

ABSTRAK

ZANRISON NAIBAHO, NIM. 8146152017. **Modal Sosial dalam Koperasi Credit Union (Studi Kasus di Koperasi Credit Union Tunas Mekar Medan dan Harapan Maju Lintongnihuta, Samosir)**, Tesis Pascasarjana Universitas Negeri Medan, 25 Agustus 2016.

Latar belakang penelitian ini adalah kurangnya kajian terhadap modal sosial dalam lembaga keuangan koperasi *Credit Union*, yang berakibat dalam kehidupan sosial-ekonomi anggotanya. Penelitian ini bertujuan : untuk mengetahui bentuk, pengelolaan dan dampak modal sosial dalam koperasi *Credit Union* Tunas Mekar Medan koperasi *Credit Union* Harapan Maju Lintongnihuta, Samosir. Metode penelitian menggunakan kualitatif deskriptif, dan lokasi penelitian di Koperasi *Credit Union* Tunas Mekar Medan dan Harapan Maju Lintongnihuta, Samosir. Kedua koperasi tersebut merepresentasikan perkotaan dan pedesaan. Teknik pengumpulan data yang digunakan dalam penelitian ini meliputi: observasi, wawancara dan dokumentasi. Analisis data yang digunakan versi Miles dan Huberman dengan tahapan : reduksi data, penyajian data, serta penarikan kesimpulan atau verifikasi.

Hasil Penelitian bahwa bentuk modal sosial dalam koperasi *Credit Union* yakni nilai dan norma yang membangun sikap kejujuran, saling percaya, keterusterangan, kekeluargaan, resiprositas, toleransi, demoktaris, tanggung jawab, kerjasama,. kerjasama, jaringan, keterbukaan, kemandirian, empati, kekeluargaan, kepercayaan. Pengelolaan modal sosial dalam koperasi *Credit Union* dilaksanakan dalam kegiatan simpan-pinjam, daperma, dakesma, diskusi, gotongroyong, kegiatan suka dan duka, pembuatan pupuk organik dan pestisida, bibit unggul dan pengolahan tanah, pelatihan pengelolaan pembukuan, bimbingan rohani, pelatihan tentang hukum dan politik, pelatihan pembuatan bantal dari plastik, toko sembako milik bersama, pelatihan pembuatan ternak lebah. Dampak pengelolaan modal sosial dalam koperasi *Credit Union* yakni keberhasilan terlihat melalui perkembangan jumlah unit, jumlah anggota, besarnya asset yang dimiliki, besarnya sisa hasil usaha, besarnya kepercayaan masyarakat kepada koperasi, terbentuknya kemandirian anggota dan perubahan sosial-ekonomi anggota koperasi *Credit Union*.

Kesimpulan dari hasil penelitian bahwa koperasi *Credit Union* memiliki makna kumpulan orang yang saling percaya. Koperasi *credit union* telah berhasil mengembangkan konsep modal sosial dengan baik yang merupakan faktor penting dalam ekonomi kerakyatan. Bentuk dan pengelolaan modal sosial yang dilaksanakan dalam koperasi berdasarkan pada kebutuhan dan potensi yang dimiliki anggota. Pelaksanaan modal sosial tujuan utamanya untuk membentuk karakter anggota, yang memiliki mental tanggung jawab, resiprositas, terbuka dan saling percaya.

Kata Kunci : Modal Sosial, Credit Union, Pengelolaan Koperasi

ABSTRACT

ZANRISON NAIBAHO, NIM. 8146152017. Social Capital in Credit Cooperative Union (Case Study in Cooperative Credit Union Tunas Mekar Medan and Harapan Maju Lintongnihuta, Samosir), Post Graduate Thesis Medan State University, August 25, 2016.

The background of this study is the lack of study of social capital in the cooperative financial institutions Credit Union, which resulted in socio-economic life of its members. This study aims: to determine the shape, management and the impact of social capital in the Cooperative Credit Union Tunas Mekar Medan and Cooperative Credit Union Harapan Maju Lintongnihuta in Samosir. The research was conducted by using descriptive qualitative method and research sites were in the Cooperative Credit Union Tunas Mekar Medan and Harapan Maju Lintongnihuta in Samosir. Both of these cooperatives represent urban and rural areas. Data collection techniques used in this study include: observation, interviews and documentation. Analysis of the data used version of Miles and Huberman phases: data reduction, data presentation, and drawing a conclusion or verification.

The result of studi described the social capital in the Cooperative Credit Union values and norms that build a sense of honesty, mutual trust, candor, kinship, reciprocity, tolerance, democracy, responsibility, cooperation, networking, openness, independence, empathy, familiarity, trust. Management of social capital in the Cooperative Credit Union implemented in saving and borrowing activities, *daperma*, *dakesma*, discussion, cooperative, activities joy and sorrow, organic fertilizer and pesticides, quality seeds and soil cultivation, bookkeeping management training, spiritual guidance, training about legal and political, training manufacture of plastic pillow, jointly owned grocery store, making training beekeeping. There are some impacts on implementing the social capital in Credit Union; namely, the development of number of the units, number of members, the amount of owned asset, net income, public confidence in the cooperative, the establishment of the independence of members and socio-economic changes in th members cooperative Credit Union.

Conclusions from the study that Credit Union means a group of people who trust each other. This credit union has been able to develop social capital concept well which is very important for the economy of the society. The form and the implementation of the social capital are employed in the credit union is based on the members' necessity and capacity. The main purpose of the social capital is to from the character of the members who own mental responsibility, reciprocity, opened mind and trust.

Keywords: Social Capital, Credit Union, Cooperative Management