

SPOTLIGHT ON

The special theme of this issue of our newsletter is small-scale credit. How to deliver efficient and effective credit services to those individuals seeking small amounts of capital is not a new problem in Indonesia. But the special circumstances of the economic crisis have brought the issue into sharper focus as many people have struggled to access credit for consumption purposes, for agriculture or income-generating activities, or for developing a small business. Several government credit programs have been the subjects of widespread comment in many quarters over the last year. In our reports we have tried to describe the available options for those who wish to locate credit, and to give an account of some of the difficulties and obstacles they are facing. We have drawn on a recent SMERU field survey of credit in several rural areas and also on a data analysis study of the effectiveness of subsidized credit as a means of alleviating poverty. ■

John Maxwell

Tema khusus edisi bulletin SMERU kali ini adalah mengenai kredit kecil perdesaan. Bagaimana cara menyalurkan pelayanan kredit yang efisien dan efektif bagi mereka yang membutuhkan modal kecil bukan masalah baru di Indonesia. Namun kondisi-kondisi tertentu karena krisis ekonomi telah mengangkat masalah ini ke permukaan karena banyak anggota masyarakat berusaha keras memperoleh kredit untuk tujuan konsumtif, kegiatan pertanian atau peningkatan pendapatan, atau untuk mengembangkan usaha kecil. Beberapa kredit program pemerintah telah disoroti oleh banyak pihak sepanjang tahun yang lalu. Dalam laporan SMERU kami berusaha menjelaskan pilihan-pilihan skema kredit yang ada bagi mereka yang membutuhkan kredit. Kami juga membeberkan kesulitan-kesulitan dan hambatan yang mereka hadapi. Edisi mengenai kredit perdesaan ini kami sarikan dari studi lapangan SMERU baru-baru ini di beberapa kawasan perdesaan, juga dari kajian analisa data mengenai efektifitas kredit bersubsidi sebagai salah satu upaya pengentasan kemiskinan. ■



Seminar Sehari Wawasan tentang LSM Indonesia: Sejarah, Perkembangan, serta Prospeknya SMERU's One-day Seminar Indonesian NGOs: History, Development and Prospects

On August 15, 2000 SMERU held a seminar on the theme "Indonesian NGOs: History, Development and Prospects" at the Cemara Hotel, Jakarta.

The event was attended by 98 participants from various organizations and agencies, including a large number of NGOs, as well as some observers from government departments, international agencies, and university research institutes. To ensure that there was broad participation, SMERU also invited 20 NGO leaders from outside Jakarta, some from Aceh, North Sumatra, West Sumatra, Riau, Bengkulu, Lampung, West Java, Central Java, East Java, NTB, NTT, Central Kalimantan, South Sulawesi and Central Sulawesi.

There were six papers presented, two of them on topics with a national scope (MM Billah from CPSM, and Rizal Malik from Oxfam Indonesia), and four others highlighting the activities of NGOs in their respective provinces (Tabrani Yunis from CCDE Aceh, Pahir Halim from FIK South Sulawesi NGO, Johny Simanjuntak from ATMA Solo, and Ali Dachlan from YSM Mataram).

The proceedings of this seminar have been published, and copies have been sent to all participants. The material is also available on the SMERU website or by calling Katarina or Sandra at SMERU. ■

Pada tanggal 15 Agustus 2000 SMERU mengadakan seminar dengan tema "Wawasan tentang LSM Indonesia: Sejarah, Perkembangan, serta Propeknya" di Hotel Cemara, Jakarta.

Acara ini dihadiri oleh 98 orang dari berbagai kalangan, seperti sejumlah LSM, pengamat dari departemen pemerintah, lembaga internasional dan lembaga penelitian dari universitas. Untuk memastikan bahwa Seminar dihadiri oleh banyak pihak, SMERU juga mengundang 20 tokoh LSM dari beberapa daerah diluar Jakarta, termasuk dari Aceh, Sumatra Utara, Sumatra Barat, Riau, Bengkulu, Lampung, Jawa Barat, Jawa Tengah, Jawa Timur, NTB, NTT, Kalimantan Tengah, Sulawesi Selatan, dan Sulawesi Tengah.

Ada enam kertas kerja yang dibahas dalam seminar, dua pada lingkup nasional (MM Billah dari CPSM, dan Rizal Malik dari Oxfam Indonesia), dan empat lainnya mengenai kegiatan LSM di daerahnya masing-masing (Tabrani Yunis dari CCDE Aceh, Pahir Halim dari FIK Ornop Sul-Sel, Johny Simanjuntak dari ATMA Solo, dan Ali Dachlan dari YSM Mataram).

Prosiding seminar telah selesai diterbitkan dan sudah dikirimkan kepada semua peserta. Bahan prosiding dapat dibaca di Website SMERU, atau silakan menghubungi Katarina atau Sandra di SMERU ■

Hariyanti Sadaly Samekto, NGO Liaison



MM. Billah from CPSM, one of the presenters in SMERU's one day seminar, and the moderator dr. Risman Musa.

MM. Billah dari CPSM adalah salah satu pembicara dalam seminar sehari SMERU dengan moderator dr. Risman Musa

Seminar Kredit Perdesaan

Seminar on Rural Credit

It has become customary for SMERU to present the results of its most recent field studies at public seminars and workshops after completing its investigations. The primary purpose of such occasions is to provide policy makers and other interested parties at the earliest opportunity with a preliminary report of our findings and to invite comment and discussion on the substance of the findings and the relevant policy implications.

SMERU's most recent seminar on 15 September presented the results of our rapid survey of rural credit issues during the economic crisis. About 50 participants from various organizations and agencies with an interest in credit issues attended, including representatives from Bank Indonesia, Bank Rakyat Indonesia, the Department of Agriculture and Forestry, the Ministry of Cooperatives and Small and Medium Scale Enterprises, the Ministry of Women's Empowerment; the National Planning Board, the Social Safety Net Coordination Team (TKPP-JPS), the secretariat of several government programs involved in credit schemes, the Indonesia Movement for Micro-finance Development (Gema-PKM), national and international NGOs, research institutes, and donor agencies.

SMERU was also invited to present its findings in a discussion held by the Indonesian Movement for Micro-Finance Development on 20th September 2000, and at a workshop on "An Alternative Agency for Agricultural Micro-Finance" held by the Department of Agriculture and Forestry when this department launched a new credit program for Food Security (KKP) to replace the KUT credit scheme. ■

Telah menjadi kebiasaan SMERU untuk menyampaikan hasil kajiannya yang terakhir dalam seminar atau lokakarya tak lama setelah Tim SMERU selesai melakukan penyelidikan di lapangan. Tujuan utama acara tersebut adalah untuk secepatnya menyampaikan laporan awal mengenai temuan Tim kepada pengambil kebijakan dan pihak lain yang berkepentingan, serta mengundang peserta agar memberi tanggapan dan melakukan diskusi mengenai isi temuan dan implikasi kebijakan yang relevan.

Seminar SMERU yang terakhir diadakan pada tanggal 15 September, yaitu mengenai survey cepat masalah kredit perdesaan di masa krisis. Sekitar 50 peserta dari berbagai pihak yang terlibat dalam permasalahan perkreditan menghadiri seminar ini, antara lain dari Bank Indonesia, Bank Rakyat Indonesia, Departemen Pertanian dan Kehutanan, Kantor Meneg Koperasi dan PKM, Kantor Meneg Pemberdayaan Perempuan, Bappenas, TKPP-JPS, Sekretariat sejumlah program pemerintah yang berkaitan dengan skema kredit, Gerakan Bersama Pengembangan Kredit Mikro (Gema PKM), LSM nasional dan internasional, lembaga penelitian, dan lembaga donor.

SMERU juga diundang sebagai nara sumber pada diskusi rutin Gema PKM pada tanggal 20 September pada Workshop "Lembaga Alternatif Keuangan Mikro Pertanian" ketika Departemen Pertanian dan Kehutanan meluncurkan program kredit KKP (Kredit Ketahanan Pangan) sebagai pengganti KUT. ■

Sri Kusumastuti Rahayu

Program Kredit Bersubsidi: Siapa yang Menerima Manfaatnya? Subsidized Credit Programs: Who Gets the Benefit?

Subsidized credits have been used widely as a means to help poor households in poverty alleviation programs and to reduce the impact of an economic shock through social safety net programs. This probably stems from the notion that it is better to give a fishhook to a poor person than to give him or her a fish. Subsidized credit is seen as a good way to empower the poor and to assist those who are temporarily hit by a shock by giving them access to start-up and operating capital for small business. It is hoped that the recipients of such credit will be able to establish small ventures that are sustainable, thus not only helping themselves and their families, but also helping others by creating further employment opportunities.

Indonesia has had many experiences with subsidized credit programs. This note is a brief evaluation of whether the benefits from such programs have really reached the poor as intended or not. The data analyzed here is from "The 100 Village Survey" ("Survei Seratus Desa" or SSD), which was sponsored by UNICEF and carried out by BPS (Indonesian Central Bureau of Statistics). In December 1998, the survey collected data from 12,000 households in 100 villages, which are located in 10 kabupaten (districts) spread across eight provinces. The survey included a module on households' awareness and participation in various government programs, including subsidized credit programs, in the previous four months before the survey. The survey did not identify specific subsidized credit programs, and hence it could be broadly applied to any government program which has a subsidized credit component.

The analysis was carried out in two stages: first, the samples in each kabupaten were classified into poor and non-poor households; second, the program coverage was calculated for each group, i.e. the percentage of poor and non-poor households which were the beneficiaries of subsidized credit programs. The household samples were divided into poor and non-poor by their per capita consumption expenditure, where the 20th percentile of households ranked by nominal per capita expenditure in each district was used as the dividing line.¹

In this analysis we focus only on the targeting within kabupaten, asking the following question: did the households which were relatively poor within the kabupaten (i.e. the bottom 20 percent) receive the benefits? We do not attempt to treat the question of whether across kabupaten it was the relatively poor kabupaten which received the benefits, or whether

Kredit bersubsidi sering digunakan sebagai alat untuk membantu keluarga miskin dalam program pengentasan kemiskinan atau penanggulangan dampak krisis melalui program jaring pengaman sosial. Ini mungkin muncul dari pemikiran bahwa lebih baik memberi pancing daripada memberi ikan kepada orang miskin. Dengan demikian, kredit bersubsidi dianggap sebagai cara yang baik untuk memberdayakan mereka yang miskin atau mereka yang sementara waktu terkena guncangan, yaitu dengan membuka akses terhadap modal guna memulai dan menjalankan usaha kecil. Dengan cara ini diharapkan mereka akan mampu memulai usaha kecil yang berkelanjutan, sehingga tidak hanya menolong dirinya sendiri dan keluarganya, tetapi bahkan menolong orang lain dengan cara menciptakan lapangan kerja.

Indonesia memiliki banyak pengalaman menggunakan program kredit bersubsidi. Tulisan ini merupakan suatu evaluasi singkat mengenai apakah manfaat dari program kredit bersubsidi seperti itu benar-benar dinikmati oleh mereka yang miskin sebagaimana dimaksudkan. Data yang dianalisis bersumber dari "Survei Seratus Desa" atau SSD yang disponsori oleh UNICEF dan dilaksanakan oleh BPS. Survei ini menghimpun data dari 12.000 keluarga dari 100 desa di 10 kabupaten di 8 propinsi dan dilaksanakan pada bulan Desember 1998. Survei ini memiliki modul yang menanyakan pengetahuan dan partisipasi rumahtangga dalam berbagai program pemerintah, termasuk program kredit bersubsidi, selama periode empat bulan terakhir sebelum survei. Dalam survei ini tidak ditanyakan secara spesifik program kredit bersubsidi yang mana, tetapi berlaku secara umum terhadap semua program pemerintah yang memiliki komponen kredit bersubsidi.

Metoda analisis dilakukan dalam dua tahap: pertama, sampel dari masing-masing kabupaten dikelompokkan ke dalam kelompok keluarga miskin dan keluarga tidak miskin; kedua, cakupan program masing-masing kelompok dihitung sebagai persentase keluarga miskin dan keluarga tidak miskin yang menerima manfaat program kredit bersubsidi. Sampel keluarga dibagi menjadi keluarga miskin dan tidak miskin berdasarkan pengeluaran untuk konsumsi per kapita, dimana persentil ke 20 dari keluarga yang disusun menurut pengeluaran nominal per kapita di masing-masing kabupaten digunakan sebagai garis pembatas.¹

Analisis ini difokuskan hanya pada target dalam suatu kabupaten, yaitu dengan mengajukan pertanyaan: Apakah keluarga yang relatif miskin di suatu

equivalently poor people in two different kabupaten were more or less likely to receive benefits.

The results of the analysis are summarized in Figure 1, revealing that, in general, the coverage of subsidized credit programs was low. The highest coverage among the poor was found in Kabupaten Kupang, where 16 percent of poor households reported that they had received credits through government programs. In the remaining kabupaten, the program coverage among the poor was below 8 percent. In two kabupaten, Indragiri Hilir and Kutai, actually none of the poorest households joined the programs and hence all the benefits were reaped by non-poor households. Furthermore, there are two kabupaten, Banjarnegara and Lampung Selatan, where participation among non-poor households was higher than among the poor. In addition, in two other kabupaten, Karangasem and Pandeglang, although the rate of participation among the poor was higher than the non-poor, the differences were slight.

kabupaten (yaitu 20 persen keluarga yang berada di lapisan bawah) menerima manfaat program? Kami tidak berusaha mencari jawaban dari pertanyaan apakah kabupaten-kabupaten yang menerima program adalah kabupaten yang relatif miskin, atau apakah kelompok yang kurang lebih sama miskinnya di dua kabupaten yang berbeda memiliki kecenderungan yang sama dalam penerimaan manfaat program.

Hasil analisis dapat dilihat pada Gambar 1. Gambar tersebut menunjukkan bahwa pada umumnya cakupan program kredit bersubsidi rendah. Proporsi penerima kredit yang tertinggi ditemui di Kupang, dimana 16 persen dari keluarga miskin dilaporkan menerima manfaat kredit. Di kabupaten-kabupaten lainnya cakupan program di antara keluarga miskin di bawah 8 persen. Di dua kabupaten, Indragiri Hilir dan Kutai, ternyata tak satupun dari 20 persen keluarga paling miskin berpartisipasi dalam program, dan dengan demikian semua manfaat program hanya dirasakan oleh keluarga tidak miskin. Selain itu, partisipasi keluarga tidak miskin yang lebih tinggi daripada partisipasi keluarga miskin juga ditemui di Kabupaten Banjarnegara dan Lampung Selatan. Di samping itu, di dua kabupaten lainnya, Karangasem dan Pandeglang, meskipun partisipasi keluarga miskin lebih tinggi daripada keluarga tidak miskin, tetapi perbedaannya kecil.

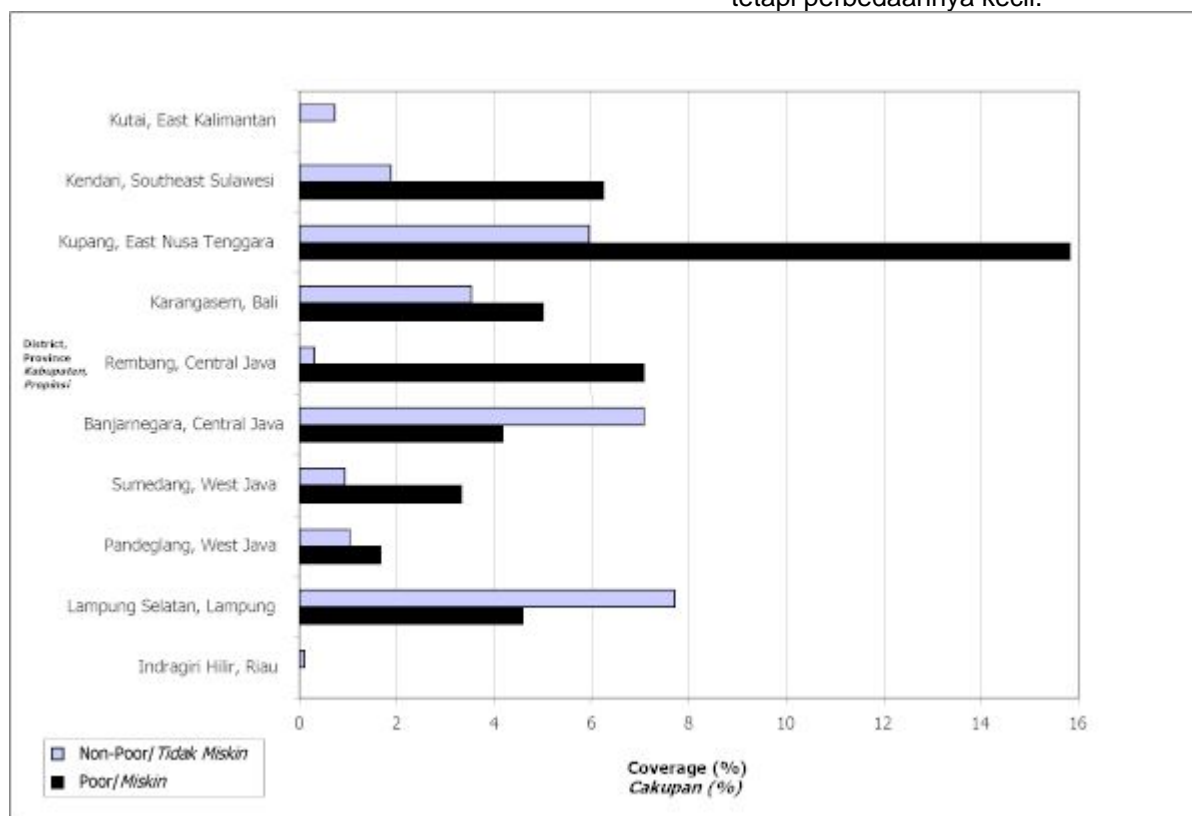


Figure 1 Coverage of Subsidized Credit Programs

Gambar 1 Cakupan Program Kredit Bersubsidi

We conclude, therefore, that the selection of recipients for the subsidized credit programs in most kabupaten did not specifically favor the poor. This is true even though the programs were intended to help the poor, particularly those who wanted to set up new businesses. Perhaps the low credit coverage among the poor is to be expected as those who are engaged in small enterprises are less likely to belong to the lowest income group. From the recipient's side, the demand for credits is more likely to be higher among

Dengan demikian, dapat disimpulkan bahwa pemilihan penerima program kredit bersubsidi di kebanyakan kabupaten tidak secara khusus ditujukan bagi mereka yang miskin. Hal ini terjadi walaupun sebenarnya program-program ini dimaksudkan untuk membantu kelompok miskin, termasuk mereka yang ingin memulai usaha kecil baru. Mungkin rendahnya cakupan kredit di antara kelompok miskin sudah dapat diperkirakan sebelumnya, hal ini karena mereka yang berkecimpung di bidang usaha,

the non-poor than among the poor. Furthermore, officials who distribute credits appear to believe that it is safer to give assistance to the non-poor rather than the poor who are regarded as more likely to default (even though this perception may be incorrect). In addition, the poor often have little or no effective access to local program managers.

There are other aspects of the provision of credit which are not discussed here, including any comparison of the actual default rates between the poor and the non-poor. The findings of this study, however, raise certain questions about the value of using subsidized credit as a means to reduce poverty or as an effective social safety net. There is no point in giving a fishhook to someone who doesn't know how to use it. Merely providing credit is insufficient. It must be supplemented with technical assistance on how to use the credit and identify market potential. It may be good strategy to give a poor person a fishhook rather than a fish, but we also need to teach him or her how to use it. ■

walaupun berskala kecil, kemungkinan besar tidak berasal dari kelompok masyarakat berpendapatan paling rendah. Dari sisi penerima program, kebutuhan terhadap kredit sangat mungkin lebih banyak datang dari keluarga tidak miskin daripada dari keluarga miskin. Sebaliknya, petugas yang menyalurkan kredit mungkin berpendapat bahwa lebih aman memberikan kredit kepada keluarga tidak miskin, karena keluarga miskin dianggap kemungkinan besar akan menunggak (meskipun persepsi ini mungkin tidak tepat). Di samping itu, kelompok miskin umumnya memiliki akses yang lemah atau bahkan tidak ada sama sekali terhadap pengelola program.

Terdapat beberapa aspek pemberian kredit yang tidak dibahas dalam tulisan ini, misalnya bagaimana perbedaan tingkat pengembalian yang sebenarnya antara keluarga miskin dan keluarga tidak miskin. Namun temuan studi ini mempertanyakan efektifitas penggunaan kredit bersubsidi sebagai cara pengentasan kemiskinan atau untuk jaring pengaman sosial. Tak ada gunanya memberikan pancing kepada seseorang yang tidak tahu cara menggunakannya. Artinya, tidak cukup hanya memberikan kredit kepada keluarga miskin, tetapi harus disertai dengan dukungan teknis mengenai bagaimana memanfaatkan kredit tersebut dan bagaimana mengidentifikasi potensi pasar. Jadi, mungkin tetap lebih baik memberikan pancing daripada memberi ikan kepada orang miskin, tetapi ajarkanlah juga bagaimana cara menggunakan pancing itu. ■

Sudarno Sumarto & Asep Suryahadi, Data Analysis

¹ This poverty line is admittedly drawn somewhat arbitrarily, but has three advantages. First, we do not have detailed consumption expenditure and price data to re-estimate a poverty line for each kabupaten, but a reasonable estimate of the national incidence of the poverty rate in late 1998 is around 20 percent. Second, just using a quintile makes our results on program participation consistent with a large and growing literature on benefit incidence, which typically uses income or consumption expenditure quintiles rather than poverty rates. Third, we do not attempt to capture differences in poverty across kabupaten in the sample.

¹ Garis kemiskinan ini diakui diambil secara agak arbitrer, tetapi cara ini memiliki tiga kelebihan. Pertama, kami tidak mempunyai cukup data mendetil mengenai pengeluaran konsumsi secara dan harga untuk menghitung garis kemiskinan di masing-masing kabupaten, namun perkiraan angka kemiskinan nasional pada akhir tahun 1998 adalah sekitar 20 persen. Kedua, menggunakan analisis kuintil konsisten dengan studi-studi lain yang juga tidak menggunakan tingkat kemiskinan, tetapi menggunakan analisis kuintil pendapatan atau pengeluaran untuk konsumsi. Ketiga, kami tidak sedang mencoba membandingkan tingkat kemiskinan antar kabupaten dalam sampel.

Potret Kredit Perdesaan Di Masa Krisis Ekonomi

Portraits of Rural Credit During the Economic Crisis

In June - July 2000 SMERU's Crisis Impact Team conducted a study of rural credit in nine villages in the following four kabupaten : Cirebon in West Java, Tanggamus in Lampung, Kupang in NTT, and Minahasa in North Sulawesi. The provinces and kabupaten selected reflect the variable impact of the economic crisis in Indonesia, ranging from Cirebon where the impact has been severe through to Minahasa which in thought to have only been marginally affected. A wide variety of economic activities are represented by the villages in the study, including coastal fishing, intensive wet-rice cultivation, small-holder cash crops, and dry-land farming and livestock.

The study provides an overall account of the problems of rural credit in these areas, in particular the changes that have taken place after the onset of the crisis. We have attempted to determine which sources of credit are preferred by the local communities and to assess which credit schemes are operating most effectively. We have also tried to assess how rural communities have adapted to the economic crisis in terms of accessing rural credit.

The SMERU survey sets out to gather information about all those sources of credit available in these rural areas, including formal and informal sources of credit, official government programs with a credit component, as well as those special credit arrangements that are available within work-place networks.



Credit is defined here to include all loan activities that involve cash or goods where there is some cost or where interest is charged. The sources of credit studied include those accessible to rural communities either as an individual or as a group for either productive activities or consumptive purposes. The survey focussed on those credit schemes available before the economic crisis as well as those which had been introduced since the crisis began.

In reality, the SMERU Team found it impossible to relate the problems of rural credit - supply, demand,

Pada bulan Juni - Juli 2000 Tim Dampak Krisis SMERU melakukan penelitian mengenai kredit perdesaan di sembilan desa di empat kabupaten: Kabupaten Cirebon di Jawa Barat, Kabupaten Tanggamus di Lampung, Kabupaten Kupang di NTT, dan Kabupaten Minahasa di Sulawesi Utara. Propinsi dan kabupaten yang dipilih mencerminkan berbagai jenis akibat dampak krisis ekonomi di Indonesia, mulai dari Cirebon yang terletak di propinsi yang mengalami dampak terparah hingga Minahasa di propinsi yang dipandang paling sedikit terkena dampak krisis. Sejumlah kegiatan ekonomi juga diwakili oleh desa-desa penelitian, antara lain desa nelayan di kawasan pesisir, desa sawah padi, daerah perkebunan dan desa lahan kering dan peternakan.

Kajian ini memberikan gambaran mengenai permasalahan kredit perdesaan yang ditemui di wilayah tersebut, terutama mengenai perubahannya setelah terjadi krisis. Kami mencoba mengidentifikasi jenis kredit yang paling diminati oleh masyarakat setempat dan jenis kredit yang telah berjalan dengan sangat efektif. Kami juga mencoba menggali kiat masyarakat desa dalam menanggulangi krisis dalam kaitannya dengan akses terhadap kredit perdesaan.

Kajian SMERU dilakukan dengan menghimpun informasi mengenai semua sumber kredit yang ada di kawasan perdesaan, termasuk jenis kredit formal dan informal, program resmi pemerintah yang mempunyai komponen kredit, maupun kredit khusus yang ditemui dalam kredit jaringan kerja.

Raising cattle is the main livelihood of most of the villagers in the surveyed areas in Kabupaten Kupang. Livestock are simply left to graze unrestricted in the fields, sometimes far away from the owner's house. Cattle obtained from poverty alleviation program assistance or other credit programs are kept near the owner's house but are merely tethered, not kept in pens.

Berternak sapi adalah mata pencaharian mayoritas penduduk di desa pengamatan di Kabupaten Kupang. Ternak dilepas begitu saja diladang yang letaknya jauh dari rumah. Khusus untuk sapi yang didapat dari bantuan Program Taskin atau kredit program, sapi dipelihara di dekat rumah meskipun tanpa kandang, hanya diikat di pohon.

Kredit perdesaan yang dimaksud dalam penelitian ini adalah kegiatan utang-piutang dalam bentuk uang tunai atau barang yang dikenakan biaya atau bunga. Jenis kredit yang dikaji termasuk kredit yang dapat diakses oleh masyarakat perdesaan secara perorangan atau kelompok untuk kegiatan produktif maupun konsumtif. Skema kredit yang diamati dalam kajian ini adalah skema yang telah ada sebelum krisis ekonomi, juga yang kemudian diluncurkan setelah krisis ekonomi.

Pada kenyataannya, Tim SMERU menghadapi

and performance - simply to the on-going economic crisis, since there are many other external factors that have also had a decisive influence on the demand for credit and the capacity of people to gain access to it. These include the impact of the natural environment (e.g. changes in wind patterns affect the catch for fishermen, while pest invasion or drought have a negative impact on rice farmers), the different forms of economic activity for which credit is required, particular government policies (such as the deregulation of fertilizer subsidies, or the monopolies in the manufacturing of cooking oil), and fluctuations in the price of export commodities.

Some credit schemes were clearly designed as a response to the crisis, such as the revolving credit component of PDM-DKE, one of the government's Social Safety Net programs. However, the reasons for introducing other schemes was not always readily apparent. An increased demand for credit in one particular area which had spurred a credit institution to expand may have been brought about by various external factors, and not simply because of the impact of the crisis. In addition, the success of a scheme in any area depends on many factors, including local cultural dynamics, the types economic activity prevailing in the community, how well the scheme has been designed to respond to local conditions, and the state of transport and communication infrastructure in that area.

kesulitan dalam mengaitkan keberadaan kredit perdesaan - baik penawaran, permintaan, maupun kinerjanya - dengan krisis ekonomi yang masih berlangsung karena banyak faktor eksternal lain yang turut mempengaruhi permintaan terhadap kredit dan kemampuan masyarakat untuk mengakses kredit. Faktor tersebut antara lain lingkungan alam (misalnya perubahan pola angin mempengaruhi hasil tangkapan ikan, serangan hama 'tungro' atau kekeringan berpengaruh negatif bagi petani sawah, kegiatan ekonomi yang berbeda yang membutuhkan kredit, kebijakan pemerintah tertentu (deregulasi subsidi pupuk, monopoli pengolahan minyak goreng), dan fluktuasi harga komoditas ekspor.

Beberapa skema kredit memang sengaja dirancang sebagai tanggapan terhadap krisis ekonomi, misalnya program kredit bergulir PDM-DKE dari dana JPS. Namun alasan munculnya skema kredit lainnya tidak diketahui secara pasti. Naiknya permintaan kredit di satu wilayah yang telah mendorong suatu lembaga perkreditan memperluas wilayah kerjanya mungkin saja terjadi karena berbagai faktor eksternal lainnya, belum tentu untuk menghadapi dampak krisis. Disamping itu, keberhasilan suatu skema kredit perdesaan di suatu desa atau wilayah sangat dipengaruhi oleh dinamika budaya masyarakat setempat, jenis mata pencaharian masyarakat tersebut, bagaimana skema kredit pemerintah dirancang untuk menghadapi suatu kondisi tertentu, dan ketersediaan sarana transport dan komunikasi di wilayah tersebut.



The Impact of Poor Fishing Seasons in Tanggamus *Dampak Paceklik bagi Nelayan Kecil di Tanggamus*

Haji Uy, the owner of a fleet of fishing boats in Dusun Kapuran, Kelurahan Pasar Madang, Kabupaten Tanggamus, and one of the "traditional patrons" of local poor fishermen, spoke to SMERU about the problems he faces:

"During the present period when the fishing catch has been especially poor (paceklik) many boats have been returning with only a few kilos of fish. Since it costs between Rp. 150,000 and Rp. 350,000 each time a boat goes out, the returns do not even cover our expenses. I feel very sorry for my crew because they are returning with nothing for themselves. Recently crewmen have been asking for 'food fish' (fish distributed to the crew for their families) because they do not have enough money to buy food. Before the paceklik period they used to give their neighbors 'food fish'. It's very hard for me to see all this. I just can't bear to see their miserable plight, but I'm in a difficult position, too. We have been returning with a very poor catch but I still have to take responsibility for my crew. They are often borrowing money from me, and I can't say no. Three of my ten fishing boats are out of action with engine trouble, but I have no money for spare parts. Over the last six months my loan repayments to BRI have been in arrears. This paceklik has been a very tough time for all of us ..."

Haji Uy's only hope during the crisis has been to obtain another loan from BRI of Rp. 30 - 35 million so that he can repair his boats and his damaged nets, and also to increase his operating capital. Some of this money will also be used to provide credit for those of his crewmen who are in trouble during the paceklik.

Haji Uy, seorang juragan kapal yang juga menjadi patron tradisional nelayan miskin di Dusun Kapuran, Kelurahan Pasar Madang, menuturkan kepada SMERU mengenai masalah yang dihadapinya:

"Pada musim paceklik ketika hasil tangkapan sangat rendah banyak kapal pulang hanya membawa beberapa kilo ikan. Karena biaya operasional berkisar antara Rp. 150 ribu hingga Rp. 350 ribu sekali melaut, hasil penjualan tidak menutup biaya melaut. Saya merasa kasihan pada awak kapal karena mereka tidak mendapat penghasilan. Sekarang mereka minta 'ikan makan' (ikan yang diberikan untuk keperluan makan keluarga awak kapal) karena mereka tidak mempunyai uang untuk membeli makanan. Padahal sebelum paceklik merekalah yang sering memberi tetangganya 'ikan makan'. Buat saya ini berat. Saya tidak tega melihat keadaan mereka yang susah, tetapi saya sendiri juga dalam keadaan sulit. Hasil tangkapan kecil tetapi saya harus bertanggungjawab atas anak buah kapal saya. Mereka sering meminjam uang untuk keperluan sehari-hari, dan saya tidak bisa menolak. Tiga dari sepuluh kapal saya tidak bisa melaut karena motornya rusak, tapi saya tidak punya uang untuk membeli suku cadang. Selama 6 bulan terakhir ini saya menunggak pembayaran kredit BRI. Musim paceklik sekarang ini memang paling berat bagi kami..."

Satu-satunya harapan Haji Uy pada masa krisis ini adalah mendapat pinjaman kredit dari BRI sebesar Rp. 30 - 35 juta agar ia bisa memperbaiki kapal dan jaring yang rusak dan menambah biaya operasional. Sebagian dari pinjaman akan digunakan sebagai persediaan dana bila awak kapalnya membutuhkan pinjaman hutang pada masa paceklik.

Among the various **formal credit schemes** in rural areas, the SMERU Team concluded that Kupedes from BRI is still widely preferred although this scheme is not always accessible to all members of the rural community. Too often only traders, those individuals on fixed- incomes, and members of the local elite are able to comply with the strict conditions of prudential banking which are enforced. After the crisis the number of Kupedes borrowers declined even though the total amount of Kupedes lending increased (e.g. as in Kecamatan North Cirebon). During the same period, the number of Simpedes depositors (such as in Manado and Cirebon) has increased steadily despite limited access to this scheme. Limited access to rural credit was also observed in credit schemes from the Village Credit Bank (BKD) or the

Dari sejumlah skema kredit formal perdesaan, Tim SMERU menyimpulkan bahwa ternyata Kupedes dari BRI adalah skema kredit formal yang masih banyak dimanfaatkan penduduk desa meskipun skema ini tidak selalu dapat diakses oleh semua anggota masyarakat. Seringkali, hanya pedagang, golongan berpendapatan tetap, dan anggota elit masyarakat perdesaan yang mampu memenuhi prinsip persyaratan ketat yang ditetapkan pihak bank (prudential banking). Namun setelah masa krisis jumlah peminjam Kupedes terus menurun meskipun jumlah pinjaman dalam rupiah meningkat (misalnya di Kecamatan Cirebon Utara). Pada periode yang sama jumlah penabung Simpedes (misalnya di Manado dan Cirebon) justru terus meningkat sekalipun akses terhadap kredit ini terbatas. Keterbatasan akses

auxiliary branches of Bank Danamon (as in Minahasa where KUT credit was channeled through this bank). In Java, BKD is one of the most promising micro-finance agencies which could be developed into a more effective rural financial institution, especially if it was to be supported by Bank Rakyat Indonesia (BRI).

Judged on performance, nearly all **program credit schemes** such as KUT, IDT, PMD-DKE, UED-SP and UP2K, have been unsuccessful. This is especially the case with all those schemes which depend upon a revolving fund mechanism where even in the first or second round the scheme frequently ends in total failure. Such credit schemes are unsuccessful because villagers are reluctant to pay back their debts, simply because there is a widespread assumption that these are grants from the government or donor agencies. In addition, because interest rates charged are often quite low - sometimes there is no interest at all - the money has often been used indiscriminately for consumptive purposes. A lot of program credit funds have also been channeled to borrower groups where the management has been incompetent or ineffective, and fines or penalties have not been imposed on those who do not repay their loans. To make matters worse, the credit managers in charge of these programs have been reluctant to collect repayments since they feel no sense of responsibility for the loans. In addition, there have been many reports of misappropriation of funds by government officials, credit program managers and their families. Such problems have also been compounded by the lack of transparency in the way these schemes operate and the ineffective role of facilitators.

terhadap kredit perdesaan juga tampak pada skema kredit dari Badan Kredit Desa (BKD). Khusus di Jawa, BKD adalah salah satu badan pengelola kredit formal yang potensial yang dapat dikembangkan menjadi lembaga keuangan di tingkat desa, terutama bila didukung dengan pendampingan dari BRI.

Ditinjau dari sisi kinerjanya, hampir semua skema kredit program seperti KUT, IDT, PDM-DKE, UED-SP dan UP2K tidak berhasil. Hal ini terutama pada kredit yang bersifat dana bergulir yang bahkan pada putaran pertama atau kedua kebanyakan telah gagal total. Skema kredit seperti ini tidak berhasil karena masyarakat enggan mengembalikan kredit setelah muncul asumsi bahwa pinjaman tersebut adalah sumbangan pemerintah atau badan donor. Disamping itu karena suku bunga kreditnya sangat rendah atau kadang-kadang tanpa bunga, maka penggunaan kredit lebih bersifat konsumtif. Banyak pula kredit yang disalurkan kepada kelompok peminjam yang pengelolanya tidak kompeten atau tidak efektif, apalagi bagi penunggak tidak dikenakan denda atau sanksi. Hal ini diperparah dengan adanya pengelola kredit yang kurang memiliki rasa tanggungjawab terhadap pinjaman tersebut. Juga banyak dilaporkan adanya penyelewengan dana oleh petugas pemerintah, pengelola program kredit dan keluarganya. Masalah-masalah tersebut menjadi semakin runyam karena pengelolaan kredit program kurang transparan dan pendampingan fasilitator masih lemah.

The Farmers' Credit Scheme (KUT) has been a notable failure as evidenced by its very low rate of repayments. KUT's poor performance was exacerbated in some areas by poor harvests, or because the loans were not received by the farmers at the right time during the planting season. Some people exploited this situation by persuading other borrowers that, since this was government assistance, the loans did not need to be repaid. KUT loans were often granted to groups of farmers without any proper organizational basis. As a result, funds were often misappropriated by the leaders of the group, or even manipulated by the local officials who were managing the program.

In some of the regions surveyed, however, certain credit programs were found to be working successfully, for example in the areas visited by SMERU in Kupang. Besides the IDT Program, other credit programs such as Kukesra, Prokesra, UED-SP, IMS-NTAADP and PPK appeared to be operating effectively in the villages visited. It appears that this was probably due to a more effective information campaign and supervision by facilitators, and the enforcement of penalties for defaulters. It also appears that in these villages there has been a strong social interaction among members of the borrower groups, thus securing a high degree of social control. In addition, the possibility of participation in other assistance programs has also motivated the borrowers to repay their loans promptly.

One interesting general finding is that during the crisis informal sources of credit such as those provided by moneylenders, so-called "mobile banks", and petty traders who sell goods on extended credit (mindring) have remained popular among rural communities even though the interest rates are usually very high (between 10%-40% per month). Informal loans from these sources have been the most accessible form of available credit for the common people, even though they have not always been able to access this credit. Many



Bank Keliling: A Popular Rural Credit Institution despite Its High Interest Rates

Ibu Csm from Desa Mertasinga, Kabupaten North Cirebon, borrowed Rp. 50,000 from the Bank Keliling (a rural savings and loan cooperative) to buy a gift for her daughter. The money had to be paid back within 25 days at Rp. 2,500 per day, an interest rate of 25%. In fact Ibu Csm needed 40 days to complete the repayments. However, despite the overdue repayments she was not charged any additional interest.

Shortly after that Ibu Csm borrowed another Rp. 100,000 to buy equipment for her hair salon. This loan had to be paid back at Rp. 4,000 per day over 30 days. This time the interest rate was 33.3%. In addition, Rp. 5,000 was deducted from the loan money for both "fixed savings" and an "administration fee" so she only received Rp. 90,000. The money for the fixed saving amount was refunded after the loan was repaid.

Despite its high interest rates, Bank Keliling is very popular among people in rural areas. When borrowers are unable to settle their debts promptly they can request an extension time without being charged additional interest. In fact, the real interest rate might even be lower than the fixed interest.

Bank Keliling: Lembaga Kredit Perdesaan yang Disukai

Ibu Csm dari Desa Mertasinga, Kabupaten Cirebon Utara, meminjam Rp. 50 ribu kepada Bank Keliling (Kosipa) untuk membeli hadiah bagi anak perempuannya. Pinjaman tersebut harus lunas dalam 25 hari dengan cicilan Rp. 2.500 per hari, atau dikenakan bunga 25%. Ternyata Ibu Csm memerlukan 40 hari untuk melunasi pinjamannya. Tetapi meskipun menunggak ia tidak harus membayar tambahan bunga.

Khusus mengenai KUT, kredit ini secara luas telah mengalami kegagalan nyata, terbukti dari persentase pembayarannya sangat rendah. Di beberapa wilayah kinerja KUT semakin memburuk karena petani mengalami kegagalan panen, atau karena kredit KUT dan komponen paket kreditnya sering diterima tidak tepat pada musim tanam. Beberapa oknum memanfaatkan hal ini untuk mempengaruhi anggota lain agar tidak membayar kredit dengan alasan dana kredit adalah bantuan pemerintah yang tidak harus dikembalikan. Kredit KUT juga sering disalurkan melalui sistem kelompok yang pengorganisasiannya tidak jelas. Akibatnya, dana sering diselewengkan oleh ketua kelompok, bahkan oleh pengurus KUT itu sendiri.

Namun, di beberapa wilayah yang diteliti adapula kredit program yang cukup berhasil, misalnya di daerah yang dikunjungi oleh SMERU di Kupang. Selain program IDT, kredit program yang berjalan cukup baik di Kupang adalah Kukesra, Prokesra, UED-SP, IMS-NTAADP dan PPK. Diduga faktor pendukung keberhasilan adalah adanya informasi mengenai program dan pendampingan dari fasilitator yang efektif, serta penetapan sanksi bagi penunggak. Selain itu tampaknya warga desa tersebut telah mempunyai interaksi yang kuat diantara anggota-anggota kelompok peminjam, sehingga tercipta kontrol sosial yang tinggi. Adanya kemungkinan dapat diikutsertakan dalam program bantuan lain telah mendorong peminjam segera melunasi pinjamannya.

Temuan umum yang menarik adalah di masa krisis sumber kredit informal seperti rentenir, "bank keliling", dan mindring masih tetap diminati masyarakat perdesaan meskipun tingkat suku bunganya sangat tinggi (antara 10% hingga 40% per bulan). Kredit informal ini paling mudah diakses oleh masyarakat kecil walaupun kadang-kadang tidak selalu terjangkau oleh masyarakat kelompok bawah. Banyak anggota masyarakat memilih kredit informal

villagers in rural areas choose this type of credit because the terms are simple, the process is fast, no collateral is usually required, and the initial transactions and the repayment by installments are conducted at the borrower's house. This means that there are no transport costs, and there are no fines or penalties (only the risk that by failing to repay they might not be eligible to apply for another loan). For rural people, high interest rates are not regarded as such an important issue compared to the advantages of having easy access and a simple repayment system on a daily or weekly basis.

Besides these informal loans, there are also many **credit schemes** which are **directly related to work-place networks**, such as those which exist between fish brokers, owners of fishing boats, fish traders and ordinary fishermen. The borrowers are not required to pay back loans as long as the fish are sold to individual who has provided the credit. This credit arrangement has been popular among fishermen in Cirebon or among small-holders in Minahasa.

The SMERU Team's have observed that borrowers who obtain credit from banks and commercial credit institutions are far more diligent in paying back their loans compared to those who receive SSN credit, or credit from revolving funds. Although on average the interest rates are high (e.g. Kupedes 1.5%-2% flat per month, BPD 20% per 10 weeks, Talenta and Ikpers 5%-20% per month), the level of repayment has also been very high (above 95%). A large part of the explanation for this high repayment rates for loans from commercial sources is because this credit has been based on real and rational needs.

The SMERU Team also found that access to credit in rural areas is often influenced by factors such as the location of the village and the distance from the nearest administrative centres, the availability of credit institutions or local work-place networks, the sources and patterns of income and the economic status of borrowers, and access to



Setelah itu Ibu Csm meminjam lagi Rp. 100 ribu untuk membeli perlengkapan salonnya. Pinjaman ini harus dibayar Rp. 4.000 per hari dalam waktu 30 hari. Kali ini ia dikenakan bunga 33,3%. Disamping itu Ibu Csm harus membayar "simpanan wajib" dan "biaya administrasi", masing-masing sebesar Rp. 5.000 yang diambil dari pinjamannya. Jadi jumlah uang yang diterima hanya Rp. 90.000. Uang simpanan wajib dikembalikan setelah cicilan lunas.

Sekalipun bunganya tinggi Bank Keliling sangat populer di kalangan masyarakat perdesaan, karena bila mereka tidak mampu segera melunasi pinjamannya bisa meminta kelonggaran tanpa dikenakan tambahan bunga. Dalam kenyataan, bunga riil yang dibayar mungkin lebih rendah daripada bunga yang sudah ditetapkan.

Pak H, A Salted Fish Merchant

Pak H has been producing salted fish in Dusun Kapuran, Kecamatan Kota Agung, Kabupaten Tanggamus, since 1985. The products are sold widely throughout Lampung, and even as far away as Jakarta. Nevertheless, his business is not very big, with just enough profit to meet his family's needs. In 1997, he applied for the first time to BRI for a Kupedes Loan of Rp. 3 million, followed by a second request for Rp. 5 million in 1999. For a time when the fish catch was poor Pak H was in arrears for 4 months.

Unlike most fishermen in his village, Pak H has encountered no significant obstacles in his applications for credit because he has been able to meet all of the requirements, including ID, and supporting letters from his wife and the Head of the Village. Most importantly, he also has a land title to offer as collateral. Despite this, Pak H complained about an illegal "administration fee" of Rp. 150,000 that he was required to pay. Even though this was a

karena persyaratannya mudah, prosesnya cepat, tanpa jaminan, transaksi dan pembayaran cicilan dilakukan di rumah peminjam. Artinya si peminjam tidak perlu mengeluarkan biaya transpor, dan keterlambatan membayar tidak dikenakan denda (kecuali resiko bahwa mereka tidak akan diberi kredit lagi). Bagi masyarakat perdesaan suku bunga tidak menjadi pertimbangan utama dibanding dengan keuntungan mendapat kemudahan akses dan sistem pembayaran secara harian atau mingguan.

Selain kredit informal, di perdesaan juga terdapat beberapa skema kredit yang berhubungan langsung dengan skema kredit jaringan kerja, seperti yang ada diantara tengkulak ikan, juragan kapal, bakul ikan, dan nelayan biasa. Peminjam tidak perlu "mengembalikan" pinjamannya sepanjang si peminjam selalu menjual ikannya kepada pemberi kredit. Skema kredit ini umum ditemui di masyarakat nelayan di Cirebon atau diantara masyarakat perkebunan dan petani kelapa di Minahasa.

SMERU juga telah menengarai bahwa peminjam kredit perbankan dan kredit komersial jauh lebih tertib membayar daripada peminjam kredit program JPS atau kredit dalam bentuk dana bergulir. Meskipun tingkat suku bunganya rata-rata tinggi (Kupedes 1,5%-2% flat per bulan, BKD 20% per 10 minggu, Talenta dan Ikpers 5%-20% per bulan), tetapi tingkat pengembaliannya sangat baik (diatas 95%). Tingkat pengembalian kredit perbankan yang tinggi ini disebabkan karena pengambilan kredit dilakukan dengan pertimbangan rasional dan sesuai dengan kebutuhan.

Tim SMERU juga menemukan bahwa akses terhadap kredit perdesaan sering sangat dipengaruhi oleh sejumlah faktor, misalnya lokasi desa, jarak dari desa ke pusat-pusat administratif terdekat, adanya lembaga kredit atau kredit jaringan kerja, sumber dan pola pendapatan dan status ekonomi peminjam, serta akses terhadap informasi mengenai kredit.

information about credit. A history of bad debt can also influence one's chances of obtaining credit. For example, all the inhabitants in one village in Kabupaten Minahasa have been refused further access to credit schemes because the banks have blacklisted them after loans had been misappropriated by certain individuals.

Other inhibiting factors experienced by those in rural communities seeking to obtain credit from formal sources such as banks include cultural constraints, the lack of sufficient collateral, the complications presented by banking procedures, and the fear of falling into arrears. In addition, since most banks are required to ensure a high level of loan repayments, there is a tendency to be selective in granting loan approvals.

As a result of the above constraints most fishermen and farm-laborers have become more dependent on informal credit schemes or on their traditional patrons, despite the high interest rates and limited amount of credit that can be obtained from those sources.

When it comes to the matter of choice, traders, members of the rural elite, and those on fixed incomes generally prefer formal credit schemes such as those offered by BRI or other banks. On the other hand, other groups within rural communities such as fishermen, farmers, and cattle-breeders usually prefer work-place network credit arrangements which have a clear and effective management. Many villagers, in particular farmers (including smallholders) and fishermen really require seasonal credit schemes which are compatible with the pattern of their incomes.

significant burden, he believed that he had no choice but to pay, or he might not have received the loan.

Pak H, Pengusaha Ikan Asin dan Pindang

Pak H telah merintis usaha pengelolaan ikan asin dan pindang di Dusun Kapuran, Kecamatan Kota Agung, Kabupaten Tanggamus sejak tahun 1985. Hasilnya dijual ke berbagai daerah di Lampung, bahkan sampai ke Jakarta. Usahanya tidak terlalu besar tapi cukup untuk memenuhi kebutuhan hidup sehari-hari. Pada tahun 1997 ia mengajukan permohonan kredit Kupedes yang pertama dari BRI sebesar Rp. 3 juta, disusul permohonan ke dua pada tahun 1999 sebesar Rp. 5 juta. Pak H sempat menunggak 4 bulan karena hasil tangkapan ikan merosot akibat pakeklik.

Tidak seperti kebanyakan nelayan kecil di desanya, Pak H tidak mempunyai hambatan berarti untuk mengakses kredit karena ia dapat memenuhi seluruh persyaratan pinjaman seperti KTP, persetujuan istri, Surat Keterangan Lurah dan terutama karena ia memiliki surat jaminan berupa Akta Tanah. Sekalipun begitu ia mengeluh mengenai biaya administrasi tidak resmi sebesar Rp. 150 ribu. Ia mengatakan bahwa biaya sebesar ini sangat memberatkan tetapi tetap harus dikeluarkan untuk memperlancar pencairan kredit.

Sejarah mengenai tunggakan pinjamannya juga akan mempengaruhi kesempatan memperoleh kredit. Misalnya, semua penduduk di suatu desa di Kabupaten Minahasa kini tidak mempunyai akses terhadap kredit karena telah di"black list" oleh pihak perbankan setelah terjadi penyalahgunaan kredit oleh beberapa individu.

Faktor lain yang menjadi kendala bagi masyarakat untuk memperoleh kredit formal, khususnya dari lembaga keuangan perbankan, antara lain adalah kendala budaya, tidak mempunyai agunan yang cukup, prosedur dan persyaratan pinjaman perbankan yang rumit, dan takut mempunyai tunggakan. Disamping itu, karena pihak bank menuntut persyaratan pengembalian pinjaman yang tinggi, maka mereka cenderung sangat selektif dalam memberikan kredit.

Hal-hal tersebut diatas menyebabkan tingkat ketergantungan para buruh nelayan dan buruh tani terhadap skema kredit informal dan patron tradisional mereka menjadi semakin tinggi meskipun tingkat suku bunga yang dikenakan tinggi, dan jumlah pinjaman yang dapat diperoleh dari sumber-sumber kredit tersebut terbatas.



During the course of this study, the SMERU Team noted that women often play an important role in improving the performance of credit in rural areas. Women are considered to be better at managing money, more reliable when it comes to repaying loans, and more diligent at following up with those members of borrower groups who are in arrears. When women play a leading role the rate of repayment for program credit schemes improves. For example, in one credit program exclusively for women that was initiated in 1998 in Kupang, the scheme has been running successfully so far.

Recommendations

1. Based on the above findings, SMERU Team makes the following recommendations:
2. BRI should continue providing credit facilities for rural villagers.
3. BRI and other formal credit institutions need to reintroduce seasonal credit schemes (seasonal loans) that are compatible with the local patterns of economic life in rural areas.
4. Credit (subsidized) programs that have demonstrated poor performance should be terminated, and the total number of existing credit programs should be reduced. However, credit programs for special purposes, such as agriculture or cattle breeding, or for under-developed regions, are still urgently needed. To achieve better results, the implementation of these credit programs should be combined with: (i) adequate information and sufficient time to introduce the program; (ii) provision of trained facilitators and effective support systems; (iii) clear organization; (v) enforcement of fines for late payments; and (iv) transparent management.

Formal credit is often hard for fishermen to obtain because their irregular pattern of income does not match the regular repayments of most schemes. Consequently, many have to borrow money from local wholesalers and middlemen on whom they become dependent. Most of the time this works to their disadvantage because of their weak bargaining position. These fishermen need flexible loan schemes that take into account the characteristics of their livelihood and their seasonal pattern of income.

Kredit formal sulit menyentuh nelayan karena pola pendapatan mereka yang bersifat musiman tidak sesuai dengan persyaratan kredit. Akibatnya banyak nelayan terpaksa memanfaatkan kredit yang bersifat jaringan kerja yang sering merugikan karena posisi tawar mereka lebih lemah. Masyarakat nelayan memerlukan skema kredit musiman yang sesuai dengan karakteristik kegiatan melaut dan pola pendapatan nelayan.

Ditinjau dari skema kredit yang paling diminati, kelompok pedagang, anggota elit perdesaan dan golongan berpendapatan tetap (golbertab) umumnya akan memilih skema kredit dari BRI atau skema kredit dari lembaga perbankan lainnya. Sementara bagi kelompok masyarakat seperti nelayan, petani, dan peternak, mereka biasanya memilih kredit jaringan kerja yang mempunyai pengelolaan yang jelas dan efektif. Banyak masyarakat perdesaan, terutama petani (termasuk petani perkebunan) dan nelayan sangat memerlukan skema kredit musiman yang sesuai dengan pola penghasilan mereka.

Selama melakukan pengamatan Tim SMERU juga mencatat bahwa kaum ibu-ibu sering mampu memainkan peranan penting dalam meningkatkan kinerja kredit perdesaan. Kaum ibu dinilai lebih pandai dalam mengelola uang, lebih bertanggungjawab dalam hal pengembalian, dan lebih berani menagih anggota kelompok yang menunggak. Ketika wanita memegang peranan utama, maka tingkat pengembalian skema kredit program meningkat. Misalnya pada sebuah kredit program yang dirancang untuk perempuan di Kabupaten Kupang sejak 1998 hingga saat ini kegiatan kredit program mereka berjalan lancar.

Saran

Berdasarkan temuan-temuan di atas, Tim SMERU menyarankan agar:

1. BRI perlu terus menyediakan fasilitas kredit bagi masyarakat perdesaan.
2. BRI dan lembaga perkreditan formal lainnya perlu memperkenalkan kembali skema kredit perdesaan musiman yang disesuaikan dengan pola perekonomian lokal.

5. Since formal credit schemes have demonstrated a satisfactory level of loan repayments, and since many local banking institutions have been able to survive the crisis, the existing bank-type rural credit schemes that operate through BKD/BPR and other credit institutions in rural areas should be strengthened by the following measures: (i) the provision of fresh working capital or soft-term loans; (ii) the introduction of better management and more effective support systems (through assistance from BRI staff). Thus, these existing institutions can be used to distribute credit more effectively, including the credit being made available by certain government programs. Such a strategy would avoid the creation of new credit schemes that could very well fail.
6. Credit schemes in rural areas should meet the following criteria :
 - access, terms, and collateral should not present impossible barriers to borrowers;
 - standard banking services should be made available;
 - credit schemes and the period of repayments should be adjusted to local conditions and the prevailing types of livelihood (for example, daily, weekly, monthly, or seasonal loans)
 - schemes should be based on individual loans, or if group-based the schemes should have an open system of management and be clearly accountable;
 - incentives should be introduced to encourage borrowers who repay their loans on time, while fines should be imposed on defaulters or for late payments;
 - support system for borrowers should be provided.

Existing work-place network credit schemes should be maintained, but the bargaining position of local villagers should be strengthened by widening their access to credit.

Further in-depth studies are recommended, especially of (a) successful credit schemes initiated by local communities; (b) the problems created by the principles of prudential banking such as the requirement that borrowers provide some form of collateral; and (c) effective support systems for those participating in rural credit schemes.

3. Kredit program (bersubsidi) yang menunjukkan kinerja rendah sebaiknya dihentikan, dan jumlah kredit program yang masih berjalan dikurangi. Namun kredit program untuk kegiatan tertentu, misalnya kegiatan pertanian, peternakan atau untuk daerah-daerah yang kurang berkembang, masih tetap diperlukan. Untuk memperoleh hasil yang lebih baik pelaksanaan skema kredit perlu disertai dengan: (i) pengenalan program dan waktu pengenalan program yang memadai; (ii) program pendampingan yang baik; (iii) pengorganisasian yang jelas; (iv) sanksi bagi yang menunggak; dan (iv) manajemen yang transparan.
4. Karena skema kredit formal telah menunjukkan tingkat pengembalian yang cukup tinggi, dan karena banyak skema kredit prakarsa masyarakat setempat mampu bertahan selama krisis berlangsung, maka skema kredit perdesaan melalui semacam lembaga perbankan yang beroperasi dibawah BKD/BPR dan lembaga perkreditan lain yang berkembang diperdesaan harus diperkuat dengan (i) memberikan suntikan modal atau pinjaman lunak; (ii) pengelolaan lebih profesional dan sistem pendampingan dari bank (seorang staff dari BRI) yang lebih efektif. Dengan demikian lembaga perkreditan yang sudah ada dapat dimanfaatkan untuk menyalurkan kredit secara lebih efektif, termasuk menyalurkan kredit program pemerintah. Strategi ini akan menghindari kita dari memperkenalkan skema kredit baru yang mungkin akhirnya gagal juga.
5. Skema kredit perdesaan hendaknya memenuhi kriteria sebagai berikut:
 - Akses, persyaratan dan jaminan tidak menjadi hambatan utama bagi peminjam ;
 - Memberikan layanan perbankan yang standar;
 - Skema kredit dan jangka waktu pembayaran disesuaikan dengan perekonomian lokal dan jenis kegiatan usaha (misalnya: kredit harian, mingguan, bulanan, atau musiman)
 - Bersifat kredit perorangan, walaupun kredit per kelompok harus jelas pengelolaan dan pertanggungjawabannya;
 - Menerapkan sistem insentif bagi pembayaran tepat waktu, tetapi memberikan sanksi lebih ketat terhadap penunggak;
 - Memberikan sistem pendampingan bagi peminjam
6. Kredit jaringan kerja yang sudah ada terus dipertahankan, tetapi posisi tawar anggota masyarakat perdesaan perlu ditingkatkan dengan cara membuka akses kredit lebih luas.
7. Disarankan melakukan kajian mendalam berikutnya, antara lain tentang: (i) keberhasilan kredit perdesaan yang



A kiosk owned by the wife of the Village Secretary in Desa Poto, Kabupaten Kupang who received her start-up capital from the first round of the Kecamatan Development Program revolving credit scheme. Villagers' access to credit is influenced by their relationship with credit managers or the village elite. It has become quite a common practice for credit managers to allocate the funds to themselves.

Kios milik Sekretaris Desa di Desa Poto, Kabupaten Kupang yang mendapat modal dari Kredit PPK pada perguliran pertama. Akses terhadap kredit dipengaruhi oleh kedekatan hubungan dengan pengelola kredit atau elit desa. Sering terjadi justru pengelola kredit mendahulukan dirinya untuk mendapat kredit.

diprakarsai oleh masyarakat setempat; (ii) masalah yang disebabkan oleh prinsip kehati-hatian bank, misalnya persyaratan bahwa peminjam harus menyerahkan jaminan; dan (iii) sistem pendampingan yang efektif bagi mereka yang berperanserta dalam skema kredit perdesaan.

Laporan Khusus hasil penelitian yang memuat temuan dari seluruh wilayah penelitian dapat diperoleh di SMERU, juga tersedia Laporan Lapangan mengenai setiap kabupaten yang diteliti (Minahasa, Kupang, Tanggamus, dan Cirebon).



Only a small number of villagers received assistance from the government credit scheme (KUT) which was channeled through the village cooperative (KUD) in Desa Sapa and Desa Makalisung in Minahasa. Most of the funds were absorbed by the bureaucrats and officers in charge of distributing the funds. For example, of the 1998/99 KUT funds in Desa Sapa only 20% were allocated to farmer groups. The remainder went directly into the pockets of the KUD officials or was paid out as bribe money to guarantee the distribution of the funds.

Hanya sebagian kecil masyarakat desa menerima Kredit Usaha Tani (KUT) yang dikururkan oleh pemerintah melalui KUD di Desa Sapa dan Desa Makalisung di Minahasa. Dana KUT ternyata lebih banyak dinikmati oleh jajaran pejabat dan petugas pengelola dana. Misalnya, di Desa Sapa hanya 20% dana KUT tahun 1998/99 yang diterima oleh Kelompok Tani, selebihnya dinikmati oleh Pengurus KUD atau digunakan sebagai uang pelicin untuk memastikan bahwa kredit dicairkan.



"...Lately it has been getting harder and harder to catch shrimps... Nowadays, it is very difficult even to earn Rp. 10,000 ...we are already heavily in debt ..." These are typical remarks from shrimp fishermen in Kelurahan Pasar Madang, Kabupaten Tanggamus, whose incomes have dropped drastically due to the economic crisis compounded by recent very low yields. The small-scale fishermen have become increasingly dependent on various informal sources of credit, such as their own traditional patrons (boat owners and shrimp wholesalers), food stalls, or money lenders.

"...Akhir-akhir ini semakin sulit menangkap udang ... Untuk mendapat Rp. 10.000 per hari sekarang sangat sulit...hutang kami semakin menumpuk...". Ini adalah pernyataan nelayan udang peci yang pendapatannya merosot karena krismon dan diperburuk oleh paceklik di Kelurahan Pasar Madang, Kabupaten Tanggamus. Ketergantungan nelayan kecil pada sumber kredit informal seperti patron ekonomi tradisional (pemilik kapal dan bakul besar), warung atau pelepas uang semakin tinggi.

Credit Arrangements within the Fishing Community in Cirebon

Fasilitas Permodalan dari Jaringan Kerja

Until recently Pak D (35 years) was just an ordinary fish and crab wholesaler in Desa Mertasinga, Kabupaten Cirebon. But in 1996 his life changed when PT. P, one of the big seafood packaging companies in Pemalang, Kabupaten Cirebon, assisted him to set up a small plant to process crab meat.

PT. P met the cost of the construction of the plant located on Pak D's land, and in addition Pak D received a Rp.25 million loan as fresh working capital. PT. P has the right to buy all the crab meat that the plant produces, and pack it for export. Although the processing plant belongs to and is managed by Pak D, PT.P assumes responsibility for quality control and determines the price Pak D receives for the produce. Pak D in turn sets the price he is prepared to pay to his suppliers which include other big traders, small traders and fishing boat owners.

To secure his supply of crabs, Pak D also provides loans to all those who are part of his working network. This is typical of the credit arrangements which exist at all levels within the local fishing industry in Cirebon - between fishermen and small traders, between small traders and other larger traders, and between traders and the owners of processing plants.

Such loans are strictly limited to fishing matters, such as buying or mending fishnets, repairing boats or engines. As long as the produce is sold to the person who supplies credit, the borrowers are not required to pay back these loans, which, in effect, are a way of binding borrowers to their creditors. In reality, creditors extract their repayments as well as their profits from the difference between the purchasing price they pay and the selling price to the next level within the network. However, those borrowers who decide to leave the network for any reason are required to pay back their loans.

Semula Pak D (35 tahun) hanyalah seorang pedagang pengepul ikan dan rajungan di Desa Mertasinga, Kabupaten Cirebon. Tetapi pada tahun 1996 kehidupannya berubah ketika ia dibantu oleh PT. P --sebuah perusahaan besar di bidang pengemasan ikan laut di kota Pemalang, Kabupaten Cirebon-- untuk membuka pabrik pengolahan daging rajungan. PT. P membiayai seluruh pembangunan pabrik pengolahan yang dibangun di atas tanah milik Pak D. PT. P berhak membeli semua produksi daging rajungan Pak D, selanjutnya dijual sebagai komoditas ekspor. Di samping itu Pak D juga mendapat bantuan tambahan modal kerja sekitar Rp. 25 juta. Meskipun usaha pengolahan tersebut menjadi milik dan dikelola oleh Pak D, pihak PT. P. menetapkan standar kualitas dan harga beli rajungan. Selanjutnya Pak D menetapkan harga belinya kepada pemasoknya, yaitu para pengepul, bakul dan juragan pemilik kapal. Untuk memperlancar pasokan rajungan, Pak D juga memberikan pinjaman modal kepada jaringan kerja di bawahnya. Ini adalah skema kredit yang umum ditemui diberbagai tingkat industri perikanan di Cirebon, yaitu antara nelayan dengan bakul, bakul dengan pengepul, dan antara pengepul dengan pemilik pabrik pengolahan rajungan. Pinjaman tersebut hanya diberikan untuk kebutuhan penangkapan rajungan, seperti membeli atau memperbaiki jaring, memperbaiki kapal atau mesin kapal. Selama hasil tangkapan rajungan dijual kepada si pemberi modal, peminjam tidak perlu mengembalikan pinjamannya karena pinjaman tersebut dianggap sebagai tanda pengikat agar hasil tangkapannya selalu dijual kepada pemberi modal. Kenyataannya, pemberi modal mendapat pengembalian dan keuntungan dari selisih harga antara harga beli dan harga jual kepada jaringan kerja di atasnya. Namun jika peminjam memutuskan untuk keluar dari jaringan kerja, maka ia wajib membayar kembali pinjamannya.



"Krismon" has increased the economic pressures on most rice farmers and small-holders in Karang Buah Village, Pulau Tabuan, Lampung, who had actually already been hard hit by their own particular 'economic crisis', the plummeting price of cloves. Until recently, the traditional activity of making plaited pandanus mats did not produce significant economic returns. But to earn small amounts of additional income the women in the village are now making mats for sale in Kota Agung. They can produce 2 mats per day, which they sell for Rp. 2,500 each.

Krismon telah memperbesar tekanan ekonomi pada kebanyakan masyarakat petani dan perkebunan di Desa Karang Buah, Pulau Tabuan, Lampung yang sebenarnya sudah terkena 'krisis ekonomi' yang sesungguhnya bagi mereka, yaitu jatuhnya harga cengkeh. Kegiatan tradisional menganyam pandan semula tidak mempunyai nilai ekonomis, tetapi untuk menambah penghasilan kaum perempuan membuat tikar untuk dijual di Kota Agung. Dalam sehari mereka dapat menyelesaikan 2 lembar tikar yang dijual dengan harga Rp.2.500 per lembar.



The simple and informal style of service provided by the Village Credit Bank (BKD) at Mertasinga Village, Kabupaten North Cirebon, has been successful in overcoming any sense of fear or low esteem or those traditional cultural constraints which have made rural villagers reluctant to use the services of formal banking institutions. The BKD has the potential to be developed as an effective rural financial institution, and as the mechanism to manage credit programs at the village level. However, its organization and management could be further improved.

Penampilan pelayanan BKD yang sederhana di Desa Mertasinga, Kabupaten Cirebon Utara mampu menghilangkan rasa takut, rendah diri atau hambatan budaya masyarakat perdesaan untuk berhubungan dengan lembaga keuangan perdesaan setempat. BKD sangat potensial untuk dikembangkan sebagai lembaga keuangan di tingkat desa, juga untuk mengelola kredit program, tetapi pengorganisasian dan manajemen BKD masih perlu ditingkatkan.

To complement this study of rural credit, the SMERU Crisis Impact Team decided to consider the problems associated with credit in an urban setting. The study was conducted from mid September to early October. Di Yogyakarta, one of the urban areas which had been most affected by the economic crisis, was selected as our research area. Two kecamatan and four kelurahan/desa were selected: Kelurahan Terban and Kelurahan Klitren in Kecamatan Gondokusuman, Yogyakarta Municipality, and Desa Bendungan and Desa Wates in Kecamatan Wates, Kabupaten Kulonprogo. The reports from these studies will be published shortly.

Untuk melengkapi penelitian tentang kredit di wilayah perdesaan, Tim Dampak Krisis SMERU memutuskan kembali ke lapangan untuk melihat berbagai jenis kredit di wilayah perkotaan. D.I.Yogyakarta, salah satu dari wilayah perkotaan yang tercatat terkena dampak krisis sangat parah, dipilih sebagai area penelitian. Dua kecamatan dan empat kelurahan/desa kemudian dipilih, yaitu Kelurahan Terban dan Klitren di Kecamatan Gondokusuman, Kodya Yogyakarta, serta Desa Bendungan dan Desa Wates di Kecamatan Wates, Kabupaten Kulonprogo. Laporan penelitian ini akan segera diterbitkan.

Pendampingan Anak Jalanan di Cikarang, Bekasi Providing Assistance for Street Children in Cikarang, Bekasi

During these last two years, the number of street children in the village of Cikarang. Kabupaten Bekasi, has increased significantly. Based on statistics collected by the Kabupaten Office of Social Welfare, in early 1999 there were 385 school-aged street children (aged 8 - 18 years old) in this kabupaten, including 69 children from Cikarang. However, by July 1999 the number had doubled to 125. This situation attracted the attention of Yayasan Bina Masyarakat Sejahtera (BMS), an NGO involved in community development and working to help those in the community who are less fortunate to achieve a better quality of life.

According to BMS's investigations, as many as 84 of these children in Cikarang had been forced to help their parents obtain additional income over the previous two years, while most of the others had been working for up to five years at the local bus terminals and market places. They have been working as shoe-shine boys, plastic bags sellers, scavengers, collecting cardboard cartons and used materials, or as laborers.

Most of these children are still living with their parents, their grandparents or their next of kin. Many of the parents work in the informal sector as laborers, becak drivers, washing clothes, eel catchers, farmers, coolies, and mechanics. Around 20% of them are unemployed or without steady jobs.

Funded by the West Java Provincial Social Welfare Office, BMS conducted an assistance program in Cikarang for 75 of these school-aged street children and 25 of their parents over a 9 months period, from July 1999 to March 2000. The objective of the program was to develop positive attitudes among these street children, improve their quality of life, equip them with various skills, and give their parents an opportunity to start a small enterprise.

Dalam dua tahun terakhir ini jumlah anak jalanan di Desa Cikarang semakin bertambah. Menurut statistik Dinas Sosial Cabang Kabupaten Bekasi pada awal 1999 tercatat 385 anak jalanan usia sekolah (8 - 18 tahun) di Kabupaten Bekasi, termasuk 69 anak di Desa Cikarang. Namun pada awal Juli 1999 jumlah tersebut telah membengkak menjadi 125 anak. Keadaan ini kemudian menjadi perhatian Yayasan Bina Masyarakat Sejahtera Bekasi (BMS), suatu LSM yang aktif dalam upaya pengembangan masyarakat dan membantu anggota masyarakat yang terpuruk agar mampu mencapai kualitas hidup yang lebih baik.

Berdasarkan pengamatan BMS, 84 anak jalanan di Cikarang terpaksa ikut aktif menambah pendapatan keluarga sejak dua tahun terakhir ini, selebihnya sudah bekerja di jalan sejak lima tahun lalu, misalnya di terminal bis dan pasar. Mereka bekerja sebagai tukang semir sepatu, penjual kantong plastik, pemulung kardus dan barang bekas, dan kuli pikul di terminal bis atau pasar.

Kebanyakan anak-anak tersebut masih tinggal bersama orang tuanya, nenek atau keluarga dekatnya. Kebanyakan orang tua mereka bekerja di sektor informal, misalnya sebagai buruh, tukang becak, tukang cuci, pencari belut, buruh tani, kuli, dan montir. Sekitar 20% dari orang tua anak-anak tersebut adalah penganggur atau tidak mempunyai pekerjaan jelas.

Dengan dana bantuan dari Kanwil Sosial Jawa Barat, BMS melakukan program pendampingan untuk 75 anak jalanan usia sekolah dan 25 orang tua anak jalanan di Desa Cikarang selama 9 bulan, sejak bulan Juli 1999 hingga Maret 2000. Tujuan program pendampingan anak jalanan adalah untuk mengembangkan sikap positif, meningkatkan kesejahteraan hidup, membekali anak jalanan dengan berbagai keterampilan dan memberikan peluang bagi orang tua mereka untuk merintis usaha kecil.



The assistance was extended to include tuition fees and school supplies for 25 children who indicated that they would like to continue their education. Their parents received Rp. 300,000 as a loan to start their own small enterprises. It was hoped that with a successful small business the parents might be able to increase their income so that they can support their children's education when the program ends.

About 25 young adults (aged 17 - 18 years old) have been trained as drivers, mechanics or barbers, so that they will be able to earn a better income. Unfortunately SMERU found that few of these former street children have been able to find jobs with their newly acquired skills, many of them have returned to their old ways. However, another 25 young adults have been given financial assistance to start their own small enterprises. Many of them have chosen to sell cigarettes, fruit and vegetables, and other food.

BMS has also established a shelter known as Depot Kreatif Ibnu Sabil, where they can take a bath, chat with friends, study, practice martial arts, and also where they can meet other street children and their parents.

SMERU talked to the parents of one of these street children, a widow who has received financial assistance. With this money as her capital, she now sells spices in the local market, and her child is now able to attend elementary school once again. ■



Bentuk bantuan yang diberikan termasuk pemberian biaya dan kebutuhan sekolah kepada 25 anak yang masih ingin sekolah dan bantuan pinjaman modal sebesar Rp. 300.000 untuk orang tua anak-anak jalanan sebagai modal untuk memulai usaha kecil. Diharapkan agar orang tua mereka dapat meningkatkan penghasilannya, sehingga bila bantuan dihentikan mereka sudah mampu membiayai sendiri sekolah anak-anaknya.

Bantuan lainnya adalah 25 remaja jalanan (usia 17-18 tahun) mendapat pelatihan keterampilan sebagai sopir, montir, atau tukang cukur agar bisa mendapat penghasilan yang baik. Sayangnya SMERU menemukan bahwa ternyata hanya sebagian kecil yang berhasil mendapat pekerjaan sesuai dengan keterampilan baru yang diperoleh. Kebanyakan mereka masih harus mengandalkan pekerjaannya yang lama. Sementara 25 remaja sisanya mendapat bantuan modal usaha, untuk membuka usaha kecil. Kebanyakan mereka memilih usaha berjualan rokok, buah-buahan dan sayuran, atau makanan.

Selain bantuan dana, BMS juga menyediakan rumah singgah yang disebut Depot Kreatif Ibnu Sabil. Depot ini berfungsi sebagai tempat istirahat, mandi, mengobrol, belajar, bermain, membaca, berlatih olahraga beladiri, dan tempat pertemuan dengan sesama mereka atau dengan orang tua.

SMERU bertemu dengan salah satu orang tua anak jalanan yang telah menjanda yang mendapat bantuan modal. Dengan bantuan modal dari BMS kini ia bisa berjualan bumbu dapur di pasar, dan anaknya kini telah kembali sekolah. ■

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