

## ABSTRAK

Gereja menerima keputusan Yesus untuk melaksanakan karya-karya Kristus di dunia. Gereja melanjutkan tugas pewartaan (*kerygma*), dan merayakan misteri kehadiran-Nya (*leitourgia*) melalui Sabda dan Liturgi, persekutuan (*koinonia*) dan pelayanan (*diakonia*) kepada sesama di bawah bimbingan Roh Kudus sebagai kesaksian (*martyria*) kepada dunia. Sehingga, *diakonia* adalah salah satu tugas yang diemban Gereja untuk melaksanakan karya cinta kasih Kristus di dunia. Gereja yang melayani (*diakonia*) merupakan sebuah perspektif yang bisa menghubungkan Gereja secara lebih dekat dengan Yesus yang “berjalan keliling sambil berbuat baik” (Kis 10:38). Pelayanan Gereja mengutamakan KLMTD (*preferential option for the poor*) agar bisa mengembangkan diri secara lebih baik.

Pelayanan Gereja menjadi lebih mampuewartakan Kabar Gembira karena melalui tindakan pelayanan, Kabar Gembira bisa dirasakan oleh orang lain. Ada dua bentuk diakonia Gereja, yaitu: pertama, Diakonia Karitatif (*victim care*). Gereja memberi bantuan berupa dana atau barang kepada umat yang mengalami kesulitan dalam memenuhi kebutuhan hidupnya. Kedua, Diakonia Pemberdayaan (*victim cause*). Gereja membantu dengan cara memberdayakan umat. Umat mampu mengatasi kelemahannya bila diberi sarana untuk bangkit dari kelemahannya. *Credit Union* (CU) merupakan salah satu bentuk diakonia Gereja yang bersifat memberdayakan umat.

Tesis penelitian ini dilakukan untuk mengetahui efektivitas *Credit Union* “Abdi Rahayu” dalam mewujudkan Diakonia Paroki Marganingsih, Kalasan, Yogyakarta. Pelayanan CU diteliti melalui berapa lama menjadi anggota CU, alasan menjadi anggota CU, pendidikan keuangan, alasan menyimpan, bentuk simpanan, kemudahan pinjaman, tujuan meminjam, ketepatan waktu simpanan wajib, pendampingan dalam penggunaan uang pinjaman dan kredit macet. Penelitian menggunakan metode kuantitatif dan kualitatif. Beberapa pertanyaan yang muncul kemudian diperdalam dengan mewawancarai beberapa informan yang kompeten (*in depth interview*). Data-data terkait dengan bentuk Pelayanan Paroki dan bentuk Pelayanan *Credit Union* dianalisa dalam terang teori Diakonia Gereja.

Hasil penelitian menunjukkan bahwa *Credit Union* “Abdi Rahayu” dapat mewujudkan efektivitas Diakonia Paroki Marganingsih, Kalasan. Umat yang menjadi anggota CU cukup terbantu dalam meningkatkan perekonomian dan mengatur keuangan keluarga. Selain itu pula, muncul sikap solidaritas di antara anggota sebagai wujud nyata cinta kasih kepada sesama. CU mengusulkan supaya Dewan Paroki memperhatikan keberadaan CU di Paroki, dengan cara mau menyapa petugas atau mengalokasikan dana paroki agar bisa disimpan di CU. CU mengharapkan agar Pastor menyampaikan manfaat CU di sela-sela homili di Paroki maupun di wilayah-wilayah agar makin banyak umat yang ikut partisipasi menjadi anggota CU.

## ABSTRACT

Church has received the mission of Christ to carry out the works of Christ in the world. The Church continues the task of proclamation (*kerygma*), and celebrates the mystery of His presence (*leitourgia*) through the Word and the Liturgy, fellowship (*koinonia*) and service (*diakonia*) to others with the guidance of the Holy Spirit as a witness (*martyria*) to the world. The *diakonia* is one of the duties of the Church to carry out the work of the love of Christ in the world. This element of service (*diakonia*) is a perspective that can connect more closely to the act of Jesus who “went around doing good” (Acts 10:38). Church service emphasizes the “weak” and “poor” people (*trans.* Kecil, Lemah, Miskin, Tersingkir, Difabel, *abbr.* KLMTD) to develop their life better.

Church services are more capable to proclaim the Good News through the acts of services and the Good News could be felt by others. There are two forms of *diakonia*, firstly, Diakonia of charity (*victim care*). This means that the Church provides aid in the form of funds or goods to help people who have difficulties in fulfilling their needs. Secondly, Diakonia of empowerment (*victim cause*), where the Church helps by empowering people. People can overcome their weaknesses if they were given the means to rise from their weaknesses. Credit Union (CU) is one form of a *diakonia* of the Church to empower people.

This thesis was conducted to know how effective the Credit Union “Abdi Rahayu” is to realize *Diakonia* of Marganingsih Parish, Kalasan, Yogyakarta. Subject of research is the service of CU “Abdi Rahayu” measured in several items, namely: financial education, saving reasons, the form of savings, easiness of borrowing, borrowing purposes, discipline of compulsory savings, assistance in using money and bad credit loans. Some questions which later arised then were clarified through the model of in-depth interviews. The data related to the shape and the form of the Parish Services and Credit Union Services were then analyzed and compared in the theoretical framework of *Diakonia* of the Church.

The result of this research shows that the Credit Union “Abdi Rahayu” is able to realize some elements of *Diakonia* of Marganingsih Parish, Kalasan. People who become members of the CU were helped to improve their economy and to manage their financial life of their families. This research also point act of solidarity among members as a tangible manifestation of love of neighbor. This research suggested that the Parish Council put more concerns to the presence of CU in the parish, by maintaining deeper personal relationship or allocatting funds to be deposited at the CU. CU expects the Pastor to speak about the benefits of CU during his homily at the parish church as well as in other pastoral areas so that more people can participate in CU as its members.