

## Intisari

Penelitian ini bertujuan untuk: (1) mengetahui kinerja keuangan KUD Musuk, (2) mengetahui perbandingan pendapatan usahaternak peternak sapi perah anggota KUD Musuk dengan non-anggota KUD Musuk, (3) mengetahui kontribusi pendapatan usahaternak sapi perah terhadap pendapatan total keluarga, dan (4) mengetahui tingkat kemiskinan dan kesejahteraan peternak sapi perah di Kecamatan Musuk. Metode dasar penelitian ini adalah metode survei. Data yang digunakan adalah data primer dan data sekunder. Data primer diperoleh melalui hasil wawancara, sementara data sekunder diperoleh melalui laporan RAT KUD Musuk dari tahun 2014 hingga tahun 2015. Pengambilan sampel KUD menggunakan metode *purposive sampling*, sementara pengambilan sampel responden peternak sapi perah menggunakan metode *stratified random sampling* berdasarkan keanggotaan KUD sebanyak 30 sampel peternak anggota KUD Musuk dan 30 sampel peternak non-anggota KUD Musuk. Metode analisis yang digunakan adalah analisis rasio keuangan untuk mengetahui kinerja keuangan KUD Musuk, *Independent sample t-test* untuk mengetahui perbandingan pendapatan peternak sapi perah anggota KUD Musuk dengan non-anggota KUD Musuk, uji proporsi untuk mengetahui kontribusi pendapatan usahaternak sapi perah terhadap pendapatan total keluarga, dan analisis tingkat kemiskinan dan kesejahteraan keluarga peternak sapi perah di Kecamatan Musuk. Hasil penelitian menunjukkan bahwa kinerja keuangan KUD Musuk terutama likuiditas, solvabilitas dan rentabilitasnya tidak baik. Pendapatan usahaternak peternak sapi perah anggota KUD Musuk lebih tinggi dibandingkan dengan peternak sapi perah non-anggota KUD Musuk. Pendapatan usahaternak sapi perah berkontribusi 51,56 persen terhadap pendapatan total keluarga. Keluarga peternak sapi perah di Kecamatan Musuk sebagian besar tergolong tidak miskin dan sudah sejahtera.

Kata kunci: Kinerja keuangan, KUD Musuk, pendapatan, kontribusi, kesejahteraan dan kemiskinan

### *Abstract*

*This research aims at: (1) analysing the financial performance of KUD Musuk, (2) studying the comparison between the income of dairy cattles members of KUD Musuk and that of non-members of KUD Musuk, (3) determining the contribution of dairy cattles income to family total income and (4) understanding the level of poverty and welfare of dairy cattles in Musuk sub-district. The basic method of this research is a survey method. The data used are primary and secondary data. The primary data was obtained through interviews, while secondary data was obtained through KUD's annual report from 2014 to 2015. The samples of KUD and dairy cattle members were selected by using purposive and stratification sampling methods, respectively. Based on their membership on KUD Musuk, 30 members and 30 non-members were opted as research samples. Analysis methods used in this research were financial ratio analysis to analysing the financial performance of KUD Musuk, Independent sample t-test to compare the income of dairy cattles of KUD Musuk members with that of the non-members of KUD Musuk, proportion test to determining the contribution of dairy cattles income to family total income, and analysis of the level of family welfare and poverty of dairy cattles in Musuk sub-district. The results showed that KUD Musuk did not show good financial performance. Income of dairy cattlesmembers of KUD Musuk higher than the dairy cattles non-members of KUD Musuk (KUD Musuk members had higher income than non-members). In addition, thirty percent of family income was earned from dairy cattles. In short, most of family dairy cattles in Musuk sub-district are classified as not poor and already prosperous.*

*Keywords : financial performance, KUD Musuk, income, contribution, welfare, poverty*