

ABSTRAK

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Penelitian ini bertujuan untuk memahami dan menganalisis Fasilitator Pendamping sebagai agen dalam upaya pengembangan Usaha Mikro, Kecil, dan Menengah (UMKM) pada nasabah BTPN Syariah, khususnya di Kantor Cabang Tapen, Bondowoso. Fokus penelitian diarahkan pada bagaimana fasilitator mendukung peningkatan kapasitas usaha nasabah melalui program pemberdayaan, pelatihan, dan pendampingan berkala, serta bagaimana kontribusi fasilitator dalam mendorong kemandirian finansial dan pertumbuhan usaha mikro nasabah di wilayah tersebut.

Penelitian ini menggunakan pendekatan kualitatif dengan jenis penelitian deskriptif. Data dikumpulkan melalui teknik observasi, wawancara mendalam, dan dokumentasi untuk memperoleh gambaran yang komprehensif mengenai fasilitator pendamping sebagai agen dalam pengembangan UMKM nasabah BTPN Syariah di Kantor Cabang Tapen, Bondowoso. Pemilihan informan dilakukan secara *purposive sampling* dengan mempertimbangkan keterlibatan langsung dalam program pemberdayaan, meliputi fasilitator, nasabah UMKM, dan pihak manajemen BTPN Syariah. Data yang terkumpul dianalisis menggunakan teknik analisis interaktif Miles dan Huberman, yang meliputi reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa fasilitator pendamping di BTPN Syariah Kantor Cabang Tapen, Bondowoso berperan sebagai agen penting dalam pengembangan UMKM. Para fasilitator melaksanakan pelatihan rutin yang mencakup literasi keuangan, perencanaan usaha, dan manajemen keuangan sederhana. Pendampingan yang dilakukan mampu meningkatkan kemampuan usaha nasabah, memperbaiki pencatatan keuangan, serta memperkuat semangat kewirausahaan. Selain itu, fasilitator juga berfungsi sebagai penghubung antara nasabah dan pihak bank, menyampaikan informasi program, serta mendorong nasabah untuk bertransformasi menjadi pelaku usaha yang lebih mandiri dan berdaya saing.

Kata Kunci: Fasilitator Pendamping, Pengembangan UMKM, Strukturasi, BTPN Syariah, Pemberdayaan Masyarakat

ABSTRACT

Muhammad Rafki Ramanda Putra 210521100089. Sociology Study Program, Department of Social Sciences and Cultural Sciences, Faculty of Social Sciences and Cultural Sciences. Trunojoyo University, Madura. Facilitator Assistant as an Agent in the Development of Micro, Small and Medium Enterprises (Case Study of BTPN Syariah Tapen Branch Office, Bondowoso).

This study aims to understand and analyze the Facilitator Assistant as an agent in efforts to develop Micro, Small and Medium Enterprises (MSMEs) for BTPN Syariah customers, especially at the Tapen Branch Office, Bondowoso. The focus of the study is directed at how facilitators support increasing customer business capacity through empowerment programs, training, and periodic mentoring, as well as how facilitators contribute to encouraging financial independence and growth of customer micro businesses in the area.

This study uses a qualitative approach with a descriptive research type. Data were collected through observation techniques, in-depth interviews, and documentation to obtain a comprehensive picture of the facilitator assistant as an agent in the development of MSMEs for BTPN Syariah customers at the Tapen Branch Office, Bondowoso. The selection of informants was carried out using purposive sampling by considering direct involvement in the empowerment program, including facilitators, MSME customers, and BTPN Syariah management. The collected data were analyzed using Miles and Huberman's interactive analysis techniques, which include data reduction, data presentation, and drawing conclusions.

The results of the study indicate that the accompanying facilitators at BTPN Syariah Tapen Branch Office, Bondowoso play an important role as agents in the development of MSMEs. The facilitators carry out routine training that includes financial literacy, business planning, and simple financial management. The assistance provided is able to improve customers' business capabilities, improve financial records, and strengthen the entrepreneurial spirit. In addition, facilitators also function as liaisons between customers and the bank, convey program information, and encourage customers to transform into more independent and competitive business actors.

Keywords: Facilitator Assistant, MSME Development, Structuring, BTPN Syariah, Community Empowerment