

ABSTRAK
MENGEMBANGKAN MODAL SOSIAL SEBAGAI WAHANA
PENGEMBANGAN CREDIT UNION CINDELARAS TUMANGKAR
YOGYAKARTA

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Tujuan penelitian ini adalah untuk mengetahui strategi pengurus menumbuhkan kepercayaan (*trust*), mengembangkan jaringan (*network*) dan prinsip yang dimiliki bersama (*shared value*) dalam CU Cindelaras Tumangkar Yogyakarta. Penelitian ini lebih lanjut untuk mengetahui bagaimana strategi mengembangkan modal sosial sebagai wahana pengembangan CU Cindelaras Tumangkar Yogyakarta.

Dalam penelitian ini, peneliti tidak memberi kesempatan yang sama bagi pengurus CU untuk menjadi sampel sumber data penelitian. Data diperoleh melalui wawancara, observasi dan dokumentasi. Data dianalisis berdasarkan pedoman-pedoman studi kepustakaan dan dikembangkan suatu pola pengolahan yang sesuai dengan masalah dari objek yang diteliti. Pengolahan dan analisis data dilakukan sesuai dengan ketentuan penelitian kualitatif, yaitu diinterpretasikan dan dianalisis secara terus menerus sejak awal hingga akhir penelitian. Analisis data dilakukan dengan melakukan beberapa tahap yakni tahap reduksi, tahap display, tahap mengambil kesimpulan, dan verifikasi.

Berdasarkan hasil analisis data wawancara terhadap lima orang pengurus CU Cindelaras Tumangkar yang dijadikan sebagai narasumber. Dan dilakukan triangulasi data wawancara, dokumentasi dan observasi, diperoleh kesimpulan bahwa modal sosial turut ambil bagian dalam perkembangan CU Cindelaras Tumangkar. Unsur modal sosial berupa kepercayaan (*trust*), jaringan (*network*) dan nilai bersama (*shared value*) menjadi bagian mendasar dalam CU Cindelaras Tumangkar. Strategi yang dilakukan untuk menumbuhkan kepercayaan yakni dengan melakukan pengelolaan CU secara terbuka dan transparan. Mengembangkan jaringan dengan menjalin kerjasama dengan BKCUK Kalimantan dan membangun jaringan usaha anggota. Mengembangkan nilai dan prinsip melalui pendidikan serta menjalankan kegiatan CU berlandaskan pada nilai dan prinsip yang dimiliki. Indikator perkembangan CU Cindelaras Tumangkar yakni pertambahan jumlah anggota, jumlah simpanan dan aset yang dimiliki.

ABSTRACT
DEVELOPING SOCIAL CAPITAL AS A MEANS OF THE DEVELOPMENT
OF CINDELARAS TUMANGKAR CREDIT UNION
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The aim of this research is to determine the strategy of administrator to increase trust, network development and principle of shared value in Cindelas Tumangkar Credit Union Yogyakarta. Besides, this research aims to know how to develop a strategy of social capital as a means of the development of Cindelas Tumangkar Credit Union Yogyakarta.

In this research, the researcher did not provide equal opportunities for Credit Union administrators to be the samples of the research. The data obtained by interviews, observation and documentation. Data were analyzed based on the literature study guides and developed through a pattern of process which is accordance with the problems of the objects of the research. Processing and analysing of data were done in accordance with the guide line of the qualitative research, which is interpreted and analyzed continuously from the beginning to the end of the research. Data analysing was done by doing some stages of the reduction stage, display stage, stage of drawing conclusions, and verification.

Based on the analysis of the interview of five administrators of Cindelas Tumangkar Credit Union who serve as the resource persons, and triangulation data interviews, documentation and observation, it is concluded that social capital has important role in the development of Cindelas Tumangkar Credit Union. The elements of social capital of trust, network and shared values are fundamental parts in the Cindelas Tumangkar Credit Union. Strategy that has been done to increase the trust is to manage Credit Union with an open and transparent strategy. Developing a network is done by working with BKCUK Kalimantan and building a network with business members. To develop values and principles is done by carying out education and exercising activities of Credit Union based on the values and principles which have already held. The growth of Cindelas Tumangkar Credit Union can be indicated by the increase of the number of members, the amount of deposits and assets.