

Research.

ANALYSIS THE EFFECTIVENESS OF WOMEN EMPOWERMENT THROUGH A NATIONAL PROGRAM OF COMMUNITY EMPOWERMENT (PNPM) VILLAGE SINARSARI, DRAMAGA - BOGOR

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Abstract. *The development of micro business mother household in Sinarsari village districts Dramaga Bogor districts is part village economic potential due it was a significant change, saw income housewives fueled the family income, then should to have competent involved in coaching. Based on two different test mean in pairs, the results of the analysis showed that they have had different the average income and profit has increased after there are PNPM program Mandiri Perdesaan through. Thus the increase in earnings from the effort is mean the empowerment of women had been operating effectively, hence then it is suggested that continue to be increased again guidance and the granting of loans revolving funds to housewives and for those who have no sector needed to have the information on the program, but within consideration of the community capacity concerned.*

Keywords: *Effectiveness, empowerment of women, PNPM Mandiri.*

INTRODUCTION

Many problems faced by country, causing arrested growth and Indonesia economic development own, poverty problems quite complex need to support from all parties together integrated, but the handling during this tends to partial and unsustainable. So the government role, an institution of higher education, the business world and the general in society which can be important source of empowerment and the root of the problem solving poverty slowly can resolve family welfare. It took the changes are systematic and thorough in an effort to (PNPM, 2010) as mandated in national development, an effort to empower residents can be seen from three sides: first, creating an atmosphere or climate that allows the developing world. Both increased capacity community in developing through various fund, training, infrastructure development and micro business, small and medium enterprises (MSMES) have a very strategic role in support national economy. Biro Pusat Statistik (BPS) data 2005 showed that performance UMKM of the last year of increased. Micro business believed to be business the majority done women, especially for the services sector trade and food processing. BPS 2006, noted of 46 % and the whole business players small-micro 2007 the government introduced the national community empowerment (PNPM) that purpose to reduce poverty and raise local governance through the provision of resources investment to support the proposal productive developed by the community, with using a process participatory planning that emphasizes community empowerment. This program developed based on two a community development program before, namely districts development program (KDP) and prevention project urban poverty (P2KP), that facilitates supervision planning the community and decision-making against funds a grant block grant allocated for funding needs their priorities. From 2007- 2009, PNPM, extending their scope to all districts rural and urban areas in Indonesia. One of the programs PNPM Mandiri Perdesaan namely the program loans a women that are common to call savings and loan women (SPP). Savings and loan women (SPP) is the the provision of capital to women in the form of the savings and loan, for those who have businesses micro scale. SPP activities aims to develop business potential micro in rural areas especially for women. Through PNPM Mandiri Perdesaan it is expected that communities village Sinarsari can

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solve stage empowerment namely the achievement of the independence and sustainability, after learning stage program is done by districts development (PPK).

THEORY OF REVIEW

According to him Sartono in 2001 financial management is the management of the good pertaining to the allocation of funds in various forms investments in a effective or business the fundraising to finance the investments or spending efficiently . Kindervatter in Zakiyah stressed the concept of empowerment as the process of giving strength in the form of education aimed at to grow awareness and sensitivity to social development, economic and political so that in the end they are able to reform and improve benefice in the community. So women empowerment is a the allocation of back power by changes a social structure. The position of women could improve only when women can independent and can control over decisions pertaining to his life .

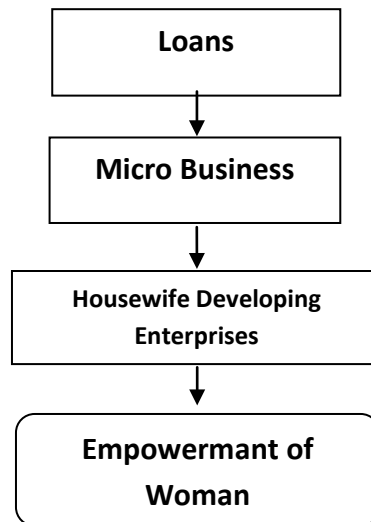
Understanding need to be small basically based on bill the republic of Indonesia no. 9 1995 about small businesses that is economic activities the people who small-scale and meet the criteria net assets or result annual sales and ownership as regulated in this law. In the article small businesses covering also businesses small informal and small business traditional. Understanding small businesses informal is small businesses that has not been registered, has not been registered and not yet a legal body, among others share farmers, home industry, street vendors mobile, street vendors and scavengers. Small businesses traditional is a who uses a tool production simple that has been used in hereditary relating to the art and culture owned and support some the huge.

The financing of the national community empowerment program (PNPM) rural areas for micro and small enterprises given to traders and small entrepreneurs or household local, which besides income loans also participate in the activities of savings and loan. Said effective derived from english namely effective which means succeeding or something done successfully with good. An organization overall in relation to achieve effectiveness is the purpose of the organization .If each individual behave or work effective in achieving its goal, hence the group where he became members also effective in achieving its objectives, this organization also effective purpose Rifai reach, (2012). While according to Sigit (2003) is a measure of the effectiveness of the extent to which objective (organization) could be achieved .

RESEARCH PARADIGM

In life, humans have the needs and demands fundamental must be fulfilled, needs will begin of the need for physical and spiritual, to be able to fulfill the need people do some effort, one of them by working hard. Worked hard to develop business is not enough to manage. Besides hard work, capital is very important in of doing business, PNPM self-financing through savings and loan women to the mother households, so that empowerment a woman walking effectively, systematically can be described as follows:

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Picture 1 Research Paradigm

In this research hypothesis advanced by is the difference between the level of the development of business housewives obtained prior assistance from programs with the level of development of business housewives after assistance through the savings and loan (SPP) of PNPM-MP has been effective.

RESEARCH METHOD

Types of data on in this research was primary and secondary data. Primary data is the data gathered from source first, in this case the data were drawn through questionnaires for women who received a loan from PNPM Mandiri Perdesaan (PNPM-MP) in the village Sinarsari. Secondary data is the data on obtained indirectly, that is taken from literatures which has to do with the problems study. For example in the reference, articles, and site on the internet. To research this is population are the mother households in the Sinarsari those that have businesses who get the assistance loans from PNPM-MP as many as 182 a person who acquires help. A method of the determination of sample in this research using formulas Slovin samples from 125. Sample techniques used is random sampling or random sample. In this research for data collection used is from the interviews and questionnaire with first in test.

Validity test

According to Sugiyono (2004:137) validity used to understand the extent of precision and conscientiousness an instrument measurements in perform the measuring instrument. That data can relevant / consistent with the objectives of safety such measurement.

$$r = \frac{n\sum XY - (\sum X)(\sum Y)}{\sqrt{\{n\sum X^2 - (\sum X)^2\}\{n\sum Y^2 - (\sum Y)^2\}}}$$

Where:

- r = coefficient correlation
- n = responden amount
- x = Score item question
- y = Score total question

Realibility test

According to Supranto (2009:112), the Realibility used to know the level realibility data produced by instruments, it means show stability result of measuring if the device used in different groups. Reliability testing used in research is using alpha Cronbach technique:

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$$r = \left[\frac{k}{(k-1)} \right] \left[1 - \frac{\sum \sigma^2 b}{\sigma^2 t} \right]$$

Where :

- r = Reliability instruments
- k = The number of questions
- $\sigma^2 t$ = Wide total
- $\sum \sigma^2$ = A wide number of grains

Test different two mean for a sample of in pairs.

Test different two mean used to test sample with the same subject but suffered different treatment. In this case level of income the citizens households before assistance loans and the income of the after obtaining lending aid. Test different two mean sample in pairs can formulated as follows:

$$t = \frac{\bar{D}}{S_D / \sqrt{n}}$$

(Wiratna Sujarweni, 2014)

Where :

- T : T value calculation results will be compared with t (table)
- \bar{D} : Mean average of differences in each pair of values
- S_D : the standard deviation of the differences in each pair of values
- n : The number of pairs of values

RESULTS AND DISCUSSION

In this chapter researchers conducted the analysis of the data which have been collected to solve problems that have been formulated process begins data analysis of data collection, next validated to measure the reliability of data and validity use of a measuring instrument used, Sugiyono (2004:137). The result of validity of the test can be seen in table follows:

Table 1. Case Processing Summary

	N	%
Valid	125	100,0
Cases Excluded ^a	0	,0
Total	125	100,0

Source: Primary data examined

Table 2. Validity of Test Results

Questions	R arithmetic	R table	Information
income Before	0,764	0,175	Valid
After income	0,787	0,175	Valid
Gains	0,474	0,175	Valid
After profits	0,395	0,175	Valid
Types of Goods Before	0,096	0,175	Invalid
Types of Goods After	0,038	0,175	Invalid

Source: Primary data examined

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Based on table above, by using the number of respondents 125 this value r table be in accordance with table r product moment pearson with df (degree of freedom = n to 2, so df = 125-2 = 123, so r table = 0,175. Evidence questions said valid if value r count & gt; r table. Analysis output can be seen as follows :

Table 3. Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
income Before	339216,26	38200952678,627	,764	,456
income After	249176,26	23351216650,886	,787	,463
Gains Before	416528,26	61756828307,918	,474	,631
Gains After	375256,26	53868438512,821	,395	,628
Number Type Merchandise Before	460053,42	72530341257,843	,096	,697
Number Type Merchandise After	460050,83	72530389282,754	,038	,697

Based on processing the value on can be seen a correlation coefficient or r count questions larger than r table. But there are two questions which score r value smaller than r table therefore two this question invalid is a goods before and not included in the next processing (disposed)

Reliability test

Reliability test is a test to determine whether the questionnaire research which will be used to collect the data it 's reliable or not .If the value of the alpa & gt; 0.60 it 's reliable hence question. Reliability test can be seen in the value of Cronbach's alpha follows:

Tabel 4. Realibility test

Cronbach's Alpha	N of Items
,669	6

Source: Primary data examined

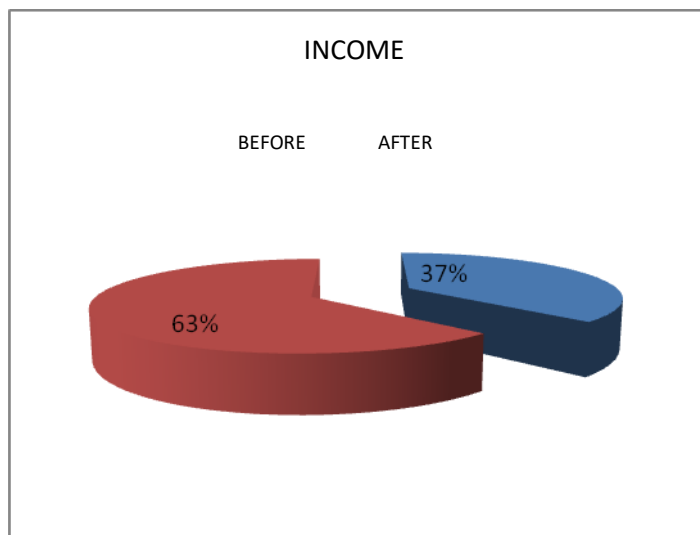
From table above can be seen value Cronbach's alpha is 0,669 & gt; 0.60. The results of reliability test shows that the questionnaires used reliabel .

Test different two sample in pairs

To test hypotheses suspected the difference between income levels and advantage merchandise before with after to borrow money from PNPM rural independent so used the method of analysis test different two sample in pairs or paired sample t test. By comparing income housewives micro business and the profits of sale housewives before with after get a loan. The results of data processing about average operating income housewives before and after receive assistance loans from PNPM rural independent, can be seen as follows:

Income

Income in this research meant were gross income received by borrowers from the business before reduced return installments.



Picture 1. Income

Seen from a chart above that there is an increase of income before and after get lending aid of PNPM-MP. The average income before get a loan worth Rp 122.040 (37 %) and experienced an income increase after get a loan worth Rp 205.840 (63 %) as for the result of statistical analysis of income can be seen as follows :

Table 5. Paired Samples Statistics Income

	Mean	N	Std. Deviation	Std. Error Mean
Pair 1 Before	122040,0000	125	89802,86654	8032,21257
Pair 1 After	205840,0000	125	131907,12764	11798,13216

Source : Primary Data Examined

On the first part this provides a description of a pair of variable analyzed, which includes average (mean) income before getting a loan and Rp 122.040 income after getting a loan on average with Rp 205.840 standard deviations get assistance before Rp 89.802 and after getting assistance Rp 131.907 loans.

Table 6. Paired Samples Correlations Income

	N	Correlation	Sig.
Pair 1 Befeoere & after	125	,811	,000

Source: Primary data examined

Passage to two of these see if there was a correlation between rata-rata income before and after getting a loan. The results correlation between the second set, which produces the 0,811 with the probability (sig) 0,000 & it; (0,05). This imposed that correlation between before getting loans and after getting a loan deals significantly, because the value of the probability & it; 0,05

Table 7. Paired Samples Test Income

	Paired Differences					t	Df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Before-After	-83800,0000	79012,04481	7067,05213	-97787,67576	-69812,32424	11,858	124	,000

Source: Primary data examined

Hyphotesis :

H_o = Both the average population is the same (average revenue before and after getting a loan are the same or not significantly different).

H_a = Both the average population is not the same (average revenue before and after getting a loan is not the same or significantly different).

level of Significance (α) = 5% (0,05)

Critical areas = n-1= 125-1=124

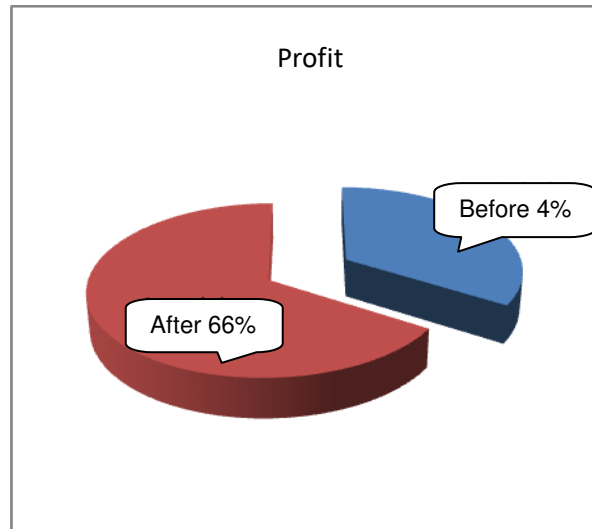
Based on a comparison between t count to t table if t count > t table (5 %, n-1), so H_o rejected, if t count < t table (5 %, n-1), so H_o accepted, t count output is 11,858 obtained from the calculation of using formulas:

$$t = \frac{d}{s/\sqrt{n}} = \frac{83800}{79012,04/\sqrt{125}} = 11.857,93$$

While t the table sought in table t: the levels significance was 5 % or, degree of freedom is n-1 or 125-1 = 124, and t table = 1,97928 rounded 1,980, look value t count (11,858) & gt; t table (1,980) and value sig = 0,000 & lt; 0,05, so H_o rejected. Because t count located in the area H_o been denied, it can be conclude that income before get a loan with after get a loan are not equal or markedly dissimilar, which means that loans given succeeding by significant.

Profit

An advantage in this research is income that has already been reduced charge or net income. The result of research and data processing can be seen in diagram in the following:



Picture 2. Profit

From the data that is already managed showed that there was a rise in profit on means to housewives before get a loan worth Rp 43.528 (34 %) and after gain favor loans from PNPM Mandiri Perdesaan as much as Rp 84.800 (66 %). As for the result of statistical analysis advantage as follows:

Table 8. Paired Samples Statistics

		Mean	N	Std. Deviation	Std. Error Mean
Pair 1	Before	43528,0000	125	39195,45234	3505,74783
	After	84800,0000	125	72832,66283	6514,35140

Source: Primary data examined

On the this advantage provides a description of a pair variables analyzed, which includes the average (mean) profits before get a loan Rp 43.528 with standard deviations Rp 39.195 and profit after get average loan Rp 84.800 with standard deviations Rp 72.832

Table 9. Paired Samples Correlations

	N	Correlation	Sig.
Pair 1 Before & After	125	,334	,000

This section the results correlation between both variables, that produces 0,334 with the value of probability (Sig) 0,000. This imposed that the correlation between before get a loan and after get a loan relate in real, because the value of the probability & It; 0.05.

Table 10. : Paired sample test

	Paired Differences					t	df	Sig. (2-tailed)
	Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
				Lower	Upper			
Pair 1 Before - After	41272,0000	70225,60143	6281,16874	53704,19240	28839,80760	6,571	124	,000

Source: Primary data examined

Hypotesis :

H₀ = Both the average population is the same (average revenue before and after getting a loan are the same or not significantly different).

H_a = Both the average population is not the same (average revenue before and after getting a loan is not the same or significantly different).

- level of Significance (α) = 5% (0,05)
- Critical area = n-1= 125-1=124
- Based on the comparison between t arithmetic with t table

If T arithmetic > T table (5%, n-1), then H₀ is rejected

If T arithmetic < T table (5%, n-1), then H₀ is accepted

Unknown 6.571 t output is obtained from the calculation using the formula:

$$t = \frac{\bar{d}}{s/\sqrt{n}} = \frac{41272}{70225,6/\sqrt{125}} = 6,5705$$

While t table of data requested in the table t:

The significance level (α) is 5% or

Degrees of freedom are n-1 or 125-1 = 124.

And t table = 1.97928 rounded off 1,980

Looks count value T (6.571) > T table (1.980) and sig = 0.000 < 0.05, so H₀ rejected.

Decision

Because of t located count in the area, then we can conclude that profit before getting a loan after getting the loan are not alike or markedly dissimilar, which means that loans provided succeeding by significant .

The cause of the entrepreneurial women still be people minority is obstacles faced by entrepreneurial women in start or runs an establishment. The world bank (2011) mentioned that hamper all countries, woman more likely to involved in the productivity is low than man. A result of the differences in work women and men cause gap income in all forms of economic activities. Indonesia is one of countries in asia that has the potential to develop entrepreneurial woman .

The problem faced by micro business is largely the performance of the work that not experienced any progress .It was because the age, education, types of businesses member a significant contribution to the characteristics of micro business. This is further strengthened by understanding characteristic as suggested by Siregar and Pasaribu (2000) has said there were three different approaches to that is worn for any identifying characteristic, namely georafis approach, sosiografis, and psikografis. This research adopting both sosiografis, namely way recognize the target with see background of a person as age, sexes, education, income and so on.

Based on the results from the research in characteristics of respondents in 2010-14 in Sinarsari village showed that more housewives who get the assistance loans was 31-40 years (40

%). And educated up to primary school as many as 79 people (63,20 %). And in characteristics of respondents the type of economic activity the most spent was selling food by 74,40 %.

Discussion

After seen from the analysis the two pairs different mean that the difference of income and advantage before and after getting the loan in the village of rural Sinarsari PNPM Mandiri Perdesaan in Dramaga Bogor districts. Average income housewives for small businesses in the village Sinarsari before getting the loan Rp 122.040 have increased Rp 205.840. And to advantage housewives for small businesses increased Average Rp 72.832 before get a loan worth Rp 43.528. And see earnings and profit housewives need micro in the village Sinarsari this after getting the loan increased.

The analysis is reinforced empirical studies Sinta Oktavia (2011) analysis the management of women savings and loan (SPP) national community empowerment Program Mandiri Perdesaan (PNPM-MP); Sarif Hidayat (2013) the socioeconomic impact of national community empowerment Program Mandiri Perdesaan (PNPM-MP) against the community (case study 'dlingo' village, in 'dlingo', Bantul district, Yogyakarta).

Research Yan Hendrey Kusmeiran with a title research effectiveness and the impact of the program SPP against revenue and working hours members of the group SPP in districts Sukawati Gianyar. The result of this research shown that the effective implementation of SPP program in district Sukawati are effective, with the 77,80 %. SPP program is also have any significant impact on the increase in income and torrent of working hours households members of SPP; and Riki Tri Kurniawanto (2014) the influence of capital loans savings and loan a women s group PNPM program Mandiri rural areas as well as entrepreneurial attitude to the development of business and the impact of an increase in the income of the districts Ambal kabupaten Kebumen.

Thus it proves that under PNPM Mandiri rural is giving amendments to the development of independence for small businesses housewives in rural areas, especially housewives in the village Sinarsari. But there is still a number of problems socialization program is considering background people in the village 63,20 % low education (primary school). Because the people are (housewives) still in the productive 82,40 % was 20 40 years and is still possible of program, hence to improve and effectiveness PNPM suggested to increase of lending fund to a housewife has a business, therefore here duty the implementation team (TPK) providing facilities to prospective recipients to get help the loan. Thus the goals of PNPM independent in the increasing of welfare and job opportunities the poor in rural areas by pushing independence in decision-making and management builders specially, the purpose of the program speed up the process meeting the needs of funding business or social a chance women increase household economic through funding business opportunities and encouraging the strengthening of institutional savings and loan by women.

Conclusion

1. There are the development of on micro business housewives in village Sinarsari district Dramaga Bogor districts. With look at the level of income housewives who get the assistance of PNPM-MP the average income and rising profits than before get help .
2. Based on the different two mean in pairs, the results of the analysis showed differences in the average income and profit has increased had PNPM program Mandiri Perdesaan. About the rise could mean that the program has been effective.

Suggestion

PNPM Mandiri Perdesaan have with assistance walk and member help with effective and give the impact on the development of business home (micro business), for that it is suggested that continue to be improved again lending revolving funds to the mother of of households that have business and socialize about the program to the community village concerned for those who have not use the program, but still consider capacity concerned community.

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