ABSTRAK

ANALISIS PERBEDAAN TINGKAT KESEJAHTERAAN EKONOMI ANGGOTA SEBELUM DAN SESUDAH MENGAMBIL KREDIT KE CREDIT UNION PANCUR KASIH

Kasus pada Credit Union Pancur Kasih Desa Lembang Kecamatan Sanggau Ledo Kabupaten Bengkayang Kalimantan Barat

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Penelitian ini bertujuan untuk mengetahui perbedaan tingkat kesejahteraan ekonomi anggota sebelum dan sesudah mengambil kredit ke Credit Union Pancur Kasih. Tingkat kesejahteraan ekonomi anggota dilihat dari tingkat pendapatan, curahan waktu kerja di bidang pertanian, curahan waktu kerja di bidang non pertanian, dan jumlah keluarga miskin.

Penelitian ini termasuk jenis penelitian komparatif karena membedakan tingkat kesejahteraan ekonomi anggota sebelum dan sesudah mengambil kredit ke Credit Union Pancur Kasih di Desa Lembang Kecamatan Sanggau Ledo Kabupaten Bengkayang Kalimantan Barat. Pengambilan data dilaksanakan pada bulan September 2013. Populasi dari penelitian ini adalah anggota Credit Union Pancur Kasih yang berjumlah1.847 orang. Sampel dalam penelitian ini berjumlah 96 orang. Sampel diambil dengan teknik *accidental sampling*. Data dikumpulkan menggunakan kuesioner.Analisis data menggunakanuji t.

Hasil penelitian menunjukkan bahwa: *(1)* ada perbedaan tingkat pendapatan anggota sebelum dan sesudah mengambil kredit ke Credit Union Pancur Kasih (nilai sig. 0,003 <α= 0,05) dengan pendapatan sebelum mengambil kredit sebesar Rp 3.676.500 dan sesudah mengambil kredit sebesar Rp 7.272.000, *(2)* tidak ada perbedaan curahan waktu kerja anggota di bidang pertanian sebelum dan sesudah mengambil kredit ke Credit Union Pancur Kasih (nilaisig. 0,208>α= 0,05), *(3)* tidak ada perbedaan curahan waktu kerja di bidang non pertanian sebelum dan sesudah mengambil kredit ke Credit Union Pancur Kasih (nilai sig. 0,028>α= 0,05), dan *(4)* ada perbedaan jumlah keluarga miskin sebelum dan sesudah mengambil kredit ke Credit Union Pancur Kasih (nilai sig. 0,008>α= 0,05) dengan jumlah keluarga miskin sebelum mengambil kredit berjumah 10 keluarga dan sesudah mengambil kredit berjumlah 3 keluarga.

Kata kunci:
Credit Union, Tingkat Kesejahteraan

ABSTRACT

THE ANALYSIS OF THE ECONOMIC WELFARE LEVEL DIFFERENCE OF THE MEMBERS BEFORE AND AFTER TAKING THE CREDIT IN PANCUR KASIH CREDIT UNION

A Case Study of Pancur Kasih Credit Union in Lembang Village, Sanggau Ledo Sub-district, Bengkayang District, West Borneo

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The purpose of this study was to determine the economic welfare level difference of Pancur Kasih Credit Union members before and after taking the credit. Economic welfare of members was shown from level of income, working time on agriculture field, working time on non agriculture field, and the number of poor family members.

This research was a comparative research since it aimed to differentiate the economic welfare level of Pancur Kasih Credit Union members before and after taking the credit in Pancur Kasih Credit Union in Lembang Village, Sanggau Ledo Sub-district, Bengkayang District, West Borneo. The data were taken in September 2013. The population of the research was 1.847 members of Pancur Kasih Credit Union. The sample of the research was 96 members. They were taken by using *accindental sampling* technique. The data were collected by using questionnaire. The analysis was done by using *t test*.

The result of the research showed that: (1) there was a different level of the member's income before and after taking the credit in Pancur Kasih Credit Union (sig. value $0.003 < \alpha = 0.05$) moreover, the income before they took the credit was Rp 3.676.500 an it became Rp 7.272.000 after they took the credit; (2) there was no difference in the members' working time in farming field before and after taking the credit in Pancur Kasih Credit Union (sig. value $0.208 > \alpha = 0.05$); (3) there was no difference in the members' working time in non-farming field before and after taking the credit in Pancur Kasih Credit Union (sig. value $0.028 > \alpha = 0.05$); and (4) there was a difference in the amount of poor family members before and after taking the credit in Pancur Kasih Credit Union (sig value. $0,008 > \alpha = 0,05$) the number of poor families was 10 families before they took the credit and it became 3 families after they took the credit.

Keywords: Credit Union, welfare levels

ix