

ABSTRAK

PERAN MODAL SOSIAL MODAL DALAM PENGEMBANGAN *CREDIT UNION*

(**Studi Kasus Pada *Credit Union* Keling Kumang di Kabupaten Sintang, Kalimantan Barat**)

Damiana

Universitas Sanata Dharma

2018

Penelitian ini bertujuan untuk mengetahui bagaimana peran modal sosial dalam pengembangan *Credit Union* Keling Kumang yang terdiri dari strategi pengurus dalam menumbuhkan kepercayaan (*trust*), mengembangkan jejaring (*networks*), dan mengembangkan nilai inti (*shared value*). Dalam penelitian ini data diperoleh melalui wawancara, observasi dan dokumentasi. Berdasarkan hasil wawancara terhadap narasumber yang terdiri dari 3 orang anggota dan 3 orang pengurus diperoleh kesimpulan bahwa modal sosial turut ambil bagian dalam proses pengembangan *Credit Union* Keling Kumang. Unsur modal sosial berupa kepercayaan (*trust*), jejaring (*networks*) dan nilai inti (*shared value*) menjadi bagian mendasar dalam *Credit Union* Keling Kumang. Strategi yang dilakukan *Credit Union* Keling Kumang untuk menumbuhkan kepercayaan (*trust*) yakni dengan melakukan pengelolaan CU secara terbuka dan transparan, dalam proses pengembangan jejaring (*networks*) strategi yang dilakukan adalah dengan menjalin kerjasama dengan lembaga luar negeri maupun dalam negeri dan membangun unit usaha anggota, dalam proses pengembangan nilai inti (*shared value*) dilakukan melalui pendidikan serta menjalankan kegiatan *Credit Union* Keling Kumang berlandaskan pada nilai inti yang dimiliki. Indikator perkembangan *Credit Union* Keling Kumang yakni pertumbuhan jumlah anggota, jumlah simpanan dan aset yang dimiliki.

Kata Kunci: modal sosial, kepercayaan (*trust*), jejaring (*networks*), nilai inti (*shared value*)

ABSTRACT

THE ROLE SOCIAL CAPITAL IN CREDIT UNION DEVELOPMENT

A Case Study of the Credit Union “Keling Kumang” in The Regency of Sintang – Province of West Kalimantan

Damiana

Sanata Dharma University

2018

The Purpose of the research was to identify, how the role of Social capital was in the development of a credit union of “Keling Kumang” that consisted of the Strategy of the board of the Credit Union in developing a trust, network development, and the establishment of a shared value. The data for the research was collected through interview, observation, as well as documentation. Based on the result of the interviews, it was concluded that social capital has been taken into account in the development process of “Keling Kumang” Credit Union. The element of social capital in the forms of trust, networks and shared value have been fundamental for the Credit Union of “Keling Kumang”. The strategy that have been applied to raise trust was by the implementation of open and transparent management of the credit union; in the process of the networks development, the strategy was by the application of cooperation with institutions, both domestic and foreign ones, and also developing a member entrepreneurs whereas in the development of a shared value, was through education and undergoing some activities of “Keling Kumang” Credit Union which were based on the shared value. The indicators of the development of the Credit Union of ‘Keling Kumang’ were the raising number of members, raising amount of savings, as well as the assets of the Credit Union of ‘Keling Kumang’.

Keywords: social capital, trust, networks, shared value.

