang berkembangnya sektor riil.

Pada prinsipnya konsep financial inclusion adalah koreksi terhadap financial excludtion yaitu sebuah kondisi keuangan yang hanya menguntungkan segelintir pihak saja. Sedangkan financial inclusion adalah wujud sebuah konsep dimana terdapat kemudahan akses perbankan bagi semua orang. Penguatan konsep Community Development yaitu lembaga keuangan syariah adalah merupakan salah satu solusi percepatan pembangunan ekonomi masyarakat terutama di wilayah perdesaan.

Struktur perekonomian Indonesia yang ada didominasi ekonomi mikro kecil menengah, paham bahwa ekonomi kerakyatan serta boomingnya ekonomi syariah yang memberi ruang berkembangnya institusi perbankan syariah yang terbukti mengkedepankan social justice (berkeadilan social) yaitu perbankan syariah. Islamic Microfinance (dalam hal ini BMT-BMT) dan BPR Islam (popular dengan Bank Pembiayaan Rakyat Syariah atau BPRS) merupakan dua institusi perbankan syariah yang sebenarnya sudah eksis dalam penerapan financial inclusion itu sendiri.

Terdapat 163 unit BPRS dengan 402 unit kantor cabang yang tersebar di seluruh Indonesia dalam pada tahun 2013 (Statistik Perbankan Syariah, 2013). Demikian juga dengan Baitul Maal Wa Tamwil (BMT) yang jumlahnya mencapai lebih dari 5.500 unit, yang kebanyakan tersebar di wilayah urban dan perdesaan. Keberadaan BPR Islam dan microfinance ini focus pada upaya penyelamatan usaha local dan usaha mandiri agar terciptanya suatu kemudahan akses untuk pengembangan kegiatan ekonomi masyarakat dan layanan perbankan yang pro rakyat.

Faktanya memperlihatkan bahwa jika meskipun perkembangan BPRS ini cukup pesat (sebesar 18,12 % dalam 5 tahun terakhir), namun Bank Indonesia sebagai Bank Sentral mengklaim bahwasamisi banyaknya masyarakat Indonesia yang belum bisa mampu mengakses pelayanan jasa keuangan. Hasil survey Neraca Rumah Tangga yang dilakukan Bank Indonesia pada 2010 menyimpulkan bahwa sebesar 62% rumah tangga tidak memiliki tabungan sama sekali.

Hasil studi World Bank juga menyimpulkan hal yang relevan bahwa hanya separuh dari penduduk Indonesia yang memiliki akses ke system keuangan formal. (Bank Indonesia, 2014) Secara sederhana dapat dikatakan bahwa setengah dari penduduk Indonesia yang melek perbankan. Sebesar 52 persen rumah tangga di Indonesia belum memiliki simpanan di lembaga keuangan.

Hal inilah yang membatasi kemampuan masyarakat untuk terhubung dengan kegiatan-kegiatan di sector produktif. Fenomena ini selanjutnya berlanjut pada pertanyaan penting bagaimanakah indikasi eksisnya wacana financial inclusion di perdesaan? Meski jaringan-jaringan bank dan kantornya bertumbuh dalam jumlah cukup besar, namun realisasi financial inclusion belum lagi optimal.

Jumlah BPRS belum mampu menjadi indicator terealisasinya "perbankan untuk semua" di Indonesia, khususnya bagi kelompok masyarakat perdesaan yang sering termarginalkan dalam layanan perbankan. Kajian ini penting untuk diteliti lebih lanjut sebagai sebuah studi yang mencoba untuk mengupas indikasi financial inclusion di perdesaan Indonesia, berikut tentang apa persoalan dan tantangan yang dihadapi.

Penelitian ini lebih lanjut akan memetakan persoalan-persoalan kronis dalam merealisasikan konsep financial inclusion di perdesaan, dan merekomendasi kebijakan terkait peran BPRS dalam pengembangan sektor-sektor produktif di perdesaan. Rumusan Masalah Rumusan masalah dalam penelitian ini adalah " Bagaimanakah indikasi-indikasi financial inclusion di perdesaan dan kontribusi BPRS dalam pengembangan sector-sektor produktif? Tujuan Penelitian Tujuan yang ingin dicapai dalam penelitian ini adalah: Untuk menganalisis indikasi financial inclusion dalam pembangunan ekonomi di wilayah perdesaan di Indonesia Untuk mengevaluasi seberapa besar peran BPRS dalam pengembangan sector-sektor produktif khususnya diwilayah perdesaan Kontribusi Penelitian Penelitian ini diharapkan memberikan kontribusi sebagai berikut: Kontribusi terhadap keilmuan.

Dalam perspektif keilmuan, penelitian ini bermanfaat sebagai sebuah bentuk eksplanasi terhadap sebuah fenomena sosial berlatar kepentingan masyarakat marginal terutama di perdesaan. Kontribusi terhadap lembaga keuangan Syariah. Penelitian ini memberikan kontribusi terhadap pengelola BPRS terutama pada persoalan-persoalan dan tantangan dalam mencapai misi BPRS sebagai sebuah lembaga yang mengembangkan usaha-usaha produktif dan investasi dalam meningkatkan kualitas kegiatan ekonomi pengusaha kecil dengan antara lain mendorong kegiatan menabung dan menunjang Kontribusi Terhadap Regulator dan Stakeholder (praktisi perbankan syariah, akademisi, supplier dan pemerintah).

Penelitian ini memberikan kontribusi bagi decision maker dan pemerintah untuk lebih intens menjadikan BPRS sebagai icon pemberdayaan sector-sektor produktif perdesaan dan merekomendasi strategi untuk mengoptimalkan peran BPRS dalam merealisasi program nasional financial inclusion. TINJAUAN PUSTAKA Studi-Studi Terdahulu Penelitian-penelitian tentang lembaga keuangan syariah yang ada terkonsentrasi pada kajian-kajian empiris dengan kasus-kasus mikro pada BMT-BMT atau BPRS, yang mengamati tentang pengaruh pembiayaan yang disalurkan terhadap peningkatan pendapatan pengusaha mikro.

Tulisan ini dapat dilihat pada studi Satria Laksono (UIN Jakarta;2011), Rozalinda (IAIN Imam Bonjol Padang;2011) dan Fitra Ananda (UNDIP;2011). Temuan penelitian pada umumnya menghasilkan kesimpulan bahwa pembiayaan yang diberikan mampu meningkatkan pendapatan pengusaha mikro tersebut. Beberapa kajian terkait financial inclusion masih amat terbatas ditemukan kecuali studi-studi yang dilakukan Bank Indonesia dan Lembaga Pengembangan



Perbankan Indonesia (LPPI) yang merupakan kajian yang bersifat konseptual atau sebuah wacana namun belum berupa kajian empiris yang mengevaluasi perkembangan strategi financial inclusion.

Penelitian yang akan dilakukan merupakan penelitian kebijakan yang mengeksplorasi indikasi-indikasi financial inclusion di perdesaan serta kaitannya dengan peran terbesar yang dilakukan BPRS sebagai icon sector moneter di perdesaan. Penelitian ini akan diawali dengan melihat indikator-indikator potensi financial inclusion di perdesaan.

Pengambilan kasus pada tingkat nasional dilatarbelakangi dengan eksisnya issue ini ditingkat nasional sebagai bentuk sebuah model pembangunan sektor jasa keuangan yang inklusif yang dalam perkembangannya mengalami berbagai polemik yang menarik. Kerangka Teori Financial Inclusion Financial inclusion menjadi topik populer yang dibicarakan publik tentang eksistensi perbankan syariah dalam pembangunan perekonomian.

Sebuah tema moralis yang menginginkan perbankan sebagai sebuah institusi keuangan yang melayani semua lapisan masyarakat. Topic ini menjadi hangat baik dikalangan perbankan konvensional maupun syariah, dan menjadi kebijakan pada hampir semua institusi keuangan di Indonesia. Meski tantangan penerapan financial inclusion begitu besar, bagi negara-negara berkembang penerapan financial inclusion merupakan obat mujarab untuk menyelamatkan negara dari kemiskinan berkepanjangan, melalui penyelamatan usaha-usaha produktif masyarakat.

Secara khusus penerapan financial inclusion ini bertujuan untuk: Memberikan akses kemudahan kepada pelaku usaha mikro kecil dan menengah untuk mendapatkan akses pembiayaan. Memberikan Model Pemberdayaan Usaha Mikro Kecil Menengah (UMKM) Melalui Sektor Moneter Dalam upaya mewujudkan keuangan inklusif Bank Indonesia telah menetapkan enam pilar strategi yang meliputi edukasi keuangan, fasilitas keuangan publik, pemetaan informasi keuangan, kebijakan, fasilitasi intermediasi dan saluran distribusi serta perlindungan konsumen (Bank Indonesia: Keuangan Inklusif, 2014).

Bank umum adalah sebuah bank yang melaksanakan sebuah kegiatan usaha secara konvensional dan atau menjalankan usaha berdasarkan prinsip syariah, yang dalam kegiatannya memberikan suatu jasa dalam lalu lintas pembayaran. Dalam pemberdayaan perekonomian masyarakat di daerah perdesaan (rural), BPRS (Bank Pembiayaan Rakyat Syariah) hadir dengan fungsi utamanya sebagai lembaga keuangan yang didirikan untuk melayani Usaha Mikro dan Kecil (UMK) yang pengelolaannya harus berdasarkan prinsip syariah.

Menempatkan dananya dalam bentuk Sertifikat Bank Indonesia (SBI), deposito berjangka, sertifikat deposito, dan atau tabungan pada bank lain. BPRS menjalankan fungsinya sebagai lembaga intermediary dengan memperluas penggunaan produk-produk pendanaan dan pembiayaan syariah dalam merekatkan sektor keuangan dan sektor riil. BPRS mengutamakan transaksi-transaksi yang bersifat produktif dibandingkan konsumtif apalagi spekulasi.

Tujuan operasionalisasi BPR Islam adalah (Sumitro, 2004:30): Meningkatkan kesejahteraan ekonomi umat Islam terutama kelompok masyarakat ekonomi lemah yang pada umumnya berada di daerah perdesaan Menambah lapangan kerja terutama di tingkat kecamatan sehingga dapat mengurangi arus urbanisasi Membina ukhuwah islamiyah melalui kegiatan ekonomi dalam rangka peningkatan pendapatan per kapita menuju kualitas hidup yang memadai Sektor-Sektor Produktif Dalam dunia ekonomi dikenal dua macam sector yaitu sector riil dan sector keuangan. Sektor riil dibagi menjadi dua yaitu barang dan jasa.

Sektor riil ini dikenal juga dengan sektor produktif karena merupakan suatu kegiatan yang dikerjakan untuk menambah nilai guna suatu barang atau menciptakan benda baru dalam memenuhi kebutuhan. Terkait dengan strategi financial inclusion di Indonesia, sector produktif yang menjadi segmentasi BPRS adalah Usaha mikro. Usaha mikro ini dapat dicirikan dengan sebagai kegiatan ekonomi rakyat berskala kecil tradisional informal yang belum terdaftar dengan modal usahanya tak lebih dari 100 juta (tidak termasuk tanah dan bangunan), tenaga kerja tidak lebih dari 5 orang pekerja dan sebagian besar menggunakan anggota keluarga/kerabat atau tetangga, pemiliknya bertindak secara naluriah dengan mengandalkan insting atau pengalaman dalam berusaha (UU No.20 Tahun 2008 Tentang UMKM).

Jenis usaha ini meliputi usaha perdagangan (seperti: dagang kelontong, bakso, warung nasi), jasa (seperti jasa tukang cukur, tambal ban, bengkel, penjahit), pengrajin (seperti perkayuan, cenderamata, anyaman) dan

pertanian/peternakan (seperti palawija, ayam, lele). Pengusaha mikro identik dengan pelaku ekonomi yang termarginalkan dan seringkali luput dari perhatian pengambil kebijakan.

METODE PENELITIAN Jenis Penelitian Penelitian ini merupakan sebuah penelitian kualitatif dengan pendekatan descriptive analitic. Penelitian fokus pada analisis laporan-laporan perkembangan tahunan BPRS di Indonesia dan observasi terhadap objek kajian Data dan Sumber Data Data utama dalam penelitian ini merupakan data sekunder.

Data sekunder diperoleh dari dokumentasi dan laporan tahunan/statistik perbankan syariah di Bank Indonesia dan otoritas Jasa Keuangan serta dokumentasi BPRS-BPRS terpilih. 3. Teknik Pengumpulan Data Teknik pengumpulan data dalam penelitian ini adalah dokumentasi, dan observasi a) Dokumentasi; dilaksanakan dengan tujuan mengumpulkan data sekunder baik yang terpublikasi maupun tidak tentang objek kajian, yaitu data yang terkait dengan laporan-laporan keuangan BPRS di Bank Indonesia dan laporan tahunan pada BPRS-BPRS terpilih, b) Observasi; dilakukan terhadap objek penelitian yaitu BPRS-BPRS yang terpilih secara purposive. 4. Teknik Analisis Data Teknik analisis data yang diterapkan dalam penelitian ini adalah gabungan dari beberapa teknik yang relevan untuk menjawab tujuan-tujuan penelitian, yaitu: Untuk mengeksplanasikan indikasi financial inclusion dalam pembangunan ekonomi, maka data sekunder hanya akan dideskripsikan dengan cara deskriptif kualitatif.

Data akan ditampilkan secara naratif terhadap indikator-indikator relevan dalam laporan keuangan BPRS. Untuk melihat kontribusi dan strategi inovatif yang diterapkan BPRS dalam pengembangan sector-sector produktif dalam perekonomian terutama usaha mikro kecil menengah diaplikasikan dengan cara mengkomparasi data menurut cohort waktu dan descriptive analitic terhadap hasil pengamatan dari unit kajian secara purposive.

HASIL DAN PEMBAHASAN Gambaran Umum Penerapan Financial Inclusion di Indonesia Program keuangan inklusif merupakan upaya mendorong system keuangan agar dapat di akses oleh seluruh lapisan masyarakat, sehingga mampu mendorong pertumbuhan ekonomi dan mengatasi kemiskinan. Program ini dipacu oleh pemerintah khususnya oleh otoritas bank sentral dan otoritas jasa keuangan mengingat masih rendahnya tingkat aksesibilitas masyarakat Indonesia terhadap lembaga keuangan.

UMKM adalah segmentasi utama dalam keuangan inklusif ini karena porsi terbesar dari struktur perekonomian di Indonesia di dominasi oleh sector UMKM. Berikut adalah data UMKM di Indonesia dalam beberapa tahun terakhir. Terlihat bahwa dari segi jumlah, UMKM mendominasi struktur usaha yang ada di Indonesia. Sebesar 99,99 % unit usaha yang ada di dominasi oleh UMKM, dan memberikan kontribusi kepada Pendapatan Domestik Bruto (PDB) sebesar 57,48%.

Sebuah segmen pasar yang bagus bagi industry keuangan jika saja semua UMKM melek perbankan (bankable). Dengan semakin luasnya akses UMKM terhadap Lembaga Keuangan, maka besar harapan untuk dapat menyelamatkan masyarakat dari kemiskinan. Perbankan akan memegang peransentral dalam pemberdayaan usaha-usaha rakyat yang sebagian besar terkendala pada modal.

Financial Inclusion tentu saja adalah sebuah layanan yang pro rakyat yang mengantarkan kemandirian dalam berusaha. Tabel.1 Perkembangan Data Usaha Mikro Kecil Menengah dan Usaha Besar (dalam unit) Tahun 2011-2012

Unit Usaha	2011	2012
Usaha Mikro	54.559.969	602.195
Usaha Kecil	44.280	4.952
Usaha Menengah	55.856.176	629.418
Usaha Besar	48.997	4.968
Jumlah	55.211.396	56.539.560

Sumber: Data Kementerian Koperasi Usaha Kecil dan Menengah RI, www.depkop.go.id Implementasi keuangan inklusif ini menjadi penting dilakukan terutama di wilayah perdesaan.

Relatif lebih rendahnya pendidikan masyarakat dan terbatasnya infrastruktur dan lembaga keuangan menjadikan masyarakat di perdesaan adalah segmentasi tepat dalam akselerasi wacana system keuangan ini. Fakta rendahnya tingkat literasi peranakan ( melek keuangan) diperdesaan ini terlihat dari fakta relative masih rendahnya tingkat "bankable" masyarakat perdesaan dalam menjalankan usaha-usaha produktif. Semua manajemen usaha terutama usaha mikro lebih banyak dikelola secara tradisional dengan tidak melibatkan fasilitas perbankan.

Meskipun demikian, Bank Indonesia mencatat bahwa upaya kearah realisasi terhadap hal ini sudah terlihat. Data pada tabel. 2 berikut memperlihatkan perkembangan jumlah kredit UMKM yang tersalurkan pada berbagai unit usaha.

Terlihat bahwa telah terjadi peningkatan sebesar 33.37% dari jumlah kredit tersalurkan ke UMKM, dengan porsi terbesar pada usaha menengah. Tabel.

2 Perkembangan Baki Debet Kredit UMKM Menurut Klasifikasi Usaha Unit Usaha \_2011 \_2012 \_2013 \_ \_Usaha Mikro \_102.905,0 \_113.754,0 \_137.929,8 \_ \_Usaha Kecil \_150.912,1 \_169.882,5 \_193.874,7 \_ \_Usaha Menengah \_226.069,4 \_268.589,5 \_308.230,0 \_ \_Jumlah \_479.886,5 \_552.226,1 \_640.034,5 \_ \_Sumber: Bank Indonesia (Grup Pengembangan UMKM - DPAU) Lebih lanjut peran BPR dan BPRS yang berada di perdesaan juga mencatat adanya kenaikan peran perbankan dalam pemberdayaan UMKM ini. Tabel.3 berikut memperlihatkan perkembangan modal tersalurkan pada sektor UMKM menurut klasifikasi bank.

Teramati bahwa kontribusi yang diberikan BPR dan BPRS terus mengalami peningkatan, meski porsi terbesar masih diambil peran oleh Bank Persero. Hal ini terjadi karena jaringan bank ini yang sudah berkembang jauh lebih dulu dan telah meluas ke berbagai wilayah hingga perdesaan. Adapun BPR dan BPRS yang dulunya di kenal dengan bank desa, lebih mengambil peran sebagai sektor moneter penyangga di perdesaan atau daerah pinggiran perkotaan.

Dari segi waktu pengembangan yang masih baru dan wilayah kerja perdesaan yang tentu saja minim pada segala aspek, wajar jika kontribusi kredit tersalur jauh lebih sedikit dari bank lainnya. Meski begitu, pertumbuhan yang senantiasa meningkat memperlihatkan sebuah eksistensi nyata dari kontribusi BPR dan BPRS dalam pengembangan UMKM. Tabel.

3 Perkembangan Baki Debet Kredit UMKM Menurut Klasifikasi Bank Unit Usaha \_2011 \_2012 \_2013 \_ \_Bank Persero \_222,645.1 \_242,861.1 \_304,750.6 \_ \_Bank Swasta Nasional Devisa \_176,924.8 \_205,731.2 \_217,529.4 \_ \_Bank Swasta Nasional Non Devisa \_17,308.8 \_23,259.7 \_27,571.6 \_ \_BPD \_31,313.9 \_45,081.8 \_46,895.9 \_ \_Bank Campuran \_6,651.3 \_8,750.1 \_11,378.7 \_ \_Bank Asing \_3,320.0 \_712.6 \_697.1 \_ \_BPR-BPRS \_21,722.5 \_25,829.5 \_31,211.1 \_ \_Jumlah \_479.886,5 \_552.226,1 \_640.034,5 \_ \_Sumber: Bank Indonesia (Grup Pengembangan UMKM - DPAU) Gambaran tentang pelaksanaan financial inclusion ini sekilas memperlihatkan akan banyaknya persoalan yang masih harus dibenahi oleh pengambil kebijakan. Otoritas Bank Sentral dan pemerintah memegang kunci suksesnya wacana tersebut.

Bank Sentral-Otoritas Jasa Keuangan dan Pemerintah merupakan tiga pengambil kebijakan yang utama. Upaya menjadikan sector moneter sebagai penggerak sector riil bukanlah upaya mudah tanpa adanya komitmen berbagai pihak, dan tidak ada salahnya juga Indonesia dapat belajar dari negara lain seperti Kenya yang berhasil menerapkan Financial Inclusion.

Terdapat beberapa hal utama yang menjadi tugas besar pengambil kebijakan yaitu memfasilitasi adanya: 1) Akses perbankan yang mudah bagi si miskin untuk bisa menikmati jasa perbankan, 2) Perbankan yang murah dan terjangkau. Hal ini tentunya berkaitan dengan bunga atau sistem bagi hasil yang jika perlu ada subsidi silang antara nasabah kaya dan nasabah miskin, 3) Bank tidak sekedar menjalankan fungsinya sebagai lembaga keuangan untuk menyimpan dan menyalurkan dana pada masyarakat, akan tetapi ada program pemberdayaan bagi masyarakat, 4) Membuat program pengentasan kemiskinan tidak sekedar memberikan bantuan langsung yang bersifat konsumtif seperti Bantuan Langsung Tunai atau Raskin yang membodohkan masyarakat, 5) Mendidik masyarakat untuk paham uang dan bank, sehingga warga miskin nantinya menjadi Bankable, 6) Yang paling penting dalam hal ini adalah perbankan tidak rugi dalam pelaksanaan Financial Inclusion ini.

Indikasi Kontribusi BPRS Merealisasikan Financial Inclusion : Fakta dan Persoalan Perkembangan bank syariah menjadi salah satu tolak ukur eksistensi bank syariah dalam pembangunan ekonomi. Fakta empiris memperlihatkan sebuah akselerasi yang nyata perkembangan bank syariah di Indonesia, terutama Bank Pembiayaan Rakyat Syariah (BPRS).

Perkembangan Bank Syariah yang diawali dengan beroperasinya Bank Muamalat Indonesia pada tahun 1992 menjadi momentum awal tumbuh kembang perbankan syariah lainnya di Indonesia. Bank Umum Syariah pertama yang awalnya hanya di gawangi oleh Bank Muamalat Indonesia ini kemudian di ikuti oleh pertumbuhan Usaha Unit Syariah (UUS) oleh bank konvensional yang memberikan pilihan layanan syariah bagi nasabahnya.

BPR yang awalnya beroperasi dengan cara konvensional, juga berkembang menjadi BPRS, yaitu BPR yang dijalankan

dengan prinsip Islam. BPRS membidik pangsa pasar yang berbeda dengan jaringan perbankan syariah di atas. BPRS fokus sebagai perbankan yang melakukan pengembangan perekonomian di wilayah rural (pinggiran) dan perdesaan di Indonesia.

Perkembangannya tidak terlepas dari tujuan BPRS sebagai bank yang melaksanakan kegiatan usaha berdasarkan prinsip syariah, yang dalam kegiatannya tidak memberikan jasa dalam lalu lintas pembayaran. Pada prinsipnya BPRS (Bank Perkreditan Rakyat Syariah) adalah layanan perbankan yang memiliki prinsip serupa dengan BPR, namun layanan perbankan yang diberikan adalah dalam prinsip-prinsip syariah.

Indikasi-indikasi adanya kontribusi Bank Pembiayaan Rakyat Syariah di Indonesia dalam merealisasikan wacana Financial Inclusion terlihat dari beberapa fakta berikut: Peningkatan Jumlah Kantor dan Jaringan BPRS Kemudahan akses perbankan di fasilitasi oleh peningkatan kantor dan jaringan BPRS. Tabel.4 memperlihatkan indikasi perkembangan bank syariah di Indonesia termasuk BPRS sepanjang 5 tahun terakhir. Tabel.

4 Jaringan Kantor Perbankan Syariah di Indonesia Periode 2009-2013 Jaringan Kantor Perbankan Syariah \_2009 \_2010 \_2011 \_2012 \_2013 \_\_ Bank Umum Syariah (BUS) Jumlah Bank Jumlah Kantor \_ 6 711 \_ 11 1.215 \_ 11 1.401 \_ 11 1.745 \_ 11 1.998 \_\_ Unit Usaha Syariah (UUS) Jumlah Bank Jumlah Kantor \_ 25 287 \_ 23 262 \_ 24 336 \_ 24 517 \_ 23 590 \_\_ Bank Pembiayaan Rakyat Syariah (BPRS) Jumlah Bank Jumlah Kantor \_ 138 225 \_ 150 286 \_ 155 364 \_ 158 401 \_ 163 402 \_\_ Sumber: Direktorat Perbankan Syariah Bank Indonesia dan OJK tahun 2014 Aksesibilitas atau kemudahan-kemudahan masyarakat dalam menjangkau perbankan syariah sangat tergantung pada ketersediaan jaringan kantor perbankan syariah.

Ketersediaan jumlah bank dan jumlah kantor menyiratkan jumlah layanan yang bisa dijangkau oleh masyarakat. Semakin tersebar jaringan perbankan syariah semakin mudah akses masyarakat terhadap perbankan syariah. Data pada tabel. 4 memperlihatkan pertumbuhan yang cukup signifikan pada jumlah Bank Umum Syariah dan BPRS sepanjang 5 tahun terakhir.

Dilihat dari jumlah pertambahan Bank, BPRS memiliki pertumbuhan paling tinggi dengan rata-rata pertumbuhan sebesar 4,28% pertahun atau meningkat sebesar 18,12% sepanjang 5 tahun terakhir. Tentu saja pertumbuhan jumlah BPRS ini tak bisa dibandingkan dengan pertambahan jumlah BUS atau UUS yang ada karena, proses perijinan dan pendirian BPRS tidak serumit pada Bank Umum Syariah. Persoalan distribusi layanan perbankan syariah bagi masyarakat bukanlah persoalan banyaknya jumlah bank namun persoalan akses layanan.

Jumlah kantor yang banyak menyiratkan layanan yang juga semakin baik. Dengan jumlah kantor yang banyak berarti wacana financial inclusion semakin nyata terlihat. Bank yang banyak tidak memberi jaminan terhadap makin dekatnya layanan perbankan syariah bagi setiap lapisan masyarakat. Otoritas Jasa Keuangan (OJK) menilai jumlah bank di Indonesia saat ini sudah terlalu banyak.

Lebih jauh, perkembangan BPRS dalam merealisasi financial inclusion di perdesaan dapat terlihat pada performance ratio keuangannya. Perkembangan yang cukup pesat pada BPRS teramati dari perubahan jumlah BPRS yang begitu cepat pada kelompok BPRS menurut total asset mereka. Jika pada tahun 2007, komposisi BPRS dengan asset di bawah 10 miliar mencapai 73% dari BPRS yang ada, maka akhir tahun 2013 hanya lebih kurang 32 % BPRS yang memiliki asset kurang dari 10 miliar. Sisanya 68 % memiliki asset lebih dari 10 miliar. Tabel.

5 Rasio Keuangan Bank Pembiayaan Rakyat Syariah Rasio Keuangan \_2009 \_2010 \_2011 \_2012 \_2013 \_\_ CAR \_29,98% \_27,46% \_23,49% \_25,16% \_22,08% \_\_ ROA \_5,00% \_3,49% \_2,67% \_2,64% \_2,79% \_\_ ROE \_21,55% \_14,29% \_18,95% \_20,54% \_21,22% \_\_ NPF \_7,03% \_6,50% \_6,11% \_6,15% \_6,50% \_\_ FDR \_126,89% \_128,47% \_127,71% \_120,96% \_120,93% \_\_ BOPO \_64,69% \_78,08% \_76,31% \_80,02% \_80,75% \_\_ Sumber: Statistik Perbankan Syariah Tahun 2013 Dalam tabel.5

terlihat perkembangan Capital Adequacy Ratio (CAR) atau ratio kecukupan modal yang cukup baik. CAR adalah rasio permodalan yang menunjukkan apakah kemampuan bank dalam menyediakan dana untuk keperluan pengembangan usaha serta menampung kemungkinan risiko kerugian yang diakibatkan didalam operasional bank. Semakin besar ratio tersebut akan semakin baik posisi modal.

Peraturan Bank Indonesia Nomor 10/15/PBI/2008 pasal 2 ayat 1 menjadi acuan bahwa bank wajib menyediakan modal minimum sebesar 8% dari aset tertimbang menurut resiko (ATMR). Nilai CAR ini menunjukkan upaya ekspansi yang dilakukan oleh BPRS. Upaya ekspansi ini biasanya dapat dilakukan dengan memperluas wilayah kerja, memperbanyak kantor kas, atau dengan memperluas pangsa pasar.

Nilai CAR untuk BPRS-BPRS di Indonesia menunjukkan performance yang cukup baik dengan angka rata-rata sebesar 25,63%. Diatas nilai minimum BI sebesar 8%. CAR yang cukup tinggi memberikan jaminan bahwa BPRS memiliki kemampuan dalam mempertahankan modal yang mencukupi. Sebuah indikasi adanya peran BPRS yang cukup baik dalam mengembangkan sector produktif.

Peningkatan Aksesibilitas ke sektor UMK Peningkatan accessibility UMK ke layanan perbankan syariah merupakan hal utama dalam pengembangan BPRS sebagai rural banking. Apakah jumlah BPRS yang ada mencukupi untuk melayani aktifitas ekonomi di perdesaan? Tentu saja jawabannya belum dan BPRS bukanlah satu satunya akses layanan perbankan bagi pelaku sektor ekonomi mikro kecil menengah. Ekonomi bertumbuh dan pertumbuhan perekonomian memerlukan dukungan luas dari layanan perbankan.

Terdapat 56,53 juta unit usaha mikro kecil menengah yang ada di Indonesia dengan persentase terbesar 98,8% di antaranya adalah usaha mikro (UMi) (Depkop,2014, Data UMKM dan UB). Sektor ini menjadi bagian terbesar dalam perekonomian dan membutuhkan ketersediaan sektor moneter yang mampu mengimbangnya. Khusus wilayah perdesaan di Indonesia yang merupakan sentra usaha kecil-mikro, pertumbuhan akses terhadap BPRS masih jauh dari mencukupi.

Keberadaan Bank Umum Syariah (BUS) pada umumnya terkonsentrasi di daerah perkotaan dan juga minim akses terhadap usaha mikro. BUS lebih banyak melayani pembiayaan untuk plafond besar dan korporasi. Akses usaha mikro terhadap layanan perbankan terhalang karena alasan klasik bahwa UKM belum memiliki pengetahuan dan kesiapan dalam memenuhi persyaratan pembiayaan sehingga para pelaku UKM memandang prosedur pembiayaan sulit, seperti tidak adanya jaminan dalam mengajukan pembiayaan atau lemahnya kelengkapan administrasi yang menjadi persyaratan pengajuan pembiayaan.

Lebih lanjut temuan lapangan Herri dkk mengindikasi beberapa faktor yang menjadi kendala BPR dalam menyalurkan dana ke usaha Mikro Menengah (UMK) berdasarkan sudut pandang BPRS yaitu berkaitan dengan beberapa aspek seperti relatif tingginya tingkat bunga yang ditawarkan BPR ke masyarakat, belum tersosialisasinya keberadaan BPR di tengah masyarakat terutama masyarakat perdesaan yang menjadi pasar potensial BPR, adanya image di kalangan pasar potensial bahwa berhubungan dengan BPR sulit dan menurunkan harga diri, keterbatasan BPR dalam mengelola dan mengembangkan produk inovatif, keterbatasan modal BPR dalam melakukan perluasan kredit, terbatasnya produk dan skim pembiayaan yang ditawarkan oleh BPR kepada UMK, tingginya tingkat persaingan BPR dengan sesama BPR maupun dengan lembaga keuangan lainnya (Henri, dkk:2013).

Meski demikian jika diamati lebih jauh distribusi pembiayaan yang telah di salurkan oleh BPRS sepanjang 5 tahun terakhir terlihat bahwa telah terjadi peningkatan dalam penyaluran pembiayaan. Tabel. 6 memperlihatkan komposisi pembiayaan oleh BPRS sepanjang 5 tahun terakhir menurut sektor ekonomi yang dibiayai: Tabel. 6 Distribusi Pembiayaan Oleh BPRS Tahun 2009-2013 Berdasarkan Sektor Ekonomi Yang dibiayai (%) Sektor Ekonomi Tahun

Sektor Ekonomi	2009	2010	2011	2012	2013
Pertanian, kehutanan dan sarana pertanian	3,4	5,2	8,3	9,9	8,8
Pertambangan	0,1	0,0	0,1	0,2	0,1
Perindustrian	1,3	1,2	1,3	0,9	0,9
Listrik, gas dan air	0,1	0,1	0,1	0,1	0,2
Konstruksi	3,0	3,2	3,5	3,5	3,5
Perdagangan, Restoran dan hotel	30,6	30,3	37,6	34,4	32,6
Pengangkutan, pergudangan dan komunikasi	1,1	1,1	1,4	1,9	1,6
Jasa Dunia Usaha	11,1	13,4	9,5	7,4	7,6
Jasa Sosial/ Masyarakat	1,0	1,3	3,4	6,4	8,2
Lain-Lain	48,2	44,2	34,76	35,3	36,4
Total	100,0	100,0	100,0	100,0	100,0

Sumber: Statistik Perbankan Syariah 2013, data diolah Berdasarkan distribusi pembiayaan pada tabel.6

terlihat bahwa terdapat 3 sektor utama yang paling dominan dibiayai oleh BPRS yaitu sektor pertanian, kehutanan dan sarana pertanian, sektor perdagangan restoran dan hotel serta sektor lainnya. Ketiga sektor ini merupakan sektor-sektor leading yang banyak didominasi oleh usaha-usaha kecil mikro dan sektor-sektor ini jugalah pemberi kontribusi terbesar pada GDP (Gross Domestic Product) selain sektor manufaktur.

Sepanjang tahun pengamatan terlihat bahwa untuk sektor perdagangan restoran dan hotel dibiayai sebesar rata-rata 33.1 % dan sektor lainnya dibiayai rata-rata sebesar 39,8%. Keduanya adalah sektor-sektor utama dimana para pelaku usaha mikro kecil menengah berada. Perbaikan Sistem Layanan Perbankan yang beorientasi customer oriented dan social justiced Kemudahan-kemudahan yang diberikan BPRS dalam pelayanan perbankan syariah, juga teramati dari sistem layanan yang bersifat customer oriented.

Pemasaran jasa di BPRS mengutamakan pelanggan karena sektor-sektor yang dibiayai adalah mereka yang berada di sekitar BPRS. Konsep customer relationship marketing (pemasaran relasional) ini dapat didefinisikan berbeda dengan sistem marketing konvensional karena berfokus pada mempertahankan pelanggan dan komitmen yang tinggi terhadap pelanggan (Lupiyoadi, 2013: 21).

Implementasi di BPRS terlihat dalam bentuk layanan yang mengutamakan nasabah dalam setiap aktifitas funding-lending. Sistem jemput bola atau personal selling dalam pemasaran adalah salah satu contoh kemudahan yang menjadi keunggulan BPRS dalam merealisasi financial inclusion di tengah masyarakat.

Target pasar BPRS yaitu masyarakat perdesaan dan didominasi oleh sektor-sektor produktif mikro kecil yang memerlukan proses yang mudah, cepat dan persyaratan ringan. Pelayanan BPRS tepat untuk nasabah yang terutama terdiri dari UMK yang kesehariannya berada di pasar atau toko yang memang sulit untuk ditinggalkan. Penganekaragaman produk-produk perbankan syariah di level BPRS bertujuan untuk lebih memberikan layanan perbankan syariah yang lebih sesuai dengan kebutuhan masyarakat.

Penganekaragaman Produk-Produk Sesuai Dengan Kebutuhan Masyarakat . Penganekaragaman produk perbankan yang di berikan BPRS terlihat dari fakta adanya beragam jenis produk pendanaan dan pembiayaan pada masing-masing BPRS di Indonesia. Penamaan produk disesuaikan dengan kebutuhan masyarakat dimana BPRS beroperasi, namun dengan skim akad yang legal dan sesuai dengan ketentuan BI dan Dewan Syariah Nasional (DSN). Komposisi Dana Pihak Ketiga (DPK) meliputi dana tabungan dan deposito.

Seperti halnya Bank Syariah, komposisi dana DPK ini meliputi segala jenis tabungan dengan akad wadiah atau akad mudharabah, yang disesuaikan dengan local wisdom dimana BPRS berada. Dibeberapa daerah bahkan tersedia beragam tabungan khas daerah seperti tabungan Rencana, Tabungan Haji, tabungan Qurban dan lain sebagainya. Sedangkan pada sisi pembiayaan, BPRS menawarkan pembiayaan dengan berbagai skim akad seperti halnya di Bank syariah seperti pembiayaan mudharabah, musyarakah, murabahah, salam, istishna, ijarah, Qard dan Multi jasa. Sekali lagi untuk penamaan terkadang di sesuaikan dengan kebutuhan masyarakat.

Seperti halnya dibank syariah, distribusi terbesar pada pembiayaan tetap didominasi oleh pembiayaan murabahah. Sebesar 79,99% dari total pembiayaan di BPRS tahun 2013 di salurkan kepada nasabah dalam akad murabahah. Hal ini hanya berbeda tipis dari tahun-tahun sebelumnya yang mencapai angka lebih dari 80% (Statistik Perbankan Syariah, 2013).

Dapat dimaklumi kenapa BPRS lebih banyak menerapkan akad murabahah dalam berbagai transaksinya pembiayaan. Hal ini di akibatkan karena manajemen resiko yang terkadang berjalan kurang baik di BPRS. Terlepas dari persoalan penerapan akad pembiayaan yang di dominasi oleh akad murabahah, BPRS telah menjalankan perannya dengan memberikan kemudahan layanan perbankan dalam bentuk keaneka ragaman produk funding-lending kepada masyarakat.

Skim pembiayaan di sesuaikan dengan kebutuhan dimasing-masing komunitas masyarakat dimana BPRS berdomisili. Penguatan Strategi Bagi BPRS Dalam Merealisisi Financial Inclusion Peningkatan kantor dan jaringan BPRS, peningkatan aksesibilitas ke sektor UMK, sistem layanan perbankan yang beorientasi customer oriented dan social justiced, serta penganekaragaman produk-produk sesuai dengan kebutuhan masyarakat, tidak serta merta mampu menjadi indikator telah optimalnya wacana financial inclusion terealisasi di wilayah perdesaan.

Beberapa persoalan muncul da menjadi batasan bagi BPRS untuk mengoptimalkan fungsi intermediary-nya. Belajar pada kasus permasalahan dan pengembangan perbankan syariah di Malaysia, negara yang menjadi panduan dalam



akselerasi perbankan syariah, terlihat bahwa permasalahan hukum, permasalahan sosialisasi, permasalahan daya saing dan permasalahan sumber daya manusia adalah beberapa permasalahan utama dalam pengembangan perbankan syariah (Perwataadmadja, 2007:201). Penguatan pada beberapa hal tersebut diperlukan oleh BPRS-BPRS dalam mengoptimalkan fungsi dan tujuannya.

Penguatan Strategi Regulasi Regulasi merupakan hal-hal yang terkait dengan hal-hal yang bersifat pengaturan. Tahap awal dari sebuah pengembangan perbankan yang tepat adalah adanya regulasi yang mengatur dan memberi pedoman dalam rangka penetapan strategi implementasi yang tepat bagi pengembangan BPRS agar lebih terarah.

Bank **Indonesia dan Otoritas Jasa Keuangan** merupakan dua lembaga negara yang menjalankan fungsi regulasi untuk perbankan di Indonesia. Jika Bank Indonesia (BI) merupakan Bank Sentral yang bertanggungjawab dalam lalu lintas sistem moneter, maka Otoritas Jasa Keuangan (OJK) adalah lembaga yang menyelenggarakan **sistem pengaturan dan pengawasan yang terintegrasi terhadap keseluruhan kegiatan di dalam sektor jasa keuangan**, termasuk BPRS.

Secara regulatif perlu adanya kepastian aturan yang mendukung BPR sebagai lembaga keuangan yang memiliki ciri yang spesifik sebagai community bank dan memiliki keunggulan komparatif di banding Bank Syariah atau lembaga keuangan syariah lainnya. Otoritas Moneter dalam hal ini **Bank Indonesia dan Otoritas Jasa Keuangan** (OJK) memang telah memiliki cetak biru pengembangan BPR yang tetap diarahkan pada penguatan kapasitas industri melalui permodalan, kontinuitas usaha BPR, peningkatan jangkauan dan kualitas pelayanan (OJK, 2014: 59).

Namun regulasi mestilah memberi ruang untuk diterapkannya beberapa kemudahan yang mendorong perkembangan BPRS sebagai community bank seperti: a) BPRS diberi kemudahan secara regulatif untuk mengembangkan kantor dan jaringan b)BPRS diarahkan pada konsep perbankan yang beroperasi dengan memanfaatkan local wisdom (kearifan lokal yang meliputi karakter masyarakat, kebutuhan ekonomi setempat, budaya, kepercayaan dan lainnya), c)Penganekaragaman produk sesuai dengan kebutuhan masyarakat dilingkungan BPRS.

Keterbatasan regulasi pada beberapa hal diatas terkadang membuat BPRS hanya “perpanjangan tangan” pemasaran dari bank umum syariah yang menjadi bank induknya atau malah BPRS bersaing dengan bank umum syariah yang juga membuka kantor cabang pembantu, kantor kas atau sales outlet di wilayah operasional BPRS. Penguatan Strategi Sosialisasi. Sosialisasi BPRS terkait dengan upaya membangun pemahaman masyarakat tentang keberadaan BPRS yang lebih dari sekedar bank desa.

Tagline perbankan syariah sebagai “beyond banking” dibangun dengan baik sebagai upaya menghadirkan bank syariah yang lebih dari sekedar bank melainkan bank yang mengkedepankan social justice. BPRS di deklarasikan sejak awal sebagai community bank karena BPRS diharapkan memiliki keunggulan komparatif yang membedakannya dengan Bank Umum.

BPRS berperan dalam mendukung pengembangan wilayah setempat (community development), karena menjadi lembaga pembiayaan terdekat bagi pelaku sektor produktif khususnya UMK. Sebagai community bank, BPRS adalah lembaga keuangan yang memahami karakter, kebutuhan bisnis masyarakat dan memiliki produk dan layanan yang dirancang sesuai dengan dengan kebutuhan masyarakat di lingkungan BPRS OJK adalah lembaga yang bertanggungjawab dalam edukasi dan sosialisasi perbankan di Indonesia.

Tujuannya adalah meningkatkan “financial literacy” pada masyarakat. Diharapkan angka melek perbankan di Indonesia tentu saja meningkat, termasuk melek dengan keberadaan BPRS sebagai lembaga keuangan syariah. Sayang sekali bahwa lembaga ini masih sangat baru dan belum dikenal publik terutama masyarakat perdesaan.

Penguatan Strategi Daya Saing Perkembangan perbankan syariah yang “booming” semenjak tahun 1998, akibat krisis moneter di Indonesia, membuat perbankan syariah mampu eksis dalam berbagai bidang dan segmen pasar. Setiap lembaga keuangan syariah mulai dari Bank Syariah, BPRS dan BMT (baitul maal wat tamwil) mengambil peran dalam pembangunan ekonomi.

Banyaknya lembaga keuangan syariah yang eksis plus keberadaan perbankan konvensional yang sudah terlebih



dahulu mapan menjadikan tingkat persaingan lembaga keuangan semakin kuat. Yang mampu bersinergis dengan segala keadaan, memiliki inovasi dan penganeka ragam produk serta layanan prima adalah lembaga keuangan yang mampu berkembang nantinya.

Beberapa penguatan untuk daya saing ini bertujuan agar BPRS memiliki daya saing dalam hal layanan, tingkat bagi hasil yang kompetitif serta profesionalisme pengelolaan perbankan. Upaya peningkatan daya saing ini sudah mulai intensif dilakukan Bank Indonesia sejak tahun 2010 yang meliputi beberapa hal sebagai berikut: a) Kebijakan layanan e-banking, yang disesuaikan dengan ukuran dan kompleksitas usaha BPRS b) Peningkatan Good Corporate Governance, dan c) Pengembangan infrastruktur BPRS.

Pembentukan Lembaga Apex BPR, merupakan salah satu bentuk nyata upaya peningkatan daya saing BPR dengan lembaga keuangan lainnya yang lebih kompetitif. Apex tak lain adalah bentuk sinergis antara bank umum dengan BPRS yang berfungsi mengelola pooling of funds, mengatasi kesulitan likuiditas, melakukan kerjasama linkage program, memberikan bantuan teknis pengembangan teknologi informasi, pengembangan produk, pelatihan, dan jasa sistem pembayaran serta memfasilitasi BPR dalam mencari sumber-sumber dana lain.

Asumsi bahwa sistem kerjasama ini berjalan baik maka BPRS-BPRS yang ada tentu saja akan mengalami peningkatan daya saing dan berkembang sesuai fungsinya sebagai community bank. Peningkatan daya saing sangat erat juga kaitannya dengan penguatan aspek manajemen dan keuangan BPRS. BPRS dengan manajemen dan keuangan yang sehat akan ekspansi lebih cepat dan hal ini biasanya ditandai dengan kompleksitas usaha yang variatif dengan jaringan kantor yang makin luas. Penguatan Aspek Sumber Daya Insani. Penguatan sumber daya insani di BPRS indentik dengan penerapan Good Corporate Governance di BPRS.

Dalam rangka peningkatan kualitas dan standar SDI di BPRS, Bank Indonesia telah melakukan beberapa langkah penyempurnaan seperti: ketentuan fit and proper test dalam menyeleksi pemilik dan pengurus BPRS, program sertifikasi dan memfasilitasi peningkatan keterampilan dan pengetahuan SDI melalui pelatihan-pelatihan. Sekali lagi langkah klasik peningkatan anggaran pelatihan adalah suatu hal yang mesti di lakukan.

Teramati rata-rata peningkatan anggaran untuk edukasi dan training ini sebesar 34,9% pertahun sepanjang 3 tahun terakhir. Pelatihan terhadap SDI ini memerlukan perhatian yang intensif dari pemilik dan pengurus BPRS, karena resiko operasional yang dihadapi BPRS berbeda dengan bank umum. BPRS mengelola banyak pembiayaan kecil-kecil yang memerlukan mekanisme yang lebih efektif dan efisien.

Tak jarang terjadi resiko pembiayaan bermasalah yang berawal dari kurang cakupnya karyawan di BPRS. Beberapa resiko yang kemudian eksis di seperti pembiayaan, banyak BPRS antara lain. PENUTUP Kesimpulan Kontribusi BPR dalam merealisasikan wacana financial inclusion sudah terlihat jauh sebelum di populerkannya konsep financial inclusion itu sendiri, karena BPR adalah sebuah konsep perbankan yang memang sejak awal sudah mengusung fungsi sebagai "community bank" dan eksis di wilayah perdesaan Indonesia.

Keberadaan BPR Islam atau yang lebih populer dengan BPRS, tentu juga memperlihatkan kontribusi yang besar dalam merealisasi financial inclusion ini. Evaluasi empiris terhadap beberapa fakta seperti: Peningkatan kantor dan jaringan BPRS, Peningkatan Aksesibilitas ke sektor UMK, Sistem Layanan Perbankan yang beorientasi customer oriented dan social justiced, serta penganekaragaman produk-produk sesuai dengan kebutuhan masyarakat, memperlihatkan eksistensi BPRS dalam 5 tahun belakangan ini semakin meningkat.

Saran Penelitian ini merekomendasi beberapa saran penguatan terhadap strategi dalam meningkatkan kontribusi BPRS dalam merealisasi financial inclusion di wilayah perdesaan. Beberapa rekomendasi penguatan strategi meliputi aspek internal dan eksternal BPRS yang meliputi penguatan strategi regulasi, penguatan strategi sosialisasi, penguatan daya saing dan penguatan aspek sumber daya insani.

Penguatan aspek eksternal dan internal BPRS akan menjamin terselenggaranya community bank yang handal dan mampu mensupport community development di perdesaan.

INTERNET SOURCES:

---

1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - Empty  
0% - [https://144002997.r.bat.bing.com/?ld=d3\\_](https://144002997.r.bat.bing.com/?ld=d3_)  
0% - <https://myrepro.wordpress.com/2016/06/11>  
0% - <http://muchsinal-mancaki.blogspot.com/20>  
0% - <http://stevlemonade88.blogspot.co.id/201>  
0% - <http://pemudapedulidhuafa.blogspot.com/2>  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://alfitrie.wordpress.com/2017/03/0>  
0% - <https://fadjar1992.wordpress.com/2011/12>  
0% - <https://www.slideshare.net/sriemaryati/l>  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://778802.r.bat.bing.com/?ld=d3yjeu>  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://www.scribd.com/document/33794211>  
0% - <https://778802.r.bat.bing.com/?ld=d3WLJT>  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <https://www.bing.com/aclick?ld=d3dF8Osoi>  
0% - [http://www.academia.edu/5254866/Paper\\_Cu](http://www.academia.edu/5254866/Paper_Cu)  
0% - <http://ratnanovember15.blogspot.com/2014>  
0% - <https://www.facebook.com/Bisnis2014/post>  
0% - <http://rastito-blogger.blogspot.co.id/20>  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - [https://34003506.r.bat.bing.com/?ld=e3w\\_](https://34003506.r.bat.bing.com/?ld=e3w_)  
0% - <https://id.wikipedia.org/wiki/E-banking>  
1% - <https://www.ejournal.iainbukittinggi.ac>.  
0% - <http://wandimashum.blogspot.com/2015/02/>  
0% - [http://www.academia.edu/24620572/PERAN\\_S](http://www.academia.edu/24620572/PERAN_S)  
0% - <http://docplayer.info/34873219-Prosiding>  
0% - <https://www.scribd.com/document/33601920>  
0% - <https://docobook.com/jurusan-ekonomi-pem>  
0% - <https://gudangmakalah.blogspot.com/2011/>  
0% - <https://www.scribd.com/document/36909349>  
0% - <http://www.academia.edu/2563617/PERBANKA>  
0% - <http://latanahdatang.blogspot.com/2016/1>  
0% - <https://www.bing.com/aclick?ld=d3JcgM2JU>  
0% - <https://www.bi.go.id/id/perbankan/syaria>  
0% - <https://www.scribd.com/document/35383697>  
0% - <https://www.scribd.com/doc/38149215/Meng>  
0% - <https://www.scribd.com/doc/17250579/Kump>  
0% - <http://dunia-accounting.blogspot.com/201>  
0% - <https://www.scribd.com/document/33983524>  
0% - <https://34003475.r.bat.bing.com/?ld=d3wX>  
0% - <http://docplayer.info/35008812-Politik-p>  
0% - <http://pendidikanabk.blogspot.com/2011/1>  
0% - <https://issuu.com/financeindonesia/docs/>  
0% - <http://arista37.blogspot.co.id/2011/11/m>  
0% - <http://economoy.blogspot.com/2012/>  
0% - <https://www.scribd.com/doc/287821006/Maj>  
0% - <http://jurnal.fh.unpad.ac.id/index.php/J>

0% - <http://seprimendradeska.blogspot.com/201>  
0% - <https://muditomo.blogspot.com/2013/12/te>  
0% - <http://www.davishare.com/2015/02/keuanga>  
0% - <http://sharingilmupajak.blogspot.co.id/2>  
0% - <https://pandusamamaya.wordpress.com/2012>  
0% - <https://id.123dok.com/document/rz38v7dq->  
0% - <http://skripsi-skripsiun.blogspot.com/20>  
0% - <https://www.ojk.go.id/id/kanal/perbankan>  
0% - <http://attarperdana.blogspot.com/>  
0% - <https://www.scribd.com/doc/161625290/Pro>  
0% - <https://www.scribd.com/doc/243989676/Pen>  
0% - <https://suriyantinasutionmy.wordpress.c>  
0% - <https://rinastkip.wordpress.com/tag/ekon>  
0% - <http://mulyonoadjha.blogspot.com/2012/07>  
0% - <https://fuzinoviyanti.wordpress.com/2013>  
0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <http://repository.usu.ac.id/bitstream/ha>  
0% - [http://myarifin.blogspot.com/2012\\_09\\_04\\_](http://myarifin.blogspot.com/2012_09_04_)  
0% - <http://budi-sasongko.blogspot.com/2009/1>  
0% - <https://3195005.r.bat.bing.com/?ld=d3Lhq>  
0% - <http://mohamadagungdhar.blogspot.com/201>  
0% - <http://hukumodanpemerintahan.blogspot.co>  
0% - <http://digilib.uinsby.ac.id/7354/3/bab%2>  
0% - <http://bedoel03.blogspot.com/2013/04/ana>  
0% - <http://elib.unikom.ac.id/files/disk1/449>  
0% - [http://www.academia.edu/13938873/Studi\\_P](http://www.academia.edu/13938873/Studi_P)  
0% - <https://spark.adobe.com/page/YMEJ2/>  
0% - <http://raachmaa.blogspot.com/2014/04/pen>  
0% - [http://www.academia.edu/7421673/SKRIPS\\_P](http://www.academia.edu/7421673/SKRIPS_P)  
0% - [http://www.academia.edu/6607794/BAB\\_III\\_](http://www.academia.edu/6607794/BAB_III_)  
0% - <https://www.scribd.com/document/36468789>  
0% - <http://repository.unair.ac.id/view/year/>  
0% - <https://www.scribd.com/doc/256426243/Str>  
0% - <http://aisaanjani.blogspot.com/>  
0% - <http://ilmudanmateriekonomi.blogspot.com>  
0% - <http://indekshargasahamgabunganindonesia>  
0% - <http://www.pajak.go.id/sites/default/fil>  
0% - <https://vdocuments.site/perkembangan-sis>  
0% - <http://www.bppk.kemenkeu.go.id/id/publik>  
0% - <https://anzdoc.com/pengaruh-pdb-investas>  
0% - <http://boroonka.blogspot.com/>  
0% - <https://zahradelita.wordpress.com/2012/0>  
0% - <https://www.scribd.com/document/25991257>  
0% - <https://bungijul.wordpress.com/category/>  
0% - <https://www.coursehero.com/file/17924827>  
0% - [http://nik.depkop.go.id/file/Permen\\_10\\_T](http://nik.depkop.go.id/file/Permen_10_T)  
0% - <http://fe.unp.ac.id/sites/default/files/>  
0% - <http://smk-tkja.blogspot.co.id/2011/06/>  
0% - <http://www.landasanteori.com/2015/10/pen>  
0% - <https://www.scribd.com/doc/102335452/Usa>  
0% - <http://repository.unand.ac.id/2242/1/3.d>  
0% - <http://jurnalmepekonomi.blogspot.com/fe>  
0% - <http://www.manajementelekomunikasi.org/2>  
0% - <https://issuu.com/riaupos/docs/2015-11-2>

0% - <https://id.answers.yahoo.com/question/in>  
0% - <https://www.bi.go.id/id/ruang-media/info>  
0% - [https://issuu.com/epaper-kmb/docs/snt\\_20](https://issuu.com/epaper-kmb/docs/snt_20)  
0% - <https://www.slideshare.net/yanuar/kepen>  
0% - <https://niezmatul.wordpress.com/2011/05/>  
0% - <https://rumaharsitekimpian.com/>  
1% - <http://www.ekasulistiyana.web.id/artikel>  
0% - <http://alvfirgiena.blogspot.com/2012/04/>  
0% - <http://makalahdede008ip.blogspot.com/201>  
0% - <https://3195005.r.bat.bing.com/?ld=d39Cq>  
1% - <http://www.ekasulistiyana.web.id/artikel>  
0% - <https://docobook.com/literasi-keuangan.h>  
0% - <http://derryjie.blogspot.com/2013/11/mak>  
0% - <http://nurkholis77.staff.uui.ac.id/potre>  
0% - <http://indeksprestasi.blogspot.com/2009/>  
0% - <https://agilbox.wordpress.com/2014/12/13>  
0% - <https://finance.detik.com/moneter/d-3730>  
0% - <https://34003506.r.bat.bing.com/?ld=d3EW>  
0% - <https://acankende.wordpress.com/2010/11/>  
0% - <https://www.cermati.com/artikel/mengupas>  
0% - <https://www.scribd.com/document/6455650/>  
0% - <http://blog.stie-mce.ac.id/amirkusnanto/>  
0% - <https://issuu.com/fosseijawatimur/docs/p>  
0% - <https://www.scribd.com/document/11818732>  
0% - <http://belajar-blog-88.blogspot.com/2010>  
0% - <http://journal.umy.ac.id/index.php/esp/a>  
0% - <https://www.scribd.com/document/33089561>  
0% - <http://www.academia.edu/2563617/PERBANKA>  
0% - <https://www.scribd.com/document/32260576>  
0% - <http://download.portalgaruda.org/article>  
0% - <http://www.academia.edu/2563617/PERBANKA>  
0% - <http://jurnalmepekonomi.blogspot.com/fe>  
0% - <http://www.academia.edu/6215545/Kondisi->  
0% - <https://docobook.com/literasi-keuangan.h>  
0% - <https://www.scribd.com/doc/295791474/ANA>  
0% - <https://www.scribd.com/document/35039211>  
0% - <http://www.academia.edu/2563617/PERBANKA>  
0% - <https://mediailmuekonomi.blogspot.com/20>  
0% - <https://www.scribd.com/doc/219317586/Ann>  
0% - <http://www.academia.edu/2563617/PERBANKA>  
0% - <http://www.academia.edu/8417945/Efisiens>  
0% - <http://briaklau22.blogspot.com/2011/02/r>  
0% - <http://st1gmata-musicclinic.blogspot.com>  
0% - <http://irawan8381.blogspot.com/2014/06/l>  
0% - <http://dinilabibah66.blogspot.com/>  
0% - <http://docplayer.info/33262252-Bab-i-pen>  
0% - <http://zadandunia.blogspot.com/2013/04/a>  
0% - <http://fajarnoverdi.blogspot.com/2012/03>  
0% - <http://priyadi.net/archives/2007/10/18/h>  
0% - <https://ircboy.wordpress.com/category/ma>  
0% - <https://www.scribd.com/doc/98017107/Pera>  
0% - <https://www.scribd.com/document/11818732>  
0% - <https://milamashuri.wordpress.com/semina>  
0% - <http://cahaya-oktaviani.blogspot.co.id/2>

0% - <https://es.scribd.com/doc/252223097/Pros>  
0% - <https://www.scribd.com/doc/102335452/Usa>  
0% - <http://www.laskarislam.com/t10343-tentan>  
0% - <https://48119969.r.bat.bing.com/?ld=d3fD>  
0% - <https://48119969.r.bat.bing.com/?ld=d3By>  
0% - <http://mithafilandari.blogspot.com/2013/>  
0% - <http://www.academia.edu/9548511/STRATEGI>  
0% - <http://kreditbanksyariah.com/kredit-mult>  
0% - <https://www.scribd.com/document/32211649>  
0% - <https://www.scribd.com/document/32211649>  
0% - <https://34003506.r.bat.bing.com/?ld=d3sC>  
0% - <http://fauzi-nugroho.blogspot.com/>  
0% - <https://www.scribd.com/document/32211649>  
0% - <http://ardiansyah.tif.uad.ac.id/menulis->  
0% - <https://issuu.com/haluan/docs/hln021115>  
0% - <http://slideplayer.info/slide/2908287/>  
0% - [http://www.academia.edu/7412160/POSISI\\_K](http://www.academia.edu/7412160/POSISI_K)  
0% - [https://34003508.r.bat.bing.com/?ld=d3\\_s](https://34003508.r.bat.bing.com/?ld=d3_s)  
0% - <http://prienovita.blogspot.com/2015/05/>  
0% - <http://administrasibisnis.studentjournal>  
0% - <https://issuu.com/ptkpost/docs/01032010>  
0% - <http://alhasyi.blogspot.com/2012/01/pemb>  
0% - <http://irfandudin.blog.uns.ac.id/2015/12>  
0% - <https://imammukhlis.wordpress.com/2012/0>  
0% - <https://www.scribd.com/document/35657810>  
0% - <http://administrasibisnis.studentjournal>  
0% - <http://www.pekerjadata.com/2014/05/64-ap>  
0% - <https://www.scribd.com/document/34115322>  
0% - <https://candygloria.wordpress.com/author>  
0% - <https://issuu.com/ayep3/docs/261014>  
0% - <https://www.scribd.com/doc/183242388/per>  
0% - <http://dedi78.blogspot.com/2013/05/penin>  
0% - <https://www.scribd.com/document/34115322>  
0% - <https://yuokysurinda.wordpress.com/2011/>  
0% - <http://docplayer.info/290046-Analisis-st>  
0% - [http://www.academia.edu/6494082/Kajian\\_E](http://www.academia.edu/6494082/Kajian_E)  
0% - <https://aditdutmutz.blogspot.com/feeds/p>  
0% - <https://andinurhasanah.wordpress.com/201>  
0% - <https://kumpulanberbagaimakalah.blogspot>  
0% - <http://www.academia.edu/11596956/Prinsip>  
0% - <http://docplayer.info/33179476-Bab-iii-p>  
0% - <http://www.academia.edu/4705557/PENGUKUR>  
0% - <https://www.researchgate.net/publication>  
0% - <https://www.scribd.com/document/36307785>  
0% - <https://gavouer.wordpress.com/category/l>  
0% - <http://fia-ub.blogspot.com/2015/11/pelay>  
0% - [https://issuu.com/waspada/docs/waspada\\_](https://issuu.com/waspada/docs/waspada_)  
0% - <https://issuu.com/hufajarbali/docs/fb260>  
0% - <http://baitulmal-albikry.blogspot.com/20>  
0% - <http://syariahmaqasid.blogspot.com/2010/>  
0% - <http://kumpulanmakalahmanajemen.blogspot>  
0% - <https://www.scribd.com/doc/30347882/Pera>  
0% - <https://saydasyarifa.wordpress.com/2013/>  
0% - [http://file.upi.edu/Direktori/FPTK/JUR\\_](http://file.upi.edu/Direktori/FPTK/JUR_)

0% - [https://id.wikipedia.org/wiki/Bank\\_Indon](https://id.wikipedia.org/wiki/Bank_Indon)  
0% - [http://www.academia.edu/29003085/Peran\\_B](http://www.academia.edu/29003085/Peran_B)  
0% - <https://www.ojk.go.id/id/regulasi/otorit>  
0% - <http://bamzofimagination.blogspot.com/>  
0% - <https://adhipradigdo.wordpress.com/2010/>  
0% - <https://www.scribd.com/doc/230529174/STA>  
0% - <https://www.scribd.com/document/11818732>  
0% - <http://dwiajisapto.blogspot.com/2011/01/>  
0% - [https://issuu.com/waspada/docs/waspada\\_\\_](https://issuu.com/waspada/docs/waspada__)  
0% - <http://jamaludin270790.blogspot.com/2011>  
0% - <http://pengetahuanmuamalah.blogspot.com/>  
0% - <https://giskacumulimahuruf.wordpress.com>  
0% - <http://www.academia.edu/17187808/Dinamik>  
0% - <https://issuu.com/lpmedents/docs/majalah>  
0% - <http://jurnal2.serambimekkah.ac.id/wp-co>  
0% - <https://www.scribd.com/document/20525234>  
0% - <https://www.scribd.com/doc/88835765/Jukn>  
0% - <https://issuu.com/financeindonesia/docs/>  
0% - <https://www.scribd.com/doc/230529174/STA>  
0% - <http://moh-angscorp2.blogspot.com/2014/0>  
0% - <http://melekinansial.blogspot.com/>  
0% - <http://johansenthalim.blogspot.com/2009/0>  
0% - <http://www.academia.edu/2563617/PERBANKA>  
0% - <https://learnoworld.wordpress.com/2011>  
0% - <http://alsyahalamsyah.blogspot.com/2011/>  
0% - <https://feryfesa.wordpress.com/materi-pe>  
0% - <http://www.jdih.setjen.kemendagri.go.id/>  
0% - <https://johannessimatupang.wordpress.com>  
0% - <http://rankurin.blogspot.com/2016/11/mak>  
0% - <http://docplayer.info/34172598-Peraturan>  
0% - <https://www.scribd.com/document/37124147>  
0% - <https://catarts.wordpress.com/category/u>  
0% - <http://www.perbarindo.or.id/wp-content/u>  
0% - <http://makalahterbaru.blogspot.com/201>  
0% - <http://skripsi2012.blogspot.com/2011/09/>  
0% - <https://docobook.com/badan-kebijakan-fis>  
0% - <http://www.academia.edu/12373754/Rangkum>  
0% - <http://www.readbag.com/syariahmandiri-id>  
0% - <https://www.scribd.com/document/11818732>  
0% - <https://caturkiswanaputra.wordpress.com/>  
0% - <https://www.scribd.com/document/15043572>  
0% - <https://www.bappenas.go.id/files/8013/52>  
0% - <https://ichwankurniablog.wordpress.com/2>  
0% - <http://wisnuharimurti3493.blogspot.co.id>  
0% - <http://docplayer.info/33562520-Cerdas-pe>  
0% - [http://www.academia.edu/5471452/Bab\\_II\\_P](http://www.academia.edu/5471452/Bab_II_P)  
0% - <https://issuu.com/koranpagiwawasan/docs/>  
0% - <https://elitasuratmi.wordpress.com/2012/>  
0% - <http://epidemiologiunsri.blogspot.com/20>  
0% - <https://www.scribd.com/doc/200738517/Pen>  
0% - <https://www.scribd.com/doc/96911086/Lapo>  
0% - <http://www.kemendag.go.id/files/pdf/2016>  
0% - <https://dokumen.tips/real-estate/tata-ca>



# Plagiarism Checker X Originality Report

**Similarity Found: 5%**

Date: Tuesday, April 18, 2017

Statistics: 329 words Plagiarized / 6580 Total words

Remarks: Low Plagiarism Detected - Your Document needs Selective Improvement.

---

Propose Entrepreneurship's Education Based Field Training in Islamic College (PTAI): Design Strategy to Create Competitive Output Hesi Eka Puteri STAIN Bukittinggi, hesieka.puteri@yahoo.co.id Abstract One of the strategic program of Directorate of Islam's Higher Education (DIKTIS) is how to overcome the various problem of the relation between higher education to job market. Implementation of entrepreneurship's education is one of many solutions to overcome the problem.

Various governmental program with aim to build the young entrepreneur has enough to be done. One of them, develop inner potential in each student. Output of the Islamic College, claimed to have ability of entrepreneur. This Expectation is very important, because the rate of unemployment was worrying, especially an educated unemployment.

PTAI exclusively having excellence in creating a qualified output, cause the output of PTAI not only will be expert in entrepreneurship knowledge but also having a spirit of Islam, the ethics of religious. Realizing this idea, need the existence of study about entrepreneurship potency of the PTAI's student, how to improve this potency and what the policy needed.

To formulate the strategy how to create the graduate which ready to work through the development of entrepreneurship's soul are needed a study about a potency of entrepreneurship's soul and evaluation of entrepreneurship's teaching sistem as pre-study. To evaluate both of these pre-study, a quantitative approach used for measure the student potency by using scale analysis.

SWOT analysis used for seeing strength, weaknesses, threat and opportunity exist in



internal side (student), and external side (PTAI) and environment of external outside college in effort to develop the entrepreneurship's soul of student of PTAI.

Implementation on this study at PTAI in West Sumatra province, finding the facts: The potency of entrepreneurship's student was at almost high category, its mean that the student actually having a enough potency of the entrepreneurship for being an young entrepreneur. It could be seen from their nature attitude.

Most student of PTAI, equal to 50.9% from student exactly placed the entrepreneur as a favorite career at the future. Actually, PTAI had the strategy for creating the competitive output by giving the entrepreneurship item in curriculum. Some PTAI add the entrepreneurship training to complete this strategy. But not all of the PTAI apply it.

Observation to some of the PTAI, this strategy not effective yet, caused this curriculum had not applied in "based field training". Theory without training was not effective in entrepreneurship's education. Some strategy which recommended are: 1) Placed Entrepreneurship's education in each major, 2) Improving the teaching's strategy of entrepreneurs' lesson, 3) Determination of student in each majors as according to each talent and enthusiasm, 4) Having cooperation between PTAI and related institutes in business, 5) Founding Center of Business in the College, 6) Empowering cultural local value, 7) Forming of a collegiate forum of PTAI's young entrepreneur. I.

Pendahuluan Gejala peningkatan angka pengangguran, terutama pengangguran terdidik sudah mulai terlihat sejak tahun 1980-an dan terus-menerus menjadi permasalahan makro pada hampir seluruh negara berkembang, termasuk di Indonesia. Keterbatasan lapangan kerja menyebabkan tingginya penawaran tenaga kerja dibandingkan ketersediaannya, yang menyebabkan terjadinya pengangguran.

Tercatat tingkat pengangguran di Indonesia sebesar 6.8 % pada tahun 2011 atau terdapat 8.117.631 orang yang tidak punya pekerjaan. Laju pengangguran ini terus meningkat untuk level pendidikan tinggi, sebesar 28% pertahun sepanjang tiga tahun terakhir.1 Persoalan terberat dalam dunia kerja adalah masalah pendidikan di Indonesia yang memperlihatkan belum siap pakainya lulusan sarjana serta ironi pendidikan di Indonesia yang memperlihatkan bahwa semakin lama seseorang bersekolah semakin tidak mandiri mereka.

Blaug menjelaskan hubungan antara pendidikan dan lapangan kerja yaitu antara lain pendidikan justru menciptakan pengangguran. Semakin tinggi level pendidikan seseorang semakin panjang lama waktu menunggu pekerjaan pertama, atau makin lama mereka menganggur.2 Persoalan klasik link and match (relevansi dan kesesuaian) antara dunia pendidikan dan dunia kerja memang menjadi pangkal permasalahan

pengangguran ini.

Lulusan pendidikan tinggi masih di tuding kurang relevan dan sesuai dengan kebutuhan dunia kerja. Persoalan serupa juga terlihat eksis di Perguruan Tinggi Agama Islam (PTAI). Melalui pemberian mandat lebih luas (*wider mandate*) yang diberikan pemerintah kepada PTAI untuk mengembangkan program studi ilmu umum, PTAI yang selama ini fokus untuk menghasilkan lulusan sarjana ilmu keislaman sekarang menjadi perguruan tinggi yang juga menghasilkan sarjana-sarjana dari berbagai disiplin keilmuan.

Disadari atau tidak kebijaksanaan ini telah membawa PTAI pada persaingan dengan perguruan tinggi umum dalam menghasilkan lulusan. PTAI mengalami penganekaragaman program studi untuk memenuhi kebutuhan akan masyarakat pengguna yang tidak saja terbatas pada pendidikan keagamaan. Implikasi semua ini tentu saja akan semakin luasnya pasar kerja bagi lulusan PTAI yang tidak hanya meliputi pasar kerja lama seperti Kementerian Agama dan institusi-institusi keagamaan. Banyak pengamat dan kalangan masyarakat yang meragukan kemampuan lulusan PTAI dalam persaingannya menciptakan lulusan perguruan tinggi umum di pasar kerja.

Tantangan dan kompetisi dalam pasar kerja inilah yang mengharuskan PTAI mengambil langkah tepat dalam menghasilkan lulusan yang siap kerja atau bahkan memiliki kemampuan sebagai pencipta lapangan kerja (*job creator*). PTAI tak ingin dianggap memanfaatkan aspek komersial saja dalam membuka program-program studi umum tanpa mempertimbangkan aspek kualitas dan kemampuan kompetitif lulusan di pasar kerja.

Pengamatan terhadap PTAI yang ada di Sumatera Barat, studi kasus pada tiga PTAIN yaitu IAIN Imam Bonjol, STAIN Bukittinggi dan STAIN Batusangkar memperlihatkan fenomena yang selalu eksis dan lambat menuju perbaikan, diantaranya lambatnya lulusan PTAI terserap di pasar kerja dan lamanya masa tunggu untuk pekerjaan pertama bagi lulusan, terutama bagi lulusan untuk program studi non kependidikan.

Lulusan PTAI identik dengan lulusan yang termarginalkan dan cenderung lebih cocok untuk profesi yang menyangkut keagamaan tanpa memandang adanya keragaman program studi didalamnya. Keterbatasan pada pasar kerja formal (*white collar job*), membuat sebagian besar dari lulusan memilih alternative bekerja pada pasar kerja informal (*blue collar job*) seperti berdagang. Studi penelusuran alumni di STAIN Bukittinggi memperlihatkan 58,97% dari lulusan berkarir sebagai pedagang dan wirausaha kecil lainnya.<sup>3</sup>

Peluang berwirausaha sangat terbuka sekali di Prop.Sumatera Barat. Struktur ekonomi

propinsi ini tunjang oleh tiga sektor terbesar yaitu sektor pertanian-peternakan-kehutanan, sektor perdagangan-hotel-restoran dan sektor pangangkutan dan komunikasi. Ketiga sektor ini menyumbang sebesar 57,27% dari total Pendapatan Domestik Regional Bruto (PDRB) tahun 2010.4

Ketiga sektor ini merupakan lahan berwirausaha yang potensial. Menawarkan konsep kewirausahaan dalam mempersiapkan lulusan yang kompetitif bukanlah sebuah wacana baru dalam dunia pendidikan, namun sistem pengajaran yang efektif dan kreatif serta berorientasi menciptakan lapangan kerja memang belum terlihat efektif di 2 Lihat Blaug M, *The Education Dillema; Policy Issues for Developing Countries in the 1980's*, Editor; John Simmons, (Washington DC: World Bank, 1980) 3 Harfandi, *Probabilitas Bekerja Lulusan PTAI (Studi Kasus: Mahasiswa STAIN Bukittinggi, (Final Report Penelitian STAIN Bukittinggi, Unpublished. 2009)*, h.47 4 BPS Sumbar, *Berita Resmi Statistik Provinsi Sumatera Barat No. 40/08/13/Th.*

XIII, 5 Agustus 2010 PTAI. Bagi PTAI yang ada di Sumatera Barat, tentu saja wacana ini ikut mendukung kondisi psikologis kultural orang minang (Sumatera Barat) yang terbiasa dengan mata pencarian sebagai pedagang baik di daerah sendiri maupun di perantauan. Perlu pendidikan kewirausahaan berbasis praktek lapangan (based field training), di semua program studi.

Bukan pendidikan kewirausahaan dengan metode "classical", tatap muka di kelas tanpa praktek lapangan, seperti yang teramati selama ini. Tentu saja wacana ini tidak bermaksud menghilangkan kompetensi utama di masing-masing program studi melainkan sebagai kompetensi pendukung bagi lulusan sekaligus memberikan wahana penguatan potensi berwirausaha yang dimiliki.

Jadikan Pendidikan kewirausahaan sebagai pendukung kompetensi untuk memberi peluang bagi lulusan menjadi wirausahawan muslim muda kelak. Berikan pendidikan kewirausahaan lintas program studi dengan kekhasan program studi masing-masing. Meski ide ini terlihat sedikit memaksa untuk menyajikan kuliah kewirausahaan di program studi keagamaan, namun hal ini setidaknya mampu menanamkan nilai-nilai hakiki kewirausahaan yang berlandaskan nilai keislaman dalam diri mahasiswa.

Beberapa nilai-nilai hakiki kewirausahaan diantaranya adalah sifat tanggungjawab, pengambil resiko moderat, kepercayaan diri, bekerja keras dan berorientasi masa depan, memiliki keterampilan dan berminat dalam berusaha, dan lebih menghargai prestasi daripada uang.5 Selain itu, seorang calon wirausahawan muslim dituntut untuk mengimplementasikan nilai-nilai dasar keislaman dalam sikap dan perilaku.

Tulisan ini mencoba untuk memberikan disain strategi dalam menciptakan lulusan PTAI yang kompetitif di pasar kerja dengan menggagas **pendidikan kewirausahaan berbasis praktek lapangan** (based field training). Dalam merumuskan strategi ini maka penelitian pendahuluan diarahkan untuk melihat lebih dekat potensi jiwa kewirausahaan mahasiswa serta efektifitas penyelenggaraan pendidikan kewirausahaan.

Studi kasus di lakukan terhadap tiga perguruan tinggi Agama Islam Negeri (PTAIN) yang terdapat di Sumatera Barat yaitu IAIN Imam Bonjol Padang, STAIN Bukittinggi dan STAIN Batusangkar. II. Kajian Teori 1. Konsep Dasar Kewirausahaan Kata wirausahawan merupakan terjemahan dari kata entrepreneur, yang berasal dari bahasa Perancis *entreprendre* yang berarti "bertanggung jawab". Wirausahawan adalah orang yang bertanggung jawab dalam menyusun, mengelola dan mengukur risiko suatu usaha bisnis.

Wirausahawan adalah juga inovator yang mampu memanfaatkan dan mengubah kesempatan menjadi ide yang dapat dijual atau dipasarkan, memberikan nilai tambah dengan memanfaatkan upaya, waktu, biaya atau kecakapan dengan tujuan mendapatkan keuntungan.<sup>6</sup> Menurut drucker, kewirausahaan adalah kemampuan untuk menciptakan sesuatu yang baru dan berbeda melalui pemikiran kreatif dan tindakan inovatif demi terciptanya peluang. Proses kreatif dan inovatif tersebut biasanya diawali dengan munculnya ide-ide dan pemikiran- pemikiran untuk menciptakan sesuatu yang baru dan berbeda.<sup>7</sup>

Sedangkan menurut Zimmerer, 5 Zimmerer. W Thomas and Norman M.Scarborough, *Essentials of Entrepreneurship and Small Business Management*, 5th Ed. (1996), h.6-7 6 Machfoedz. Mas'ud dan Mahmud Machfoedz, *Kewirausahaan: Suatu Pendekatan Kontemporer*, (Jogyakarta: UPP AMP YKPN, 2004). h.1 7 Drucker Peter F, *Inovasi dan Kewiraswastaan Praktek Dan Dasar-Dasar*, (Penerbit Gelora Aksara Pratama.,1994), h.3

seorang wirausahawan adalah seseorang yang menciptakan bisnis baru dengan mengambil resiko dan ketidakpastian demi mencapai keuntungan dan pertumbuhan dengan cara mengidentifikasi peluang yang signifikan dan menggabungkan sumber-sumber daya yang diperlukan sehingga sumber-sumber daya itu bisa dikapitalisasikan.<sup>8</sup> Berbagai macam usaha berkembang dari waktu ke waktu. Sebagian ada yang bertahan sedangkan sebagian lainnya mengalami kegagalan.

Keberhasilan bukan berarti suatu usaha memiliki **modal besar pada saat** memulai usaha mereka, hal ini lebih **disebabkan oleh kenyataan bahwa** perusahaan yang mereka kelola berlandaskan jiwa kewirausahaan dari wirausahawan. **Mereka adalah orang-orang yang** tahu apa yang mereka kerjakan, serta memiliki pengalaman kewirausahawan dan

pengetahuan yang diperlukan untuk mengelola sebuah bisnis.

Karakter seorang wirauasahawan terkadang berbeda dengan orang pada umumnya. Beberapa karakter umum yang terlihat pada diri seorang wirauasahawan adalah memiliki sifat pengendalian diri, tidak suka berpangku tangan, memiliki motivasi, mampu menganalisa kesempatan, pemikir yang kreatif, percaya diri, mampu memecahkan persoalan dan seorang pemikir yang objektif.<sup>9</sup>

Zimmerer mengemukakan karakteristik kewirausahaan sebagai berikut: 1) Desire for responsibility, yaitu memiliki rasa tanggung jawab atas usaha-usaha yang dilakukannya, 2) Preference for moderate risk, yaitu lebih risiko yang moderat, artinya selalu menghindari resiko, baik yang terlalu rendah maupun yang terlalu tinggi, 3) Confidence in their ability to success, yaitu memiliki kepercayaan diri untuk memperoleh kesuksesan, 4) Desire for immediate feedback, yaitu memiliki semangat dan kerja keras untuk mewujudkan keinginannya demi masa depan yang lebih baik, 5) High Level of energy, yaitu memiliki semangat dan kerjakeras untuk mewujudkan keinginannya demi masa depan yang lebih baik, 6) Future orientation, yaitu berorientasi serta memiliki perspektif dan wawasan jauh ke depan, 7) Skill organizing, yaitu memiliki keterampilan dalam mengorganisasikan sumber daya untuk menciptakan nilai tambah, dan 8) Value of achievement over money, yaitu lebih menghargai prestasi dari pada uang.<sup>10</sup>

Pengukuran yang lebih sederhana terhadap potensi kewirausahaan ini di jabarkan oleh Alma dengan model delapan anak tangga kewirausahaan yaitu: 1) Mau kerja keras, yaitu mampu mengendalikan pikiran dan sumberdaya yang ada dalam diri, 2) Bekerjasama dengan orang lain, yaitu kemampuan untuk menggunakan tenaga orang lain untuk mencapai tujuan yang sudah ditetapkan, 3) Penampilan yang baik, dalam arti fisik maupun perilaku, 4) Yakin, yaitu sifat pasti, tekun, sabar dan tidak ragu-ragu, 5) Pandai membuat keputusan, yaitu kemampuan dalam memilih berbagai alternatif didasarkan pada pertimbangan yang matang dengan mengumpulkan berbagai informasi atau pendapat orang lain, 6) Mau menambah ilmu pengetahuan, yang meliputi keinginan untuk meningkatkan pendidikan dan ketrampilan melalui jalur formal ataupun informal, 7) Ambisi untuk maju, yaitu kemampuan untuk ke depan dan berjuang untuk menggapai apa yang di idamkan, 8) Pandai berkomunikasi, yang berarti 8 Zimmerer.

W Thomas and Norman M. Scarborough, Essentials of Entrepreneurship and Small Business Management, (1996) 5th Ed. 9 Machfoedz. Mas'ud dan Mahmud Machfoedz, Kewirausahaan: Suatu Pendekatan Kontemporer, (Jogyakarta: UPP AMP YKPN, 2004) h.5  
10 Zimmerer. W Thomas and Norman M. Scarborough, Essentials of Entrepreneurship and Small Business Management, (1996) 5th Ed., h.7

pandai mengorganisasi buah pikiran ke dalam bentuk ucapan-ucapan yang jelas, tutur

kata yang mampu menarik perhatian orang lain.<sup>11</sup> Aplikasi nilai-nilai keislaman dalam mengukur potensi kewirausahaan adalah implementasi dari setiap aturan yang terdapat dalam Al-Qur'an dan Sunnah. Beberapa sifat dasar yang mesti ada dari seorang wirausahawan muslim sejati adalah beberapa nilai-nilai dasar keislaman seperti berikut: Sifat taqwa, tawakal, suka dzikir, penuh syukur, jujur, berniat suci untuk ibadah, disiplin bangun pagi dan shalat subuh, bertoleransi dan bersilaturahmi, suka berzakat, berinfaq dan bersedekah.

Secara sederhana mereka adalah orang-orang yang mengawali segala sesuatu dengan niat ikhlas untuk beribadah termasuk dalam urusan bisnis. Mereka adalah orang yang tawakal, tak lupa mengingat Allah serta penuh rasa syukur. Dalam beraktifitas apa saja mereka selalu lurus dan jujur sehingga dalam berbisnis mereka akan memperoleh dan mengelola dengan cara yang jujur.

Seorang muslim yang bermental wirausaha adalah orang yang teratur dan suka bangun pagi. Mereka akan paham betul bahwa Rasulullah telah mengajarkan kepada umatnya, "agar mulai bekerja sejak pagi hari, selesai sholat subuh, jangan kamu tidur, bergeraklah, carilah rizki dari Tuhanmu". Seorang wirausahawan memiliki sikap bertoleransi dan suka bersilaturahmi.

Siapa yang ingin murah rezkinya dan panjang umurnya, maka hendaklah ia mempererat hubungan silaturahmi (HR.Bukhari). Mental wirausaha seorang muslim juga dilandasi sikap suka Berzakat dan berinfaq. Mengeluarkan zakat dan infaq harus menjadi budaya muslim yang bergerak dalam bidang bisnis.

Harta yang dikelola dalam bidang bisnis, laba yang diperoleh harus disisihkan sebagian untuk membantu anggota masyarakat yang membutuhkan. Tidaklah harta itu akan berkurang karena disedekahkan dan Allah tidak akan menambahkan orang yang suka memberi maaf kecuali kemuliaan. Dan tidaklah seorang yang suka merendahkan diri karena Allah melainkan Allah akan meninggikan derajatnya. (HR: Muslim). 2.

Perguruan Tinggi Perguruan tinggi adalah satuan pendidikan yang menyelenggarakan pendidikan tinggi yang kelembagaannya dapat berupa akademi, politeknik, sekolah tinggi, institute atau universitas. Tujuan pendidikan tinggi ini adalah 1) Menyiapkan peserta didik menjadi anggota masyarakat yang memiliki kemampuan akademik dan atau profesional yang dapat menerapkan, mengembangkan dan atau memperkaya khasanah ilmu pengetahuan, teknologi, dan atau kesenian.

2) Mengembangkan dan menyebarluaskan ilmu pengetahuan, teknologi, dan atau kesenian serta mengupayakan penggunaannya untuk meningkatkan taraf kehidupan

masyarakat dan memperkaya kebudayaan nasional.<sup>12</sup> Pendidikan Tinggi memiliki peran sebagai pintu terakhir pendidikan dalam memasuki dunia kerja. Pendidikan tinggi melalui proses pembelajaran yang mengembangkan kemampuan belajar mandiri.

Kenyataan menunjukkan bahwa sampai saat ini diidentifikasi bahwa perguruan tinggi di Indonesia dianggap kurang mampu menjawab tantangan perubahan dan tuntutan masyarakat, karena kurang mampu menyesuaikan dengan kebutuhan pemakai atau dunia kerja yang selalu berubah dengan cepat sebagai akibat kemajuan teknologi yang diikuti oleh perubahan ekonomi dan sosial<sup>13</sup>.

Daya tanggap terhadap kepentingan stake holder (mahasiswa dan orang tuanya, pemerintah, perusahaan swasta) atau pelanggan perguruan tinggi belum terlihat. 11 Alma. Buchari, Kewirausahaan, (Bandung CV.Alfabeta 2003), h.83 12 Peraturan Pemerintah RI Nomor 60 Tahun 1999 Tentang Pendidikan Tinggi 13 Fathuljanah, Manajemen Akademik Lembaga Pendidikan Tinggi Islam.

(Jogyakarta: Safiria Insanis Press, 2009), h.16 Sebagai sebuah entitas korporat “penghasil ilmu pengetahuan”, perguruan tinggi menghadapi persaingan dengan perguruan tinggi lainnya. Kualitas lulusan merupakan salah satu indikator dari sekian banyak elemen dalam menilai standar mutu program studi di perguruan tinggi.

Indrajit, mengungkapkan bahwa penilaian kinerja merupakan elemen penting untuk melihat kemampuan dari suatu lembaga perguruan tinggi dalam mewujudkan visi dan misinya. Konsep Balance Scorecard merupakan salah satu alat evaluasi kinerja perguruan tinggi yang dapat dilihat dari empat perspektif yaitu: perspektif keuangan, perspektif pelanggan, perspektif proses internal dan perspektif pertumbuhan & pembelajaran. Aplikasi Balance Scorecard di perguruan tinggi lebih mengutamakan perspektif pelanggan<sup>14</sup>.

Kualitas lulusan dapat dinilai berdasarkan pelacakan alumni (tracer studi) dan salah satu angka yang didapat adalah rata-rata waktu tunggu lulusan untuk memperoleh pekerjaan yang pertama. Belum ada indikator baku tentang alat penilai kualitas lulusan berdasarkan segmen pasar kerja yang dimasuki dan apakah mereka bekerja atau sebagai pencipta lapangan kerja.

Jika perguruan tinggi dianggap sebagai sebuah entitas korporat yang mengkedepankan layanan purna jual dalam pengelolaannya maka proses layanan purna jual dapat diukur dari sejauh mana lulusan dalam proses pencarian kerja, sejauhmana kesempatan rekrutmen, fasilitas alumni dan jaringan alumni yang dilakukan perguruan tinggi.<sup>15</sup> Tentu saja kebijakan ini memerlukan penelitian khusus, yang memang jarang dilakukan



oleh perguruan tinggi.

Tantangan yang lebih besar dihadapi perguruan tinggi untuk dapat menghasilkan lulusan kompetitif yang memiliki kemampuan kewirausahaan yang tinggi, mengingat ketimpangan penawaran dan permintaan tenaga kerja di pasar kerja. Sektor riil merupakan sektor terluas penyedia lapangan kerja, namun keberadaannya membutuhkan lulusan yang bermutu dan sesuai dengan kebutuhan lapangan kerja.

Maka dari itu kemudian lahir pendidikan yang mengkedepankan link and match antara dunia pendidikan dengan dunia kerja. Dengan kata lain bekal yang didapat diperguruan tinggi berhubungan dan harus sesuai dengan kebutuhan dunia kerja. Pendidikan kewirausahaan yang efektif dan kreatif adalah salah satu solusi dalam menghasilkan lulusan perguruan tinggi yang kompetitif. III.

Metode Penelitian Penelitian ini merupakan riset lapangan yang didekati dengan metode deskriptif kuantitatif dengan objek penelitian pada tiga Perguruan Tinggi Agama Islam yang ada di Prop.Sumatera Barat yaitu IAIN Imam Bonjol Padang, STAIN Sjech M.Djamil Djambek Bukittinggi dan STAIN Mahmud Yunus Batusangkar. Penelitian ini dilakukan dalam rentang waktu 2010- 2011.

Penelitian ini mengandalkan data primer dan sekunder yang diperoleh melalui; 1) Observasi, yang dilakukan dengan mengamati dinamika dan perkembangan secara sistematis tentang proses penyelenggaraan dan kebijakan pendidikan kewirausahaan di tiga perguruan tinggi yang dijadikan objek penelitian. 2)Kuisisioner, yang ditujukan kepada 450 responden yang merupakan mahasiswa di tiga perguruan tinggi di atas dan dipilih dengan teknik stratified random sampling pada prodi-prodi kependidikan dan non kependidikan.

3)Wawancara mendalam, yang dilakukan pada beberapa stake holder dilakukan dipilih berdasarkan purposive sampling terhadap beberapa unsur pimpinan perguruan tinggi serta perangkat jurusan dan program studi. 14 Indrajit R Eko & R.Djokopranoto, Manajemen Perguruan Tinggi Modern, (Jogyakarta:Penerbit Andi, 2006), h.137. 15 Puteri. Hesi Eka, Manajemen Perguruan Tinggi: Menuju Modernisasi Pendidikan Tinggi Islam, (Bukittinggi; STAIN Press, 2011). h.92 Teknik analisis data dalam penelitian dilakukan dengan teknik deskriptif kuantitatif dan aplikasi SWOT Analysis terhadap dua pokok penelitian yaitu Potensi jiwa kewirausahaan mahasiswa dan evaluasi sistem pengajaran kewirausahaan.

Fokus penelitian dapat di uraikan sebagai berikut: 1) Mengukur potensi jiwa kewirausahaan mahasiswa, yang dilakukan melalui survey, 2) Evaluasi terhadap

penyelenggaraan pendidikan kewirausahaan itu, yang dilakukan dengan observasi dan wawancara mendalam terhadap pengelola, 3) Merumuskan Disain Strategi: Penciptaan lulusan kompetitif melalui pengembangan pendidikan kewirausahaan. Pendekatan deskriptif kuantitatif dan analisis SWOT dimanfaatkan sebagai metode penelitian ini. IV. Temuan 1.

Potensi Kewirausahaan Mahasiswa **Perguruan Tinggi Agama Islam** Potensi kewirausahaan mahasiswa dapat diukur dengan mengkuantifikasi rata-rata nilai hakiki kewirausahaan yang dimiliki oleh mahasiswa. Pengukuran potensi jiwa kewirausahaan terhadap mahasiswa **PTAI yang ada di** Propinsi Sumatera Barat, dilakukan atas terhadap 450 sampel mahasiswa di PTAIN.

Terungkap bahwa mahasiswa PTAI di Sumatera Barat memiliki potensi jiwa kewirausahaan yang berada pada kategori sedang. Pengkategorian dengan menggunakan skala likert, terhitung bahwa potensi akan sifat hakiki kewirausahaan ini dimiliki mahasiswa dengan rata-rata pengukuran 121.09 point. Mengacu pada kelas interval yang ada, angka ini sedang/cukup. Lebih dari separuh, 50.7% dari mahasiswa menyimpan potensi kewirausahaan pada kategori yang tinggi. Mereka menyimpan potensi yang cukup **untuk menjadi seorang wirausahawan.**

Distribusi Tingkat Potensi Jiwa Kewirausahaan Mahasiswa PTAIN di Prop.Sumatera Barat

KelasInterval	Kategori	Frekuensi	Persentase
0 - 64	Sangat rendah	0	0
65 - 93	Rendah	5	1.1
94 - 121	Sedang/cukup	215	47.8
122 - 150	Tinggi	228	50.7
151 - 180	Sangat tinggi	2	0.4
Total		450	100

Nilai rata-rata = 121.09 Sumber: Data primer, diolah dari hasil survey, 2010 Lebih lanjut potensi jiwa kewirausahaan mahasiswa juga dilihat berdasarkan nilai-nilai dasar keislaman yang amat penting dalam kewirausahaan yaitu sifat taqwa, tawakal, suka dzikir, penuh syukur, jujur, berniat suci untuk ibadah, bangun pagi/ disiplin shalat subuh, bertoleransi dan bersilaturahmi, suka berzakat berinfaq dan bersedekah. Sifat-sifat dasar keislaman ini terlihat sangat tinggi untuk mahasiswa PTAI.

Sebesar 84% responden memiliki sifat dasar ini pada kategori yang sangat tinggi. Dapat dimaklumi karena **perguruan tinggi agama Islam** merupakan perguruan tinggi **yang berada di bawah** Kementerian Agama yang menyelenggarakan konsep pengajaran dalam konsep keislaman. Sebagian besar mahasiswa juga berasal dari sekolah menengah yang dididik dalam nilai-nilai syariah.

Meskipun banyak PTAI yang menyelenggarakan pendidikan umum tentu saja konsep dasar keislaman tak pernah di tinggalkan. Menurut Ketua STAIN Bukittinggi, "Sudah menjadi suatu hal yang nyata bahwa **Sekolah Tinggi Agama Islam** /STAIN menyelenggarakan pendidikan ilmu-ilmu keislaman secara terpadu dengan ilmu-ilmu

modern.

Meskipun banyak prodi umum yang dikembangkan namun penyelenggaraan pendidikan tetap mengacu pada visi sekolah tinggi yang bertekad menjadikan sekolah tinggi sebagai wadah menghasilkan lulusan yang berilmu pengetahuan luas, berakhlak mulia dan berdedikasi serta menjadi pusat pengembangan ilmu pengetahuan, teknologi dan seni yang didasarkan pada nilai-nilai keislaman".<sup>16</sup> Distribusi Tingkat Potensi Kewirausahaan Berdasarkan Nilai-nilai Dalam Keislaman Kelas Interval Kategori Frekuensi Persentase 11 - 19 Sangat rendah 0 0 20 - 28 Rendah 0 0 29 - 36 Sedang/cukup 5 1.1 37 - 45 Tinggi 67 14.9 46 - 55 Sangat Tinggi 378 84.0

Total 450 100 Sumber: Data primer, diolah dari hasil survey, 2010 Hasil survey ini menunjukkan bahwa potensi jiwa kewirausahaan memang sudah ada pada diri mahasiswa, bahkan dalam rentang kategori yang cukup tinggi. Nilai-nilai hakiki untuk menjadi calon wirausahawan sudah terbentuk dalam diri mereka. Latar belakang responden yang sebagian besar berasal dari keluarga pedagang dan petani, ikut mempengaruhi temuan ini.

Sebagian besar mahasiswa berasal dari anak-anak petani (49.6%), anak-anak pedagang (28.0%). Sedikit sekali mereka berasal dari keluarga pegawai negeri atau anak-anak pegawai swasta. Namun demikian, potensi yang tinggi tidak akan terwujud nyata dan berdaya guna jika penggaliannya tidak tepat.

Setiap stake holder bertanggungjawab untuk memikirkan bagaimana mengemas sebuah potensi agar mampu muncul sebagai sebuah daya saing. Dengan potensi jiwa kewirausahaan ini cukup tinggi ini apakah mahasiswa PTAI memiliki bakat dan minat untuk menjadi wirausahawan? Lebih lanjut penelitian ini mengungkap bahwa lebih dari separuh responden, 50.9% menginginkan wirausaha/ usaha sendiri sebagai pekerjaan yang paling diharapkan.

Berikut distribusi jenis pekerjaan yang paling diharapkan: Distribusi Frekuensi Mahasiswa Berdasarkan Jenis Pekerjaan yang Paling Diharapkan Jenis Pekerjaan Frekuensi (orang) Persen (%) Wirausaha/buka usaha sendiri 229 50.9 Pegawai Swasta 15 3.3 Pegawai BUMN 36 8.0 Pegawai Negeri Sipil 69 15.3 Dosen/Guru/Pendidik 100 22.2 Lainnya 1 0.2

Jumlah 450 100 Sumber: Data primer, diolah dari hasil survey, 2010 16 Wawancara Ketua STAIN Bukittinggi, 12 Desember 2010 Beragam alasan dikemukakan terkait dengan pilihan mahasiswa akan profesi yang paling mereka inginkan. Alasan menginginkan profesi wirausahawan disebabkan karena pendapatan yang lebih besar, sesuai dengan keyakinan/akidah, mutu pekerjaan yang lebih baik, lebih memberikan tantangan dan

waktu tunggu mendapatkan kerja yang lebih singkat. "Bagi saya mengikuti Sunah Rasul itu wajib.

Pekerjaan yang paling mulia itu berdagang, berusaha jujur. Bapak saya pedagang, saya mau meneruskan pekerjaan bapak saya saja. Menunggu-nunggu dapat kerja juga lama. Yang sudah tamat saja susah mencari kerja, akhirnya manggaleh (berdagang). Ya, pokoknya tamat, bisa manjago heller (mengelola rice milling)".<sup>17</sup> 2. Evaluasi Metode Pendidikan Kewirausahaan di Perguruan Tinggi Agama Islam Perguruan Tinggi Agama Islam, yang dengan adanya "wider mandate" untuk membuka program studi umum, saat ini juga menyelenggarakan pendidikan kewirausahaan.

Bertujuan untuk memperkuat kompetensi penunjang bagi mahasiswa khususnya di lingkungan fakultas/jurusan Ekonomi Islam, mata kuliah kewirausahaan dijadikan bagian dari kurikulum di PTAI. Kewirausahaan menjadi mata kuliah wajib atau pilihan pada beberapa program studi. Namun hal ini belum menjadi mata kuliah wajib/ pilihan pada semua program studi di PTAI.

Temuan penelitian pada PTAIN yang ada di Sumatera Barat, mata kuliah kewirausahaan memang ditawarkan pada beberapa program studi. Dan menjadi mata kuliah wajib Fakultas/ Jurusan/ Program Studi Ekonomi Islam atau Perbankan Syariah. Observasi pada STAIN Bukittinggi, mata kuliah kewirausahaan menjadi matakuliah wajib di Jurusan Ekonomi Islam dan di beberapa program studi di Jurusan Tarbiyah.

Observasi pada 2 PTAIN lainnya yaitu IAIN Iman Bonjol Padang dan STAIN Batusangkar, ditemui fenomena bahwa kewirausahaan dijadikan mata kuliah wajib di Jurusan/Program Studi Ekonomi Islam atau Perbankan Syariah, dan juga ditawarkan menjadi mata kuliah pilihan di luar Fakultas/ Jurusan/ Program Studi Ekonomi Islam atau Perbankan Syariah. Artinya matakuliah kewirausahaan memang belum menjadi matakuliah wajib di lintas prodi.

Relevansi mata kuliah kewirausahaan ini dengan kekhasan program studi keagamaan memang masih menjadi perdebatan, apalagi padatnya kurikulum keprodian ikut tak memberi ruang untuk matakuliah ini. Meski demikian, sebagai bentuk penunjang terhadap proses pengajaran di perguruan tinggi, terdapat kuliah umum/ seminar/ pelatihan tentang kewirausahaan dengan mengundang praktisi bisnis sebagai fasilitator atau narasumber.

Pelatihan/Kuliah umum/ Seminar tentang kewirausahaan terkadang diberikan kepada mahasiswa namun tidak bersifat rutin. Evaluasi terhadap responden penelitian ditemukan bahwa sebagian besar mahasiswa mengakui kalau mata kuliah

kewirausahaan tidak ada pada perguruan tinggi dimana mereka berkuliah. Sebesar 42.7% mahasiswa menjawab bahwa tidak ada mata kuliah kewirausahaan, 51.7% lainnya mengakui kalau ada matakuliah kewirausahaan sementara 5.6% lainnya menjawab tidak tahu akan adanya mata kuliah tersebut.

Jika di teliti lebih lanjut, terlihat bahwa mahasiswa tak begitu paham apakah mata kuliah ini **mata kuliah wajib atau pilihan** dan sebagian lainnya mengakui bahwa mereka juga tidak tahu dan tak pernah mengambil mata kuliah ini. Jawaban “tidak” seperti yang memang lebih mengarah kepada ketidaktahuan mereka akan adanya mata kuliah ini.

Keterbatasan informasi dari pihak pengelola perguruan tinggi dalam bentuk sebaran mata kuliah menjadi sumber ketidak tahuan mahasiswa. Penelusuran lebih lanjut memperlihatkan bahwa 82.7% dari kelompok mahasiswa yang menjawab ‘tidak ada’ matakuliah kewirausahaan sebagian besar adalah mahasiswa di luar Jurusan /Program Studi Ekonomi Islam dan Perbankan Syariah.

Kuliah umum, yang terkadang mengangkat tema tentang kewirausahaan adalah bentuk penyajian mata kuliah yang sudah biasa dilakukan di PTAIN di Sumatera Barat, yang biasanya 17 Wawancara dengan mahasiswa Jur. Syariah STAIN Bukittinggi, Januari 2011. diselenggarakan di satu kali dalam satu semester. Meskipun bentuk kuliah umum ini tidak dapat dikatakan efisien karena tak seluruh mahasiswa dapat mengikutinya.

Temuan penelitian memperlihatkan bahwa hanya sebagian kecil responden yang pernah mengikuti kuliah umum kewirausahaan yaitu sebesar 36.7%. Pada umumnya kuliah umum kewirausahaan ini diberikan praktisi/ wirausahawan sukses, yang kerap berbagi cerita tentang kehidupan dan kiat sukses mereka. Sebagian besar dari mahasiswa (73.3%) **mahasiswa yang pernah mengikuti** kuliah umum kewirausahaan mengakui bahwa melalui kuliah umum kewirausahaan, muncul minat mereka untuk menjadi wirausahawan.

Selain kuliah umum, pelatihan kewirausahaan juga pernah menjadi solusi bagi **bagi perguruan tinggi dalam** memberikan keterampilan usaha dan membangkitkan jiwa kewirausahaan mahasiswa. Pelatihan kewirausahaan sudah sering menjadi agenda rutin kegiatan di kampus-kampus PTAIN. Beberapa pelatihan pendukung seperti: pelatihan web design, pelatihan percetakan, pelatihan disain interior, pelatihan pengelolaan lembaga keuangan/BMT merupakan jenis pelatihan pendukung lainnya yang biasa diadakan di PTAIN. Temuan ini mengungkap bahwa dari tiga PTAIN yang di survey, hanya sebesar 30.9% mahasiswa yang mengaku pernah mengikuti pelatihan soft skill.

Namun apakah kemampuan dan keterampilan mahasiswa dapat bertambah dan

pelatihan ini mempengaruhi minat mereka untuk berwirausaha? Sebagian besar mahasiswa (77.52%) yang pernah mengikuti pelatihan berpendapat bahwa pelatihan yang mereka jalani memang menambah keterampilan mereka dan 87.05% dari mereka yang pernah mengikuti pelatihan mengakui bahwa pelatihan ini menumbuhkan minat mereka untuk berwirausaha.

Temuan penelitian ini setidaknya dapat menggambarkan bahwa dengan metode pembelajaran yang mengutamakan pelatihan, mahasiswa dapat terpacu untuk mengolah potensi hakiki kewirausahaan yang mereka miliki sehingga memacu minat untuk berwirausaha. Mungkin hal ini dapat menjadi sebuah solusi dalam meningkatkan jiwa kewirausahaan mahasiswa, bahwa dalam pengajaran kewirausahaan perlu adanya metode pembelajaran yang diarahkan pada simulasi dan training. E.

Menggagas Pendidikan Kewirausahaan Berbasis Training Lapangan (Enterpreneursip's Education Based Field Training) Di PTAI: Disain Strategi Menciptakan Lulusan Yang Kompetitif Sebagai pintu gerbang terakhir menuju pasar kerja perguruan tinggi berperan penting dalam mempersiapkan mahasiswa agar siap pakai di lapangan kerja melalui pendidikan kewirausahaan yang inovatif dan kreatif.

Menurut Zimmerer, ada 8 faktor pendorong pertumbuhan kewirausahaan yaitu Wirausahawan adalah pahlawan, Pendidikan kewirausahaan, Faktor ekonomi dan kependudukan, Pergeseran ke ekonomi jasa, Kemajuan teknologi, Gaya hidup bebas, E-commerce dan The World-Wide-Web dan Peluang international<sup>18</sup>. Pemberian pendidikan kewirausahaan di negara-negara maju juga populer karena 5 alasan yaitu: 1) Pembuatan rencana usaha mengarahkan mahasiswa menggabungkan akuntansi, ekonomi, keuangan, pemasaran dan disiplin bisnis lainnya, sehingga menjadikan pengalaman pendidikan yang terpadu dan memperkaya.

2) Pendidikan kewirausahaan dapat mempromosikan pendirian usaha baru oleh lulusan atau memperkuat prospek penerimaan kerja dan keberhasilan lulusan di pasar tenaga kerja. 3) Pendidikan kewirausahaan dapat mempromosikan transfer teknologi dari perguruan tinggi ke pasar melalui pengembangan rencana usaha yang berbasis teknologi. 4) Pendidikan kewirausahaan menciptakan hubungan antara komunitas bisnis dan komunitas perguruan tinggi. Pendidikan kewirausahaan dipandang <sup>18</sup> Lihat Zimmerer.

W Thomas And Norman M. Scarborough, Essentials Of Entrepreneurship and Small Business Management, (1996) 5th Ed. oleh pemimpin usaha sebagai aplikasi pendekatan yang bermanfaat untuk belajar bisnis dan ekonomi, dan mereka telah membuka diri bersedia mendanai program kewirausahaan serta menyediakan tempat untuk magang.

5) Karena tidak ada pendekatan yang baku untuk pendidikan kewirausahaan ini, dan kewirausahaan berada di luar batas disiplin ilmu yang tradisional, maka memungkinkan sekali untuk melakukan percobaan-percobaan dalam kurikulumnya<sup>19</sup>. Implementasi pendidikan kewirausahaan di perguruan tinggi di Indonesia, tentu saja memperlihatkan fenomena yang berbeda.

Pendidikan kewirausahaan telah banyak di ajarkan **di berbagai perguruan tinggi** khususnya untuk mahasiswa di lingkungan Fakultas/Jurusan/Program Studi ekonomi. Namun materi yang diajarkan lebih banyak bersifat pengetahuan tentang konsep dan seluk beluk kewirausahaan serta manajemen usaha. Buku teks yang dipasaran pun banyak memberikan materi yang sama.

Banyak pakar yang mempertanyakan efektifitas pembelajaran kewirausahaan yang seperti ini, karena yang diinginkan adalah bagaimana membentuk mental berwirausaha bagi mahasiswa yang nantinya akan menghasilkan lulusan yang bukan lagi sekedar pencari kerja namun menjadi seorang job creator atau pencipta lapangan kerja. Pendidikan kewirausahaan seharusnya mampu membekali mahasiswa untuk **mandiri dan tidak berorientasi menjadi pencari** kerja.

Menciptakan lulusan yang kreatif dan siap menciptakan lapangan kerja **sesuai dengan latar belakang ilmu** mereka diawali dari sistem pengajaran yang berlandaskan konsep kewirausahaan. Proses belajar mengajar kewirausahaan kalau tidak dirancang efektif dengan menggunakan pendekatan pedagogik yang tepat, hanya akan mengarah pada proses belajar mengajar tradisional yang berpusat pada dosen, fokus pada hard-skill dan mengabaikan soft-skill yang perannya justru sangat penting bagi pembelajaran kewirausahaan.

Apakah **pendidikan kewirausahaan di perguruan tinggi** memang sekedar untuk meningkatkan pengetahuan tentang seluk beluk kewirausahaan? Bukankah perguruan tinggi adalah pintu gerbang menuju pasar kerja yang sebenarnya? Pengajaran di perguruan tinggi diuntut memiliki link and match dengan dunia usaha. Pengajaran kewirausahaan semestinya berhubungan dan sesuai dengan tuntutan dunia kerja, yang menghendaki lulusan menjadi kreatif dan inovatif.

Jika pembelajaran yang diberikan hanya menggandakan buku teks sebagaimana yang **dikemukakan di atas, maka** paling tinggi seorang mahasiswa hanya tahu cara mendirikan dan mengelola suatu usaha. Mahasiswa tidak akan mampu melihat lingkungan sekitarnya sebagai suatu peluang. Mengidentifikasi peluang bisnis bukanlah sebuah studi tapi intuisi, identifikasi peluang bisnis tidak akan muncul secara tiba-tiba



melainkan hasil ketajaman seseorang melihat berbagai kemungkinan<sup>20</sup>. Galloway menyimpulkan bahwa pendidikan kewirausahaan merupakan gabungan dari pengetahuan, keterampilan dan sikap.<sup>21</sup> Penyelenggaraan pendidikan kewirausahaan melibatkan proses pembelajaran kewirausahaan yang meliputi pemahaman terhadap konsep dasar dan seluk beluk kewirausahaan, aplikasi keterampilan yang dibutuhkan dalam berwirausaha serta penguatan potensi kewirausahaan dalam bentuk perilaku. Heinonen dan 19 Charney, A., Libecap, G.D.,

The **Impact of Entrepreneurship Education: An Evaluation of The Berger Entrepreneurship Program at The University of Arizona**, (Final Report, 2000). 20 Hisrich. Robert D, Peters and Shepherd, Entrepreneurship, Ed. 7 Terjemahan, (Jakarta: Penerbit Salemba Empat, 2008), h.12. 21 Lihat Galloway. L. Anderson. M., Brown. W., and Wilson L, Enterprise Skills for The Economy, (Journal of Education & Training, 2005) Vol. 47 No.1, pp.

7-17 7 Poikkijoki, merumuskan bahwa tujuan pendidikan kewirausahaan adalah penyatu-paduan keterampilan dan atribut/ciri seorang individu wirausahawan dengan proses dan perilaku kewirausahaan. Proses pembelajaran kewirausahaan merupakan perpaduan antara individu entrepreneur yang harus memiliki keterampilan (skill) dan atribut, proses yang dilalui, dan perilaku yang terbentuk. Keterampilan mencakup pemecahan masalah, kreatifitas, persuasi, perencanaan, negosiasi dan pengambilan keputusan.

Atribut meliputi percaya diri, kemandirian, orientasi hasil, fleksibilitas, dinamis, dan banyak akal. Kemudian proses melibatkan keinginan, pencarian dan penemuan peluang, keputusan mengeksploitasi peluang. Perilaku terdiri dari proaktifitas, inovasi, perubahan, inisiatif, pemecahan masalah, persuasi, dan komitmen.<sup>22</sup> Fenomena serupa teramati **di Perguruan Tinggi Agama** Islam. Proses pembelajaran kewirausahaan juga memperlihatkan tampilan yang tak jauh berbeda.

Kewirausahaan lebih banyak diberikan dalam bentuk "classical". Tatap muka dikelas, yang membicarakan masalah teori dan konsep-konsep dasar kewirausahaan untuk kemudian di evaluasi melalui ujian. Pendidikan kewirausahaan di PTAI semestinya bernuansa beda dari perguruan tinggi umumnya.

Wider mandate yang telah memberi peluang kepada PTAI untuk membuka program studi umum tak bermaksud menjadikan PTAI bersaing dengan perguruan tinggi umum. Ada kompetensi tambahan yang mesti di kuasai lulusan PTAI, yaitu menghasilkan lulusan dengan diversifikasi keilmuan namun tak lepas dari nilai keislaman yang menjadi akar tumbuhnya perguruan tinggi ini. Menciptakan wirausahawan muda mandiri yang

beretika keislaman merupakan tujuan utama pendidikan kewirausahaan di PTAI.

Berdasarkan hasil penelitian akan pentingnya menggagas sebuah desain strategi pendidikan kewirausahaan yang relevan dengan kondisi dan perkembangan PTAI, yang bertujuan menciptakan lulusan PTAI yang kompetitif, berikut adalah langkah-langkah revolusioner menuju pendidikan kewirausahaan berbasis training lapangan (based field training) : Pertama, Penempatan matakuliah kewirausahaan menjadi mata kuliah lintas program studi.

Mungkin terlihat sedikit memaksa menempatkan mata kuliah kewirausahaan menjadi matakuliah lintas program studi, namun strategi ini memungkinkan untuk menjadikan pendidikan kewirausahaan sebagai wadah penguatan potensi kewirausahaan yang telah ada. Penempatannya dapat saja menjadi mata kuliah pilihan, yang boleh saja diambil di program studi-program studi yang menyediakannya.

Kelak, bukanlah sesuatu yang janggal lagi melihat bahwa seorang mahasiswa jurusan syariah/ jurusan tarbiyah mengambil mata kuliah kewirausahaan di Fakultas/Jurusan/Program Studi Ekonomi. Hal ini akan menjadi momentum yang tepat jika saja mereka terjun ke dunia bisnis pengelolaan sekolah, konsultan atau bisnis perjalanan haji dan umrah. Yang penting perguruan tinggi memberikan wadah untuk penguatan potensi kewirausahaan mereka dan jadikannya sebagai kompetensi penunjang.

Langkah ini sangat tepat dalam menanggulangi ketimpangan kesempatan kerja antara lulusan program studi umum dan lulusan program studi keagamaan di PTAI. Kedua, Perbaiki strategi pengajaran mata kuliah kewirausahaan. Hal ini merupakan sesuatu yang patut dicermati dan secepatnya di revolusi yaitu sistem pengajaran mata kuliah kewirausahaan.

Mata kuliah kewirausahaan adalah mata kuliah yang mengandalkan proses dalam penyelenggaraannya. Output dari mata kuliah ini adalah menjadikan mahasiswa mampu untuk terjun sebagai wirausahawan yang kreatif dan inovatif. Inilah yang di gagas sebagai "Entrepreneurship's Education Based Field Training", yaitu pendidikan kewirausahaan berbasis praktek lapangan.

Praktek lapangan adalah salah satu metode pembelajaran yang paling efektif untuk mata kuliah kewirausahaan. Praktek merupakan tindak lanjut dari teori yang di pelajari. Jika tujuan pemberian kuliah Heinonen. J., and Poikkijoki, S.A., An Entrepreneurial-Directed Approach To Entrepreneurship Education: Mission Impossible?, ( Journal of Management Development, 2006), Vol. 25 No.1, pp.

80-94 kewirausahaan adalah untuk merubah prilaku mahasiswa menjadi prilaku wirausaha yang mampu melihat sesuatu sebagai suatu peluang, maka materi ajar yang diberikan harus lebih berorientasikan pada bagaimana merubah cara berpikir mahasiswa untuk lebih kreatif dan inovatif. Sehubungan dengan keanekaragaman program studi yang ada di PTAI, tentu saja prodi- prodi keagamaan memerlukan praktek lapangan yang berbeda dengan mahasiswa prodi umum dalam hal lokasi-lokasi usaha yang dijadikan tempat praktek lapangan.

Temuan penelitian ini belum menemukan adanya mahasiswa prodi-prodi keagamaan yang menjalani praktek lapangan kewirausahaan. Akan menjadi amat menarik jika suatu saat kita melihat ada mahasiswa jurusan syariah yang praktek lapangan kewirausahaan di **Biro Perjalanan Haji dan Umrah** atau mahasiswa fakultas/jurusan tarbiyah praktek lapangan kewirausahaan di bisnis franchise pendidikan.

Strategi ini memang membutuhkan sistem pengajaran yang mendukung setiap keanekaragaman program studi yang ada di PTAI. Tidak mudah untuk memberikan mata kuliah kewirausahaan yang berbasis praktek lapangan bagi prodi-prodi keagamaan. Merubah paradigma lama bahwa: "agama bukan bisnis" atau "agama adalah sebuah ladang akhirat yang mesti di lakoni dengan keikhlasan beramal", tentu saja bukan hal mudah.

Paradigma ini akan coba untuk digiring pada sebuah paradigma lain, "bukankah bisnis adalah juga ibadah, yang merupakan urusan dunia sekaligus akhirat, yang mencakup hubungan dengan Allah (hablumminallah) dan hubungan antar manusia (hablumminannas)". Jika dijalani dengan keikhlasan akan menghilir pada kemaslahatan umat. Ketiga, penentuan kelompok mahasiswa menurut bakat dan keinginan. Bakat dan keinginan sangat menentukan arah seseorang dalam pendidikan dan karir.

Banyak mahasiswa yang belum mampu mengenali bakat dan keinginannya serta belum mampu memaksimalkan potensi jiwa kewirausahaan yang dimiliki. **Hal ini tentu saja** menjadi tanggungjawab dari pengelola **perguruan tinggi untuk dapat** mengelompokkan mereka pada kelompok bakat dan minat yang relevan. Salah satu tugas dan fungsi pimpinan bagian kemahasiswaan, yang biasanya berada di bawah kendali Pembantu Rektor III atau Pembantu Ketua III di level Sekolah tinggi adalah pembinaan mental dan bakat mahasiswa.

Rencana aksi yang dapat dilakukan adalah pemetaan jumlah mahasiswa masing-masing program studi berdasarkan minat dan ketertarikan mereka pada kewirausahaan, membuat rencana kebutuhan **mata kuliah kewirausahaan dan** strategi perkuliahan

kewirausahaan yang relevan dengan kebutuhan program studi terkait. Wujud aksi ini dapat di diskusikan dalam workshop kurikulum pada masing-masing program studi dengan melibatkan pengelola akademik dan praktisi atau melalui diskusi dosen serumpun. Keempat, Peningkatan kerjasama antara PTAI dengan institusi bisnis.

Kerjasama antara pihak perguruan tinggi dengan institusi bisnis dapat melahirkan sinergi dalam peningkatan mutu pendidikan kewirausahaan. Wujud kerjasama dapat dilakukan dalam bentuk (1) Perbaikan kurikulum sesuai dengan kebutuhan pasar, (2) Pembinaan mata kuliah dalam bentuk pengajaran luar biasa oleh praktisi bisnis (3) Pembinaan manajemen dan akses permodalan yang dilakukan oleh PTAI dalam bentuk unit usaha di perguruan tinggi seperti BMT (Baitul Mall Wat Tamwil) atau koperasi syariah dan (3) Peningkatan kualitas SDM dosen kewirausahaan melalui training di lembaga bisnis.

Pihak yang terkait dengan strategi ini adalah segenap stake holder di internal kampus dan trainer/konsultan kewirausahaan dari eksternal kampus. Kelima, Mendirikan Pusat Inkubasi Bisnis di Tingkat Perguruan Tinggi. Untuk memperkuat pengembangan potensi kewirausahaan mahasiswa perlu ada dukungan kampus dalam hal pembentukan pusat inkubasi bisnis.

"Bomming" nya wacana Entrepreneurship University mungkin dapat diawali oleh PTAI dengan pendirian pusat inkubasi bisnis di lingkungan internal perguruan tinggi. Secara teknis, pihak perguruan tinggi dapat saja menyediakan areal yang menjadi pusat kegiatan kewirausahaan bagi mahasiswa yang ingin mengembangkan bisnis. Misalnya dalam bentuk "shooping center mini" yang dapat saja di bawah pengelolaan koperasi yang sudah berbadan hukum.

Pengamatan penelitian menemukan bahwa areal kampus lebih banyak di penuhi oleh para usahawan eksternal kampus, yang justru memanfaatkan potensi pasar yang ada. Agar pusat inkubasi bisnis ini memberi manfaat yang optimal beberapa rencana aksi yang dapat dilakukan adalah (1) Memfasilitasi setiap alumni dan mahasiswa yang tertarik mengembangkan suatu bisnis, (2) Memberikan pembinaan manajemen terhadap usaha baru berupa pendampingan, (3) Memberikan pinjaman permodalan yang disediakan secara internal oleh PTAI atau dalam bentuk konsinyasi, (4) Membantu pemasaran produk dan jasa usaha yang didirikan oleh alumni dan mahasiswa dan (5) Membentuk lembaga promosi dan pengembangan hasil usaha alumni. Keenam, Menggali nilai budaya lokal.

Pendidikan Kewirausahaan salah satunya bertujuan untuk merubah sikap mahasiswa agar mampu menggali potensi untuk menjadi seorang calon wirausahawan. Menggali

nilai budaya lokal merupakan salah satu strategi dalam proses penguatannya. Studi implementasi di Sumatera Barat memang menemukan bahwa sifat-sifat seorang wirausahawan sebenarnya sudah ada dalam budaya orang minang.

Sebagian besar dari mahasiswa bersuku asli minang beranggapan bahwa budaya orang minang yang suka berdagang memang mempengaruhi minat mereka untuk menjadi wirausahawan, yaitu sebesar 50.88%, namun sebagian lainnya (49,12%) berpendapat bahwa hal ini tak mempengaruhi minat mereka. Meski demikian sosio kultural masyarakat Minangkabau sebagai masyarakat pedagang dan rasional masih kental berlaku.

Tak dapat disangkal bahwa keinginan menjadi wirausaha dipengaruhi oleh faktor keturunan (bawaan). "Jatuh Aia Ka Palambahan" (jatuhnya air ke tempat pembuangannya), merupakan pepatah Minangkabau yang sering digunakan dalam mengungkapkan bahwa sifat seorang anak merupakan cerminan dari sifat orang tuanya. Jika orang tuanya keturunan pedagang/ berwirausaha maka anaknya mengikuti jejak yang sama.

Pendidikan kewirausahaan adalah proses penguatan potensi yang sebenarnya sudah dimiliki. Rencana aksi yang dapat dilakukan dalam strategi ini adalah (1) Pengkajian budaya lokal Minangkabau yang mendorong jiwa kewirausahaan melalui dalam pendidikan kewirausahaan itu sendiri, (2) Pengamatan langsung ke tengah masyarakat tentang kesuksesan para perantau dan wirausahawan minang.

Tentu saja nilai-nilai budaya lokal ini berbeda pada masing-masing daerah, meskipun pada intinya semua nilai-nilai leluhur tersebut adalah sebuah nilai positif yang sangat bermanfaat. Ketujuh, Peningkatan efektifitas forum alumni. Forum alumni merupakan kelompok yang berpotensi untuk diberdayakan keberadaannya dalam penguatan pendidikan kewirausahaan.

Biasanya forum alumni lebih banyak menjadi ajang silaturahmi antar angkatan, maka keberadaannya dapat diperkuat dengan lebih menghususkannya pada acara-acara tentang kewirausahaan. Dengan adanya forum alumni ini akan terbentuk pertukaran arus informasi antar alumni baik yang bergerak di bidang kewirausahaan maupun yang bukan. Rencana kegiatan yang dapat dilakukan dalam strategi ini antara lain adalah pembentukan lembaga konsultan kewirausahaan dengan melibatkan para alumni PTAI, agenda berkala pertemuan alumni PTAI wirausahawan dan pemupukan modal usaha yang berasal dari para alumni.

Forum Alumni dapat juga diefektifkan dengan memanfaatkan Informasi Teknologi.

Perkembangan internet membuka peluang untuk saling bertukar informasi dengan cepat. Melalui pengefektifan web site program studi, jaringan dapat dibangun tanpa perlu wadah fisik yang kaku

#### INTERNET SOURCES:

---

0% - <http://digilib.unila.ac.id/13099/9/Tesis>  
0% - <https://www.bing.com/aclick?ld=e31JUgISj>  
0% - <https://www.academia.edu/30841810/Kesesu>  
0% - <http://www.academia.edu/6423424/PEMBARUA>  
0% - <https://rifaiabun.blogspot.com/2012/12/m>  
0% - <https://ahmad-rivauzi.blogspot.com/2015/>  
2% - <https://core.ac.uk/download/pdf/34212400>  
0% - <https://gekpurnama.wordpress.com/categor>  
0% - <https://yusufsila.blogspot.com/2012/01/>  
0% - <https://www.bing.com/aclick?ld=e3Xe5PPyk>  
0% - [https://www.academia.edu/8962919/pasar\\_t](https://www.academia.edu/8962919/pasar_t)  
0% - <https://adlansanurthmag.blogspot.com/201>  
0% - <https://issuu.com/surya-epaper/docs/sury>  
0% - <http://www.upi.edu/profil/fakultas>  
0% - <https://ml.scribd.com/doc/6948613/STRATE>  
0% - <https://vdocuments.site/bantek-penjabara>  
0% - <https://www.slideshare.net/aulanurulmari>  
0% - <https://bisniskeuangan.kompas.com/read/2>  
0% - <https://alhusni70.wordpress.com/guru-dan>  
2% - <https://core.ac.uk/download/pdf/34212400>  
0% - <https://muhamadqbl.blogspot.com/2009/04/>  
0% - <http://www.poltekkes-solo.ac.id/index.ph>  
0% - <https://bagawanabiyasa.wordpress.com/cat>  
0% - <https://fecon.uui.ac.id/program/sarjana->  
0% - <https://hariyati-sianturi.blogspot.com/2>  
0% - <https://technopreneurcamp.blogspot.com/2>  
0% - <https://mahsunmahfudh.blogspot.com/feeds>  
0% - <https://docplayer.info/70214899-Aicis-20>  
0% - <http://ecampus.iainbatusangkar.ac.id/bat>  
1% - <https://jonipalaran.blogspot.com/2009/03>  
1% - <https://jonipalaran.blogspot.com/2009/03>  
1% - <https://jonipalaran.blogspot.com/2009/03>  
0% - <https://www.academia.edu/33521794/ANALIS>  
0% - <https://iyhank.blogspot.com/2010/11/tent>

0% - <https://indraharsono12.wordpress.com/con>  
0% - <https://arlhando-1991.blogspot.com/2010/>  
2% - <https://core.ac.uk/download/pdf/34212400>  
0% - <https://library.binus.ac.id/eColls/eThes>  
0% - <https://skripsi-skripsiun.blogspot.com/2>  
0% - [https://www.academia.edu/34849996/MNC\\_da](https://www.academia.edu/34849996/MNC_da)  
0% - <https://www.bing.com/aclick?ld=e3gWakyoZ>  
0% - <https://catatankecil-metta.blogspot.com/>  
0% - <https://thegelemist.wordpress.com/2009/0>  
0% - <https://hikmahpsikologku.blogspot.com/20>  
0% - <https://hikmahpsikologku.blogspot.com/20>  
1% - <https://bomels8.blogspot.com/2009/03/bab>  
1% - <https://bomels8.blogspot.com/2009/03/bab>  
0% - <https://technopreneurcamp.blogspot.com/2>  
1% - <https://bomels8.blogspot.com/2009/03/bab>  
1% - <https://bomels8.blogspot.com/2009/03/bab>  
0% - <https://ahyarsuhendar.blogspot.com/2009/>  
2% - <https://core.ac.uk/download/pdf/34212400>  
0% - <https://musbihin8888.blogspot.com/2016/0>  
0% - <https://ml.scribd.com/doc/50303836/kewir>  
0% - <https://syamsulrijallengu.blogspot.com/2>  
0% - <https://paudpaudindonesia.blogspot.com/2>  
0% - <https://syamsulrijallengu.blogspot.com/2>  
0% - <https://www.bing.com/aclick?ld=e3IRvhtr3>  
2% - <https://core.ac.uk/download/pdf/34212400>  
0% - <https://sodikintea.blogspot.com/2013/04/>  
0% - <https://adoc.tips/implementasi-nilai-nil>  
0% - <https://www.academia.edu/35340896/KIMPUL>  
0% - <https://panah.pro/cara-menghilangkan-str>  
0% - <https://makalahsmaal-muhajirin.blogspot>  
0% - <https://www.bing.com/aclick?ld=e3E49qpJn>  
0% - <https://lagu-sholawat.blogspot.com/2011/>  
1% - <https://azhari-taubat.blogspot.com/2011/>  
1% - <https://azhari-taubat.blogspot.com/2011/>  
1% - <https://azhari-taubat.blogspot.com/2011/>  
0% - <https://www.academia.edu/4503027/Manajem>  
0% - <https://www.bing.com/aclick?ld=e38i4fgvx>  
0% - <https://lib4.blogspot.com/2010/12/peratu>  
0% - <http://research-dashboard.binus.ac.id/up>  
0% - <https://detaseruniba.files.wordpress.com>



0% - <https://sugengrusmiwari.blogspot.com/p/t>  
0% - <https://jurnal.polibatam.ac.id/index.php>  
0% - <http://fe-akuntansi.unila.ac.id/download>  
0% - <https://id.scribd.com/doc/44905584/Boran>  
0% - <https://doeniakampoez.blogspot.com/feeds>  
0% - <https://elisa67blog.wordpress.com/keseim>  
0% - <https://febidwi22.blogspot.com/2016/04/s>  
0% - <https://website-pembelajaran.blogspot.co>  
0% - <https://kumpulantugas123.blogspot.com/20>  
0% - <http://www.academia.edu/28077855/KERANGK>  
0% - [http://sir.stikom.edu/1629/5/BAB\\_III.pdf](http://sir.stikom.edu/1629/5/BAB_III.pdf)  
0% - <https://mahaneni.blogspot.com/2013/09/me>  
0% - <https://jimfeb.ub.ac.id/index.php/jimfeb>  
0% - <http://eprints.undip.ac.id/59317/>  
0% - <https://hukumprogresif.blogspot.com/2007>  
0% - [http://eprints.undip.ac.id/416/1/Profil\\_](http://eprints.undip.ac.id/416/1/Profil_)  
0% - <http://akademik.uniska-bjm.ac.id/reposit>  
0% - <https://docobook.com/perilaku-organisasi>  
0% - <https://adoc.tips/bagian-6-ekonomi-dan-k>  
0% - <https://idtesis.com/jasa-pembuatan-tesis>  
0% - <https://www.academia.edu/37715895/INTEGR>  
0% - <https://www.anakteknik.co.id/a/Affandi/F>  
0% - [https://issuu.com/waspada/docs/waspada\\_\\_](https://issuu.com/waspada/docs/waspada__)  
0% - <https://yuliarahmiaccountingunand08.blog>  
0% - <https://issuu.com/easterntrademedia/docs>  
0% - <https://ayunitaaras.blogspot.com/2012/05>  
0% - <https://id.scribd.com/doc/295151748/Kabu>  
0% - <https://id.scribd.com/doc/166790579/Modu>  
0% - <https://www.researchgate.net/publication>  
0% - <https://www.academia.edu/35478287/EFEKTI>  
0% - <https://www.academia.edu/36490344/Eksist>  
0% - <https://nurhaddy.wordpress.com/2015/04/1>  
0% - <https://www.academia.edu/13821297/Sekola>  
0% - <https://lembagamutu.wordpress.com/2014/0>  
0% - <https://seputarpendidikansd.blogspot.com>  
0% - <https://www.bing.com/aclick?ld=e3FrOzQFg>  
0% - <https://puralex.blogspot.com/2011/02/ma>  
0% - <https://proposalpeneliti.blogspot.com/20>  
0% - <https://adoc.tips/kajian-positive-devian>  
0% - <https://kumpulanfiledokument.blogspot.co>

0% - <https://hendripanggayuh.blogspot.com/201>  
0% - <https://www.academia.edu/29444466/Analisis>  
0% - <https://perencanaan-usaha.blogspot.com/2>  
0% - <http://ap.fip.um.ac.id/wp-content/upload>  
0% - <https://id.scribd.com/doc/303044082/Nota>  
0% - <https://www.kompasiana.com/arghyand/5693>  
0% - <https://ima-artonk.blogspot.com/2010/>  
0% - <https://sunardian.blogspot.com/2017/04/a>  
0% - <https://qurrrotaayun.blogspot.com/2013/0>  
0% - <http://eprints.mdp.ac.id/1195/1/6.pdf>  
0% - <https://www.hukumonline.com/berita/baca/>  
0% - <https://internasional.kompas.com/read/20>  
0% - <https://www.academia.edu/26525984/NASKAH>  
0% - <http://pustaka.unpad.ac.id/wp-content/up>  
0% - <https://materislam.blogspot.com/2015/03/>  
0% - <http://bogor.ut.ac.id/index.php/componen>  
0% - <https://vinaalpiyani.blogspot.com/2014/>  
0% - <https://adoc.tips/prosiding-seminar-nasi>  
0% - <https://m-tajuddin-ns.blogspot.com/2014/>  
0% - <https://issuu.com/lpmvisifisipuns/docs/m>  
0% - <https://oelhanifah.blogspot.com/2012/11/>  
0% - <https://adtyaemby.blogspot.com/2012/07/t>  
0% - <http://www.kerjanya.net/faq/14393-unduh>  
0% - <https://bahyudinnorblog.wordpress.com/20>  
0% - <https://anharululum.blogspot.com/2011/10>  
0% - <https://bigustama.blogspot.com/feeds/pos>  
0% - <https://wirausahamandiri.co.id/>  
0% - <https://kumparan.com/tugumalang/50-mahas>  
0% - <https://civicedc.blogspot.com/2012/11/pa>  
0% - <https://infokampus.news/persiapan-public>  
0% - <https://issuu.com/mp-post/docs/mp1002>  
0% - <https://www.edumor.com/blog/2018/03/26/k>  
0% - <https://ruslanjuliana.blogspot.com/2013/>  
0% - <https://annesdecha.blogspot.com/2010/11/>  
0% - <https://teguhtdodo.wordpress.com/2014/08>  
0% - <https://yayasan-pesantren-kabeloa.blogsp>  
0% - <https://greek-fatale.blogspot.com/2011/1>  
0% - <https://slideplayer.info/slide/3188441/>  
0% - <http://journal.ustjogja.ac.id/download/U>  
0% - <https://dykaandrian.blogspot.com/2014/12>

0% - <http://journal.ustjogja.ac.id/download/U>  
0% - <https://harnovsky.blogspot.com/>  
0% - <https://rofikoh7.wordpress.com/2013/05/>  
0% - <https://dykaandrian.blogspot.com/2014/12>  
0% - <https://witsqafadhilah.blogspot.com/2012>  
0% - <https://informasi2-pendidikan.blogspot.c>  
0% - <https://sustainablemovement.wordpress.co>  
0% - <https://amirdapir.blogspot.com/2014/11/p>  
0% - <https://lenggiirawan.blogspot.com/2016/1>  
0% - <https://indeksprestasi.blogspot.com/2009>  
0% - <http://lib.unnes.ac.id/18148/1/520140812>  
0% - <https://repository.ipb.ac.id/bitstream/h>  
0% - <https://izzaucon.blogspot.com/2014/06/st>  
0% - <https://gentur1971.blogspot.com/2011/01/>  
0% - <https://edoc.site/pedoman-akademik-fp-ub>  
0% - <https://issuu.com/irhamna2/docs/master-b>  
0% - <https://www.bing.com/aclick?ld=e31a9KQa4>  
0% - <https://sutryany.blogspot.com/2015/04/ma>  
0% - <https://mgmpipstmg.blogspot.com/2012/09/>  
0% - <https://nnirka.blogspot.com/2013/12/pema>  
0% - <https://abeonabeislami.blogspot.com/2015>  
0% - <https://www.researchgate.net/publication>  
0% - <http://ijain.org/index.php/IJAIN/article>  
0% - <https://dikasep.blogspot.com/2010/05/pen>  
0% - <https://adoc.tips/model-pendidikan-karak>  
0% - <https://aldiyanhiddennet.blogspot.com/20>  
0% - <https://alitacantik.blogspot.com/2012/11>  
0% - <https://mz-pendidikan.blogspot.com/feeds>  
0% - <https://adoc.tips/modernisasi-pendidikan>  
0% - <https://issuu.com/ukpmkronika/docs/jurna>  
0% - <http://teknologihutan.fkt.ugm.ac.id/id/p>  
0% - <https://id.scribd.com/doc/198586905/Buku>  
0% - <https://loetfhy-civilhomework.blogspot.c>  
0% - <https://aripperbawa.blogspot.com/feeds/p>  
0% - <https://orasibisnis.files.wordpress.com/>  
0% - <https://duddyarisandi.wordpress.com/2014>  
0% - <https://admisibisnis.blogspot.com/2013/0>  
0% - <http://www.upi.edu/main/file/Panduan%20P>  
0% - <https://stitattaqwa.blogspot.com/2011/10>  
0% - <https://www.hindawi.com/journals/edri/20>

0% - <https://studentcareerplanner.blogspot.co>  
0% - <https://adoc.tips/strategi-pengembangan->  
0% - <https://mitawulandari.blogspot.com/2015/>  
0% - <https://miathemini.blogspot.com/2018/06/>  
0% - <https://adoc.tips/pengembangan-kurikulum>  
0% - <https://qonikarmanda.blogspot.com/2013/0>  
0% - <https://indrisetiawan38.blogspot.com/201>  
0% - <https://biedbiky.blogspot.com/2010/10/>  
0% - <https://www.unila.ac.id/lembaga-mahasisw>  
0% - <https://andriwinata15.blogspot.com/2015/>  
0% - <https://jofipasi.wordpress.com/category/>  
0% - <https://mithafilandari.blogspot.com/2013>  
0% - <https://materi-paksyaf.blogspot.com/2013>  
0% - <https://dwiwijsapto.blogspot.com/2011/01>  
0% - <https://docplayer.info/29697195-Visi-man>  
0% - <https://ristekdikti.go.id/kolom-opini/pe>  
0% - <https://mrstetelepta.blogspot.com/2009/>  
0% - <https://www.scribd.com/doc/225231726/Mat>  
0% - <https://blogs.itb.ac.id/djadja/tag/kewir>  
0% - <https://pustaka-makalah.blogspot.com/201>  
0% - <https://lppbi-fiba.blogspot.com/2010/>  
0% - <https://driwancybermuseum.wordpress.com/>  
0% - <https://zilfaroni-putratanjung.blogspot>  
0% - <https://summerliandhilafenthaneeta.blogs>  
0% - <https://www.academia.edu/31928586/PENGAR>  
0% - <https://kumpulan-cerita-dongeng-dari.blo>  
0% - <https://berhari-hari-tanpamu.blogspot.co>  
0% - <https://opini-pendidikan.blogspot.com/>  
0% - <https://issuu.com/hanawahyuni/docs/prosi>  
0% - <https://jhonilagungsiang.blogspot.com/201>