

ABSTRAK

Skripsi dengan judul “Analisis Peran Dinas Koperasi dan Usaha Mikro Terhadap Pengawasan Kinerja Koperasi Simpan Pinjam dan Unit Simpan Pinjam Kabupaten Blitar Menurut Perspektif Syariah” yang ditulis oleh Winda Sintya Wulandari, NIM. 17402163139 pembimbing Dr. Sutopo, M.Pd.

Penelitian ini dilatarbelakangi oleh peran penting koperasi untuk menumbuhkan kembangkan potensi ekonomi rakyat, sementara jumlah koperasi yang tidak aktif di Kabupaten Blitar lebih banyak daripada koperasi yang aktif. Sehingga peran Dinas Koperasi dan Usaha Mikro sangat penting untuk mengawasi dan memberi arahan atau pembinaan kepada koperasi di daerah-daerah.

Penelitian ini bertujuan untuk: 1) Menganalisa peran Dinas Koperasi dan Usaha Mikro Kabupaten Blitar dalam pengawasan kinerja Koperasi Simpan Pinjam dan Unit Simpan Pinjam di Kabupaten Blitar 2) Mengalisa kendala dan solusi Dinas Koperasi dan Usaha Mikro Kabupaten Blitar dalam pengawasan kinerja Koperasi Simpan Pinjam dan Unit Simpan Pinjam di Kabupaten Blitar 3) Mengalisa prespektif syariah terhadap pengawasan Dinas Koperasi dan Usaha Mikro pada kinerja Koperasi Simpan Pinjam dan Unit Simpan Pinjam di Kabupaten Blitar menurut perspektif syariah.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian studi kasus. Data yang digunakan dalam penelitian ini berupa data primer dan sekunder dengan teknik pengumpulan data yang digunakan yaitu metode observasi, wawancara, dan dokumentasi yang dilakukan di Dinas Koperasi dan Usaha Mikro Kabupaten Blitar. Proses analisis dilakukan dengan cara pengumpulan data, reduksi data, penyajian data dan verifikasi.

Adapun hasil penelitiannya, diperoleh bahwa: 1) pengawasan Dinas Koperasi bersifat aktif dan pasif; rutin dan sewaktu-waktu; serta bersifat preventif dan represif. Peran Dinas Koperasi dan Usaha Mikro Blitar dalam pengawasan Kinerja KSP dan USP meliputi kontrol segala aspek koperasi seperti laporan keuangan berjalan, laporan RAT, penilaian kesehatan koperasi, perkembangan anggota, dan perkembangan SHU. 2) Kendala dalam pengawasan yakni manajerial anggota dan penggunaan sistim aplikasi laporan keuangan yang belum maksimal menjadi kendala pengawasan. Solusinya yaitu dengan mendatangi dan memberi konsultasi serta pembinaan kepada KSP dan USP. 3) Dinas Koperasi dan Usaha Mikro Kabupaten Blitar telah melaksanakan prinsip syariah terhadap pengawasan kinerja KSP dan USP di Kabupaten Blitar, yakni: memiliki sifat transparan, adil, kemitraan serta universal yang sesuai dengan syariah serta melibatkan azas kekeluargaan dan musyawarah dalam proses pengawasan. KSP dan USP secara jujur akan melaporkan segala aspek yang terjadi pada koperasi.

Kata Kunci : Peran Dinas Koperasi dan Usaha Mikro, Pengawasan, Koperasi Simpan Pinjam (KSP), Uniit Simpan Pinjam (USP)

ABSTRACT

Thesis with the title "Analysis of the Role of the Cooperative and Micro Business Office on Supervision of the Performance of Savings and Loans Cooperatives and Savings and Loans Units in Blitar Regency according to the Sharia Perspective" written by Winda Sintya Wulandari, NIM. 17402163139 supervisor Dr. Sutopo, M.Pd.

This research is motivated by the important role of cooperatives to foster and develop the people's economic potential, while the number of cooperatives that are not active in Blitar Regency is more than the active cooperatives. So that the role of the Office of Cooperatives and Micro Enterprises is very important to supervise and provide direction or guidance to cooperatives in the regions.

This study aims to: 1) Analyze the role of the Blitar Regency Cooperative and Micro Business Office in monitoring the performance of Savings and Loans Cooperatives and Savings and Loans Units in Blitar Regency 2) Analyze are the problems and solutions of the District Cooperatives and Micro Enterprises Office in monitoring the performance of Savings and Loans Cooperatives and Savings and Loans Units in Blitar Regency 3) Analyze the sharia perspective on the supervision of the Cooperatives and Micro Businesses Office on the performance of Savings and Loans Cooperatives and Savings and Loans Units in Blitar Regency according to the sharia perspective.

This research uses a qualitative approach with the type of case study research. The data used in this study are primary and secondary data. The data collection techniques used are observation, interview, and documentation methods conducted at the Office of Cooperatives and Micro Businesses in Blitar Regency. The analysis process was carried out by collecting data, data reduction, data presentation and verification.

The results of the research, found that: 1) the supervision of the Cooperative Office is active and passive; routine and from time to time; as well as being preventive and repressive. The role of the Blitar Cooperative and Micro Business Office in monitoring the performance of the SLC and SLU includes control of all aspects of the cooperative such as current financial reports, RAT reports, cooperative health assessments, member development, and SHU development. 2) Constraints in supervision, namely managerial members and the use of the financial report application system that are not yet maximized become obstacles to supervision. The solution is to visit and provide consultation and guidance to SLC and SLU. 3) The Blitar Regency Cooperative and Micro Business Office has implemented sharia principles in monitoring the performance of the SLC and SLU in Blitar Regency, namely: having a transparent, fair, partnership and universal character that is in accordance with sharia and involves the principles of kinship and deliberation in the supervisory process. SLC and SLU will honestly report all aspects that happen to the cooperative.

Keywords: Role of Cooperatives and Micro Enterprises, Supervision, Savings and Loans Cooperatives (SLC), Savings and Loans Union (SLU)