

ABSTRAK

**Peran Credit Union Dalam Menjawab Permasalahan Sosial
Ekonomi Yang Dihadapi Oleh Anggota
Studi Kasus Pada Lima Credit Union di Provinsi Daerah Istimewa
Yogyakarta**

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Salah satu masalah sosial yang paling dirasakan oleh banyak Negara adalah masalah kemiskinan. Demikian pula di Indonesia, masalah kemiskinan telah menjadi salah satu masalah kompleks karena menyangkut berbagai macam aspek sosial lain seperti kesenjangan sosial, pengangguran, kriminal, pendidikan. Kemiskinan berkaitan erat dengan masalah kesenjangan. Substansi kesenjangan adalah ketidakmerataan akses terhadap sumberdaya ekonomi. Penelitian ini bertujuan untuk mengevaluasi peran Credit Union dalam upaya menyelesaikan masalah sosial ekonomi para anggotanya, serta menganalisis bagaimana Credit Union menjawab masalah tersebut. Penelitian ini merupakan penelitian eksploratif menggunakan pendekatan kualitatif dengan metode triangulasi. Subyek penelitian ini adalah 100 anggota aktif Credit Union, pengurus dan manajer Credit Union yang berada di Daerah Istimewa Yogyakarta. Data penelitian dianalisis dengan cara mengklasifikasikan data berdasarkan ragam data yang ada, lalu menghubungkannya dengan semua data dan informasi yang diperoleh dari literatur, dokumen, survei, wawancara dan observasi di lapangan. Hasil analisis menunjukkan bahwa Credit Union berperan membantu menyelesaikan masalah sosial ekonomi yang dihadapi anggotanya melalui produk-produk dan program-program yang dijalankan.

Kata kunci: Credit Union, kemiskinan, akses ekonomi, masalah sosial ekonomi.

ABSTRACT

The Role of Credit Unions in Resolving Social Economic Issues Faced By the Members Study Case in Five Credit Unions in Yogyakarta Special Province

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One of the most felt social problems by many countries is the problem of poverty. Similarly in Indonesia, the problem of poverty has become a complex issue because it involves a wide range of other social aspects such as social inequality, unemployment, crime, and education. Poverty is closely related to the problem of imbalance. The substance of the gap is inequality in access to economic resources. This study aims to evaluate the role of Credit Union in an attempt to resolve social-economic problems of its members, and to analyze how the Credit Union solves the problem. This study is an exploratory study using a qualitative approach with a method of triangulation. The subjects of this study are 100 active members of the Credit Union, Credit Union administrators, and Credit Unions' managers that are located in Yogyakarta. The data is analyzed by classifying them based on diversity, and then connects them with all the data and information obtained from the literature, documents, surveys, interviews and field observations. The analysis shows that Credit Union has a role to resolve social and economic problems faced by its members through the products and the programs that they run.

Keywords: Credit Union, poverty, access to economic, social-economical problems.