

Program kelompok simpan pinjam studi kasus kelompok simpan pinjam permodelan accumulating savings and credit association dampingan wahana visi Indonesia di Provinsi DKI Jakarta = Savings and loan association program case study accumulating savings and credit association modelling benefited by wahana visi Indonesia DKI Jakarta

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Abstrak

[ABSTRAK

Fokus penelitian ini adalah menggali unsur praktek cerdas dari keberhasilan praktek permodelan ASCA (Accumulating Savings and Credit Association) yang diinisiasi Wahana Visi Indonesia di Kecamatan Kramat Jati dan Jatinegara dengan konteks perkotaan. Penerapan praktek permodelan ASCA ini ditujukan untuk mengatasi permasalahan kemiskinan dengan menciptakan akses permodalan di kelompok kecil. Jenis penelitian merupakan deskriptif menggunakan data kualitatif dengan didukung data kuantitatif dengan studi kasus sebagai strategi penelitian. Hasil penelitian menunjukkan kemunculan unsur praktek cerdas di hampir seluruh mekanisme simpan pinjam yang dilakukan kelompok-kelompok permodelan ASCA tersebut maupun pada lembaga penyelenggara. Walaupun terjadi kendala pada setiap proses pelaksanaan baik di kelompok maupun lembaga penyelenggara, kelompok terbukti mampu bertahan hingga kini. Penelitian ini menyampaikan bahwa keberhasilan kelompok untuk berlanjut dan berdampak positif dikarenakan adanya unsur-unsur praktek cerdas dalam mengimplementasikan permodelan ASCA.

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ABSTRACT

This research focuses on identifying best practice elements of the practice of ASCA (Accumulating Savings and Credit Association) modelling initiated by Wahana Visi Indonesia in Kramat Jati and Jatinegara district which located in urban area. The practice aim to solve poverty issue by creating an access to savings and loan in small group. This study is descriptive type of research using qualitative approach supported by quantitative data and case study as the strategy. The result shows that the best practice elements are in almost all savings and loan mechanisms in the groups and also implementing organisation as well. Although challenges occur in every step of process in the groups and the implementing organisation, the groups survive and continue running. This research reveals that the groups likely to sustain and show positive impact in implementing ASCA modelling by adding best practice elements.;This research focuses on identifying best practice elements of the practice of ASCA (Accumulating Savings and Credit Association) modelling initiated by Wahana Visi Indonesia in Kramat Jati and Jatinegara district which located in urban area. The practice aim to solve poverty issue by creating an access to savings and loan in small group. This study is descriptive type of research using qualitative approach supported by quantitative data and case study as the strategy. The result shows that the best practice elements are in almost all savings and loan mechanisms in the groups and also implementing organisation as well. Although challenges occur in every step of process in the groups and the implementing organisation, the groups survive and continue running. This research reveals that the groups likely to sustain and show positive impact in implementing ASCA modelling by adding best practice elements., This research focuses on identifying best practice elements of

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