

ABSTRAK

Lembaga lembaga pendanaan yang disukai petani garam di Madura tidak semua termasuk dalam pengawasan Otoritas Jasa Keuangan sehingga dimungkinkan petani garam tidak mendapatkan perlindungan hukum. Penelitian bertujuan untuk meneliti lembaga lembaga pendanaan mana saja yang digunakan petani garam, apakah lembaga lembaga pendanaan yang digunakan petani garam termasuk dalam pengawasan otoritas jasa keuangan, dan apakah akibat hukum jika petani garam tidak menggunakan lembaga lembaga pendanaan yang diawasi oleh OJK. Jenis penelitian ini adalah penelitian empiris atau *socio legal research*. Penelitian ini menggunakan metode kualitatif, yang menghasilkan data primer berupa hasil wawancara.

Hasil penelitian ini memperlihatkan bahwa lembaga lembaga pendanaan yang banyak digunakan petani garam di desa Padelegan untuk produksi garam dilakukan melalui lembaga lembaga pendanaan formal yang meliputi Bank BRI dan Koperasi serta lembaga lembaga pendanaan informal yaitu lembaga pendanaan berasal dari tengkulak dan kerabat (*family funding*). Dalam praktik bahwa petani garam cenderung lebih memilih lembaga lembaga pendanaan informal dari tengkulak dan dari kerabat (*family funding*), dikarenakan prosedur lebih mudah dan cepat serta tanpa persyaratan administrative yang rumit. Lembaga lembaga pendanaan Bank dan Koperasi merupakan lembaga yang mendapat pengawasan OJK, pengawasan ini agar mendapat perlindungan hukum. Sementara lembaga lembaga pendanaan tengkulak dan kerabat tidak mendapat pengawasan dari OJK, akibatnya petani garam tidak mendapat perlindungan hukum bila terjadi sengketa dengan lembaga lembaga pendanaan tersebut.

Kata Kunci: Petani Garam, Lembaga pendanaan, Perlindungan Hukum, Pengawasan, OJK

ABSTRACT

Not all of the funding institutions favored by salt farmers in Madura are included in the supervision of the Financial Services Authority, so it is possible for salt farmers not to receive legal protection. The research aims to examine which funding agencies are used by salt farmers, whether the funding institutions used by salt farmers are included in the supervision of the financial services authority, and what are the legal consequences if salt farmers do not use funding institutions supervised by the OJK. This type of research is empirical research or socio legal research. This study uses a qualitative method, which produces primary data in the form of interview results.

The results of this study show that the funding institutions that are widely used by salt farmers in Padelegan village for salt production are carried out through formal funding institutions which include Bank BRI and Cooperatives as well as informal funding institutions, namely funding from middlemen and relatives (family funding). In practice, salt farmers tend to prefer informal funding institutions from middlemen and from relatives (family funding), because procedures are easier and faster and without complicated administrative requirements. Bank and Cooperative funding institutions are institutions that receive OJK supervision, so that they receive legal protection. Meanwhile, middlemen and relatives funding agencies do not receive supervision from the OJK, as a result, salt farmers do not receive legal protection in the event of a dispute with the funding agency.

Keywords: Salt Farmers, Financing, Legal Protection, Supervision, OJK