RINGKASAN

Penelitian ini dilatarbelakangi oleh kuatnya praktik kredit informal atau *mindring* di tengah masyarakat pedesaan, khususnya di Kecamatan Lemahabang, Kabupaten Cirebon. Kondisi sosial ekonomi masyarakat yang didominasi oleh buruh, pedagang kecil, dan pekerja informal dengan penghasilan rendah, serta terbatasnya akses terhadap lembaga keuangan formal, membuat kredit informal menjadi pilihan utama. Kemudahan prosedur, tidak adanya syarat agunan, dan kedekatan sosial antara kreditur dan debitur menjadi alasan utama keberlanjutan praktik ini. Penelitian dilakukan dengan pendekatan kualitatif dan metode studi kasus, dengan teknik pengumpulan data melalui wawancara mendalam, observasi partisipatif, dan dokumentasi. Informan terdiri dari pengguna dan penyedia jasa *mindring* yang dipilih secara purposif. Analisis dilakukan menggunakan model interaktif dengan validasi melalui triangulasi data.

Temuan penelitian menunjukkan bahwa interaksi sosial dalam praktik *mindring* bersifat erat dan dinamis. Pola interaksi meliputi kerja sama, persaingan, kontravensi, konflik, dan akomodasi. Kerja sama terlihat dalam bentuk solidaritas antar debitur dan kelonggaran dari kreditur. Persaingan terjadi antar penyedia jasa dalam menawarkan skema cicilan yang menarik. Kontravensi dan konflik muncul akibat perbedaan kepentingan dan keterlambatan pembayaran, sementara akomodasi berlangsung secara informal tanpa pihak ketiga. Faktor-faktor yang mendorong interaksi sosial ini meliputi kedekatan fisik, keterbukaan komunikasi, simpati, dan kesamaan sosial. Di sisi lain, terdapat pula hambatan seperti perbedaan persepsi, tujuan pribadi, status ekonomi, usia, dan latar belakang etnis. Seluruh dinamika ini membentuk struktur sosial informal yang menopang praktik *mindring*.

Normalisasi *mindring* sebagai bagian dari kehidupan ekonomi sehari-hari menunjukkan bahwa praktik ini tidak lagi dipandang sebagai solusi darurat, melainkan telah menjadi kebiasaan kolektif. Dengan menggunakan perspektif ekonomi moral dan konsep *embeddedness*, praktik *mindring* dipahami sebagai aktivitas ekonomi yang melekat kuat dalam jaringan sosial masyarakat, mencerminkan adaptasi lokal terhadap keterbatasan sistem keuangan formal.

Kata Kunci : Interaksi sosial, Kredit, Praktik *Mindring*

SUMMARY

This research is motivated by the strong practice of informal credit ordiminutionin rural communities, especially in Lemahabang District, Cirebon Regency. The socio-economic conditions of the community are dominated by laborers, small traders, and informal workers with low incomes, as well as limited access to formal financial institutions, making informal credit the main choice. Ease of procedure, no collateral requirements, and social closeness between creditors and debtors are the main reasons for the sustainability of this practice.

The research was conducted using a qualitative approach and case study method, with data collection techniques through in-depth interviews, participant observation, and documentation. Informants consisted of users and providers of mindring services selected purposively. The analysis was conducted using an interactive model with validation through data triangulation.

The research findings show that social interaction in mindring practices is close and dynamic. Interaction patterns include cooperation, competition, controversy, conflict, and accommodation. Cooperation is seen in the form of solidarity between debtors and leniency from creditors. Competition occurs between service providers in offering attractive installment schemes. Controversy and conflict arise due to differences in interests and late payments, while accommodation takes place informally without a third party.

Factors that drive this social interaction include physical proximity, openness of communication, sympathy, and social similarity. On the other hand, there are also obstacles such as differences in perception, personal goals, economic status, age, and ethnic background. All of these dynamics form an informal social structure that supports the practice of mindring.

The normalization of mindring as part of everyday economic life shows that this practice is no longer seen as an emergency solution, but has become a collective habit. By using the perspective of moral economy and the concept ofembeddedness, mindring practices are understood as economic activities that are strongly embedded in the social networks of society, reflecting local adaptations to the limitations of the formal financial system.

Keyword : Credit, Mindring Practice, Social Interaction