

ABSTRAK

Tujuan dari penelitian ini adalah untuk mengetahui apakah persiapan dan pelaksanaan program KUKESRA sudah sesuai dengan ketentuan-ketentuan resmi mengenai program KUKESRA yang dikeluarkan oleh BKKBN, serta hasil-hasil apakah yang mulai nampak dicapai.

Adapun data yang dicari adalah (1) penentuan keluarga pra sejahtera dan sejahtera 1, (2) pembentukan dan pemilihan ketua kelompok usaha, (3) pemahaman keluarga tentang kukesra, (4) prosedur pengajuan kukesra, (5) cara mengangsur kukesra, (6) penanganan tunggakan kukesra, (7) penggunaan dana kukesra, (8) jaminan asuransi bagi peserta kukesra, (9) bertambahnya modal usaha, (10) meningkatnya pendapatan bagi peserta kukesra, (11) lapangan pekerjaan setelah menerima modal usaha dari kukesra, (12) menurunnya tingkat kemiskinan penduduk Desa Gari setelah menerima program kukesra pada tahun 2000.

Jenis penelitian ini adalah deskriptif dengan lokasi penelitian di Desa Gari, Kecamatan Wonosari, Gunungkidul, DIY tahun 2000. Adapun besarnya populasi adalah 90 kelompok usaha yang mencakup 560 orang anggota. Jumlah sampel yang diambil yaitu sebanyak 5 jenis kelompok usaha dan 30 orang sebagai responden.

Dari hasil penelitian dapat diambil kesimpulan bahwa persiapan dan pelaksanaan program KUKESRA sudah sesuai dengan ketentuan resmi mengenai program KUKESRA yang dikeluarkan oleh BKKBN dan hasil-hasil yang mulai nampak dicapai adalah berkembangnya permodalan kelompok usaha serta peningkatan pendapatan keluarga.

ABSTRACT

The purpose of this research was to find out whether or not the preparation and accomplishment of "KUKESRA" program has matched with the formal regulations of "KUKESRA" program from "BKKBN", and also the result reached.

The data needed were; (1) definition of the prosperous and unprosperous family, (2) the formation and election of the business leader, (3) the participants' understanding about "KUKESRA", (4) the procedure of proposing "KUKESRA", (5) the procedure of "KUKESRA" payment, (6) the strategy of "KUKESRA" unpaid credit, (7) the use of "KUKESRA" fund, (8) the insurance guarantee for "KUKESRA" members, (9) the addition of capital, (10) the increasing income of "KUKESRA" members, (11) the job vacancy after receiving the capital from "KUKESRA", (12) the decreasing of the poverty level of the people in "Gari" village after receiving "KUKESRA" programs in the year 2000.

The kind of this research was descriptive research located in "Gari" village, Wonosari district, Gunungkidul, DIY in 2000. The population was 90 group works which was consisted of 560 members. 5 kinds of group works and 30 members as the respondents were taken as the sample.

From the research, the writer concluded that preparation and accomplishment of "KUKESRA" program had matched with the formal regulation of "KUKESRA" program from "BKKBN", and the result which appeared to be successful was the development of the group works capital and development of the family income.