



Intisari

**STRATEGI PENGEMBANGAN KOPERASI UNIT DESA
DI KABUPATEN CILACAP**

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Penelitian ini bertujuan untuk mengetahui strategi pengembangan Koperasi Unit Desa di Kabupaten Cilacap melalui pendekatan finansial usaha dan analisis SWOT. Data yang digunakan dalam analisis merupakan data primer dan sekunder. Pengambilan data primer dilakukan dengan cara wawancara terhadap responden sebanyak 40 orang dengan metode purposive sampling. Data sekunder diperoleh melalui laporan RAT KUD dari tahun 2013-2014. Metode analisis yang digunakan adalah analisis rasio keuangan dan analisis SWOT. Analisis rasio seperti rasio likuiditas, solvabilitas, dan profitabilitas digunakan untuk mengetahui kinerja keuangan. Analisis SWOT digunakan untuk mengetahui penggunaan kekuatan dan peluang untuk mengatasi kelemahan dan ancaman. Berdasarkan analisis finansial menunjukkan bahwa rasio likuiditas baik, sedangkan rasio solvabilitas dan profitabilitas buruk. Hasil penelitian menunjukkan posisi KUD di Kabupaten Cilacap berada pada kuadran III. Strategi yang cocok untuk pengembangan KUD di Kabupaten Cilacap adalah strategi *WO (Weaknesses-Opportunities)*.

Kata kunci : Koperasi Unit Desa, Kinerja Keuangan, Strategi Pengembangan



Abstract

*DEVELOPMENT STRATEGY OF RURAL UNIT COOPERATIVE
IN CILACAP DISTRICT*

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Objective of this research was to determine the development strategy of Rural Unit Cooperative using financial approach and SWOT analysis. The primary data was collected through interviews using a questionnaires on the 40 respondents with purposive sampling method. The secondary data was obtained through Rural Unit Cooperative's annual report from 2013 until 2014. Data analysis using financial ratio analysis and SWOT analysis. Financial ratio analysis likes Liquidity, Solvability, and Profitability was used to determine financial performance of Rural Unit Cooperative in Cilacap District. SWOT analysis was used to determine the value of strength and opportunity to solve the weakness and threats of Rural Unit Cooperative in Cilacap District. Based on financial analysis, liquidity ratio was good, but solvability and profitability ratios was bad. The results showed that position of Rural Unit Cooperative in Cilacap District in quadrant III. The strategy which is appropriate for Rural Unit Cooperatives development in Cilacap District is WO (Weaknesses-Opportunities) strategy.

Keyword : Rural Unit Cooperative, Financial Performance, Development Strategy