

ABSTRAK

Penelitian ini bertujuan untuk mengetahui efektivitas program Tuba Rai Metin (TRM) dan potensi keberlanjutannya dalam memberikan kontribusi bagi upaya pemberdayaan perempuan di Timor Leste. Penelitian ini melibatkan TRM sebagai salah satu Institusi *Micro-finance* di Timor Leste.

Metode penelitian yang digunakan adalah metode penelitian kualitatif. Objek penelitiannya adalah TRM Distrik Dili A dan Distrik Liquiça. Sedangkan subjek penelitiannya adalah tiga puluh (30) orang klien TRM dari dua (2) Distrik, satu (1) orang CEO TRM, dua (2) orang Branch Manager dan satu (1) orang Wakil Pemerintah (IADE). Metode pengumpulan data yang digunakan adalah metode observasi, wawancara mendalam dan dokumentasi, dan metode analisis datanya menggunakan model analisis interaktif: Miles dan Huberman.

Penelitian ini menghasilkan beberapa temuan antara lain, program TRM mengarah pada efisiensi, efektivitas program cenderung cukup efektif, dampak program TRM cenderung berdampak baik, relevansi program cenderung mengarah pada kebutuhan klien, serta keberlanjutan keuangan dan kelembagaan cenderung berkelanjutan. Kesimpulan dalam penelitian ini adalah sebagai berikut: program *micro-finance* TRM dalam upaya pemberdayaan perempuan di Timor Leste dinilai sangat efisien, cukup efektif, memberikan dampak nyata bagi klien, relevansinya sesuai dengan kebutuhan klien, serta keberlanjutan keuangan cukup kuat dan keberlanjutan kelembagaannya berlanjut dengan baik.

Kata kunci: Program *Micro-finance*, Pemberdayaan Perempuan, Efektivitas, Potensi Keberlanjutan, Tuba Rai Metin (TRM)

ABSTRACT

This research aims to determine the effectiveness of the Tuba Rai Metin (TRM) program and its sustainability potential in contributing to women's empowerment efforts in Timor Leste. This research involved TRM as one of the Micro-finance Institutions in Timor Leste.

The research method used was qualitative research method. The research objects were TRM Dili District A and Liquiça District. The subjects of the research were thirty (30) TRM clients from two (2) Districts, one (1) TRM CEO, two (2) Branch Managers and one (1) Government Representative (IADE). Data collection methods used were observation method, in-depth interview and documentation, and data analysis method using interactive analysis model: Miles and Huberman.

This research had resulted in several findings, among others, the TRM program led to efficiency, effectiveness of the program tended to be effective, the impact of the TRM program tended to have a good impact, the relevance of the program tended to lead to the client's needs, and financial sustainability and sustainability. The conclusions of this research are as follows: the micro-finance TRM program in the effort of women empowerment in Timor Leste is considered highly efficient, effective enough, gives a real impact to the client, the relevance to the client's needs, and financial sustainability is strong and the institutional sustainability continues well.

Keyword : Micro-finance program, women empowerment, effectiveness, sustainability, Tuba Rai Metin (TRM)