

ABSTRAK

CARA KERJA RENTENIR DAN PENGARUHNYA

TERHADAP PEDAGANG PASAR

Studi Kasus : Pasar Sentolo
Desa Sentolo, Kec. Sentolo, Kab. Kulon Progo
Prop. Daerah Istimewa Yogyakarta
1997

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Penelitian ini bertujuan untuk memperoleh gambaran yang jelas mengenai hubungan antara cara kerja rentenir dalam memperoleh nasabah dengan faktor-faktor yang mendukung pedagang pasar memilih menjadi nasabah rentenir, tanggapan pedagang pasar terhadap cara pemberian pinjaman dari rentenir dan konsep cara kerja lembaga kredit formal (dalam hal ini BRI sebagai pembanding)

Sebagai populasi penelitian adalah pedagang pasar Sentolo yang membuka usahanya menggunakan modal pinjaman dari rentenir. Pengambilan sampel dilakukan dengan cara semua populasi diambil sebagai sampel yaitu pedagang pasar yang membuka usahanya menggunakan modal pinjaman dari rentenir, yang berjumlah 50 subyek penelitian. Metode pengumpulan data dilakukan dengan cara pengamatan dan

wawancara mendalam (*in depth interview*). Teknik yang dipakai dalam analisis data adalah analisis deskriptif dan analisis statistik dengan menggunakan *korelasi Product Moment*.

Hasil penelitian menunjukkan bahwa cara kerja rentenir ternyata dalam memberikan pinjaman dengan syarat ringan dan prosedur yang dilakukan sederhana, mudah dan cepat perolehannya dengan beban bunga 10% per bulan. Sedangkan cara kerja lembaga kredit formal (BRI) dalam memberikan pinjaman dengan adanya beberapa syarat yang harus dipenuhi dan prosedur yang dilakukan ada beberapa langkah secara bertahap untuk perolehannya, dengan beban bunga 1,5% per bulan. Untuk tanggapan pedagang pasar terhadap cara pemberian pinjaman dari rentenir adalah mudah dan cepat cara perolehannya sehingga menolong pedagang pasar, yang setiap saat membutuhkan modal (uang) pasti dapat terpenuhi. Selain itu terungkap pula bahwa ada hubungan yang positif dan signifikan antara hubungan kelancaran kerja rentenir dengan kemampuan meminjam pedagang pasar, hubungan antara jumlah pemberian pinjaman rentenir dengan jenis usaha pedagang pasar, hubungan antara jumlah pemberian pinjaman rentenir dengan kemampuan mengangsur pedagang pasar, hubungan lama pinjaman rentenir dengan keuntungan yang diperoleh pedagang pasar, hubungan antara bunga pinjaman dengan modal usaha pedagang pasar.

ABSTRACT

**THE WORKING METHOD OF LOANSHARKS AND THE EFFECT
ON MARKET TRADERS**

Case study : Sentolo Market

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This research tried to give a clear illustration of two things. Firstly, the relationship between the working method of loansharks in getting debtors and the factors which encouraged many market traders to become debtors of these loansharks. Secondly, the relationship between responds of the market traders concerning loan procedures made by the loansharks and the working method concept of formal credit institution (i.e. BRI).

The research population was market traders in the Sentolo market who started their businesses by using capital loaned from these loansharks. This research included the entire population as its samples. Those were market traders who started their businesses by using capital loaned from the loansharks. The total sample of this research was 50 research subjects. Observation and in-depth interviews were the methods used to collect the data. To analyze the data, the researcher applied a descriptive analysis as well as statistical analysis

especially using The Product Moment correlation coefficient.

The results of the research also showed that differences between the working method of loansharks and the working method of formal credit institution. The working method of loansharks were the requirements that had to be fulfilled by the market traders to obtain loans from the loansharks were quite simple/easy. The loan procedure was also simple, easy and fast/rapid. The interest charged for the loan was 10% per month. By contrast, the working method of formal credit institution were the requirements that had to be fulfilled by the market traders to obtain loans from the formal credit institutions were not so easy. This is because the debtors had to fulfil several requirements first. The procedure contained several steps and phases that had to be followed (complicated enough). The interest charged for the loan was only 1,5% per month. The market traders said that the loan procedure of loansharks was easier. Therefore, they were able to get loans as soon as possible. This condition was very helpful for the market traders. They could get money (capital) wherever they needed it. From the data of this research, the researcher found that there was a positive and significant relationship between smoothness of the work of the loansharks and their ability to lend to the market traders. It also determined the

amount of loans given by the loansharks as well as the business types who made up market traders. It compared the amount of loans given by the loansharks with the ability of the market traders to pay in installments. Data also showed the duration of the loans given by the loansharks as well as the profits gained by the marker traders, the interest paid for the loans as well as the business capital of the market traders.

