



ISSN 2621-458X

**ANALYSIS OF THE EFFECTIVENESS OF THE DISTRICT SAVINGS AND
LOANS ECONOMIC ENTERPRISES PROGRAM IN IMPROVING
COMMUNITY WELFARE IN BONTO-BONTO DISTRICT, MA'RANG
DISTRICT, PANGKEP DISTRICT**

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ABSTRACT

This research aims to determine the effectiveness of the savings and loans subdistrict economic business program in improving the welfare of the community in Bonto-Bonto Subdistrict, Ma'rang District, Pangkep Regency, and to determine the factors that influence the effectiveness of the savings and loans subdistrict economic business program in improving the welfare of the community in Bonto Subdistrict. -Bonto, Ma'rang District, Pangkep Regency.. This type of research uses descriptive qualitative research type, the type of data used is qualitative data, data sources include primary data and secondary data, and data collection techniques consist of interviews, observation and documentation, and techniques Data analysis includes data reduction, data presentation and drawing conclusions. The results of the research conducted show that all indicators show that the effectiveness of the savings and loans subdistrict economic business program in improving the welfare of the people in Bonto-Bonto Subdistrict is good and effective, and the factors that influence the effectiveness savings and loan business programs in improving community welfare positively influence the effectiveness of savings and loan economic business programs in improving community welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency.

Keywords: Effectiveness, Program, Welfare, Community



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A. INTRODUCTION

The economic crisis that hit Indonesia has caused various problems in people's lives, such as layoffs, layoffs, increasing unemployment and decreasing public consumption. In order to continue to be able to meet the needs of many people who work in micro businesses, they need to fulfill their needs by opening small businesses (such as daily shops, making handicrafts from recycled waste, various processed foods, sewing clothes, etc.).

In micro businesses like this, people usually use social funds from family, neighbors, pensioner loans, and some even borrow from banks at high interest.

Funding difficulties are a problem faced by most people in developing community businesses. People's cries are often heard because not everyone can easily get a loan, especially for those who are classified as poor, lenders do not believe they can repay the loan. The Indonesian nation has abundant natural resource capital and a large population, which allows the economy to enter a country with good growth.

The current global economic crisis tells us that countries that do not have natural resources and rely on industry and international trade that rely on their own economies will likely have difficulty facing the crisis that has occurred. Therefore, with the gift of abundant natural resources, our people's economy must be able to thrive and be firmly rooted in the country. We must not sell our rich tropical resources, we must cultivate them to gain added value and create employment opportunities.

There, microeconomic businesses have a great opportunity to utilize small/family industries and craft products to increase their competitiveness. A touch of technology and packaging with unique cultural elements will increase the competitiveness of our exports.

The Savings and Loans Village Economic Business Program is one of these plans, which plays a role in helping the community develop businesses to increase income and reduce poverty. According to Michael P. Todaro and Stephen C. Smith (2010: 326), microfinance institutions are providers of credit, savings institutions and other basic financial services targeted at poverty and economies that are usually unable to obtain financing or are targets for lending. Vulnerable Groups. Institution. These financials specialize in these financial services in their own way and terms.

On the same occasion, Robinson emphasized in Lincoln Arsyad (2014: 24) that the term microfinance refers to small-scale financial services, especially credit and savings provided by business people. , Recycle, repair or sell goods providing commission wages and services. These services are obtained by leasing small amounts of land, vehicles, animals or machinery and other groups and individuals at the regional developing country (NSB) level. in rural areas and urban areas.

This is strengthened by the commitment to eradicate poverty and accelerate the resolution of poverty problems, as follows: Presidential Decree Number 124 of 2001 concerning the Establishment of a Poverty Alleviation Committee and strengthened by Presidential Decree Number 8 of 2002 and the existence of Law No. 1 of 2013 concerning Microfinance Institutions.

The aim of the UEK-SP plan is to have members and communities who have productive economic businesses. Productive economic enterprises include all commercial activities of individuals and groups, and are steps taken by society itself to improve living standards through trade, agriculture, plantations, animal husbandry, fisheries and service industries.

Communities can develop their business activities through individual business activities or in the form of small groups. Both business actors have the same opportunity to get a loan from the UEK-SP Working Capital Fund with the assistance of the Village.

Bonto-Bonto Subdistrict is one of the subdistricts selected to run the Village Empowerment Program (PPD) which is carried out in the form of providing Village/Kelurahan Business Funds (DUD/K), namely through the Subdistrict Economic Enterprise-Savings and Loans (UEK-SP). To become a beneficiary of UEK-SP funds, Bonto-Bonto Village, Ma'rang District, Pangkep Regency, through deliberations at the sub-district level, the main requirements are to determine that the people of Bonto-Bonto Village have been domiciled for at least 5 years in Bonto-Bonto Village.

Based on the data and symptoms above, and considering the importance of the Savings and Loans Village Economic Business program which can reduce unemployment, poverty and help people who lack capital so they can increase their income through productive businesses.

B. RESEARCH METHODS

To find and describe the actual situation by looking at the problems and research objectives mentioned above, the research method used in this research leads to the use of qualitative description methods.

The method used is a descriptive method, which can be interpreted as a problem solving process, and research can be carried out by describing the current state of the subject and object of research based on emerging facts or the status quo. Descriptive research is non-hypothetical research, so the research framework does not require a hypothesis (Arikunto, 2010). Descriptive research method is a method used to obtain an accurate picture of the research object as a whole.

The application of descriptive research methods is not limited to collecting and editing data, but also includes analysis and interpretation of the meaning of the data, apart from that everything collected can be the key to the research content (Moleong, 2011). In Sugiyono (2011) the descriptive research method aims to obtain and convey facts clearly and accurately. Descriptive research should be complete, without too much unnecessary detail to explain what is or is not important. This research did not prioritize population size or sampling, even though the population and sampling were very limited. If the data collected is in-depth and can explain the phenomenon under study, then there is no need to look for other samples.

Here, what is emphasized is the issue of the depth (quality) of data, not the amount (quantity) of data. This is in accordance with the research objective which is to determine the effectiveness of the Economic Village Savings and Loans (UEK-SP) program in improving community welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency.

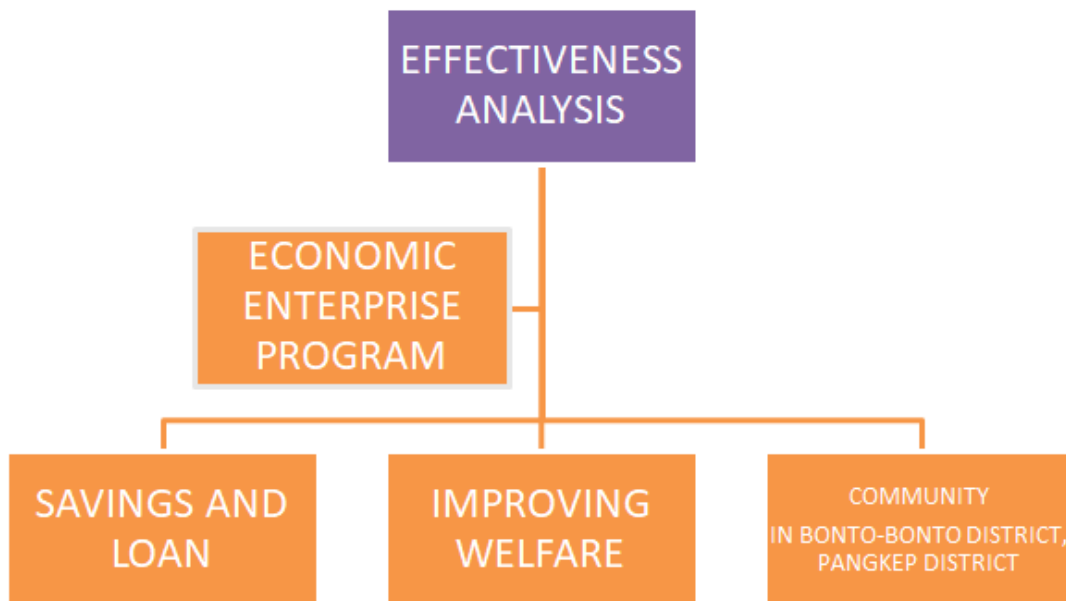


FIGURE 1. CONCEPTUAL FRAMEWORK

C. RESEARCH RESULTS AND DISCUSSION

a. Research result

This research aims to determine the effectiveness of the savings and loans subdistrict economic business program in improving community welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency.

To determine the effectiveness of the savings and loans subdistrict economic business program in improving community welfare in Bonto-Bonto Subdistrict, Ma'rang District, Pangkep Regency, several research indicators were used in the research, namely:

1. Program socialization,
2. Recycling of Business Capital Funds,
3. Development of UEK-SP funds
4. Rate of return of UEK-SP funds, and 5. UEK-SP funds are right on target.

Apart from that, this research also aims to determine the factors that influence the effectiveness of the savings and loan subdistrict economic business program in improving community welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency, research indicators are used, namely:

1. Human Resources,
2. Facilities and infrastructure, and

3. Education level.

After conducting research using several data collection techniques, especially in the use of interview guides, some of the required data and information were obtained.

The data and information referred to are those that will show the research objectives and influencing factors. Based on the above,

So the following will explain the results of the research which are arranged according to the research indicators, namely as follows:

1. Analysis of the Effectiveness of the Savings and Loans Village Economic Business Program (UEK-SP) in Improving Community Welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency.

a. Program Socialization

Socialization is a lifelong learning process, in this process individuals learn social and cultural customs, including lifestyle, values and social norms that exist in society, in order to be accepted and actively participate in it.

In a narrow sense, socialization is the process of introducing a person to a system and how that person determines his or her reactions and reactions. Socialization is influenced by the social, economic and cultural environment in which individuals live, but also depends on the interaction of their experiences and personalities.

For individuals, socialization can be used as a guide for learning, understanding and adapting to their environment, including the values, norms and social structure of society in that environment.

For the community, socialization is a means that can be used to preserve, disseminate and pass on the values, norms and beliefs that exist in society. To find out the informants' opinions regarding the indicators of the Socialization Program, it can be seen from the results of the author's interview with the Head of the Village, Mr. Rahmat, S .Sos., MM said that:

"We have carried out outreach on the savings and loans subdistrict economic business program or UEK-SP so that the public knows about the existence of this program so that they can improve their business" (Interview dated 07 December 2021)

Regarding the same topic, the author also received responses from conducting an interview with the sub-district secretary, Mr. Sheikh Hamsah, SE who responded:

"Of course, with the presence of this program, it must be socialized to the community and the existence of this program is where socialization is carried out in stages, in the initial stage it is an introduction, then in the next stage the community is given guidance on using the UEK-SP program" (Interview dated 07 December 2021).

The author also received responses from conducting interviews with LPM Kel. Bonto-Bonto Mr Amirullah, S.Pd gave his response

"We certainly carry out outreach regarding the existence of UEK-SP so that people know what the savings and loan economic business is and the purpose of holding this program" (Interview on December 21 2021).

b. Revolving Business Capital Funds

According to business capital in the "Big Indonesian Dictionary" (Listyawan Ardi Nugraha, 2011: 9), "Initial capital is the currency used for transactions, issuing principal (parent) currency, etc.; can be used to generate wealth (money), Merchandise, etc.).

Mobilizing venture capital funds is the main activity in implementing the UEK-SP plan. The level of funding distribution will also determine the level of success in implementing the plan. To find out the informant's opinion regarding indicators for the circulation of business capital funds, you can see the results of the author's interview with the Head of Bonto-Bonto Subdistrict, Mr. Rahmat, S.Sos., MM, who said that:

"The circulation of funds distributed to the people of Bonto-Bonto Subdistrict has been quite smooth depending on the community" (Interview on 07 December 2021)

Regarding the same topic, the author also received responses from conducting interviews with the Marratuttahira community, giving the response that:

"In my opinion, the circulation of business funds in the UEK-SP program has gone well and smoothly. I can feel the benefits in making provide business capital "(Interview on December 15 2021)

c. Development of UEK-SP funds

The success of the UEK-SP plan depends on the level of funding development, and is supported by the following aspects: Are UEK-SP funds actually absorbed for the benefit of commercial, so that community businesses can develop and improve the standard of living of the community. These beneficiaries are based on UEK-SP's own goal of empowering the community through these funds, namely reducing poverty and community welfare.

To find out the informant's opinion regarding the development indicators of UEK-SP funds, you can see the results of the author's interview with the sub-district secretary, Mr. Syekh Hamsah, SE, who is of the opinion that:

"The development of savings and loan business funds in Bonto-Bonto Subdistrict is really needed for the development of the business so that it can help streamline the business" (Interview on 07 December 2021)

Regarding the same topic, the author also received a response from conducting an interview with LPM Bonto-Bonto Village, Mr. Amirullah responded:

"The level of development of UEK-SP funds can be said to be in a good category that is really being absorbed for business purposes" (Interview on December 21 2021)

d. UEK-SP Refund Rate

The level of success of the UEK-SP program is determined by the rate of return of funds, meaning that the funds allocated are revolving funds which should be able to be utilized by all Kelurahan communities who have businesses.

To find out the informant's opinion regarding the UEK-SP refund rate indicator, you can see the results of the author's interview with the Bonto-Bonto Village Secretary, who believes that:

"The UEK-SP program is not free aid, but aid that must be returned so that it can be distributed back to people in need because the success of this program is determined by the rate of return of funds" (Interview on 07 December 2021)

Regarding the same topic, the author also received responses from conducting interviews with the community. Mrs. Haerani responded:

"Yes, we as a community of course have to obey the rules for using UEK-SP funds by returning funds in a timely manner so that they can be used by other members who need them" (Interview on December 24 2021)

e. UEK-SP funds are right on target

The effectiveness or failure of implementing the plan can be seen from the appearance of the plan funds with the correct objectives, and can also be seen from who receives the plan funds.

However, in the field it was found that some of the UEK-SP funding targets were correct, but there were also those that had no targets. The manager provides UEK-SP funds to recipients who are believed to be able to return the loan funds smoothly.

However, we cannot blame management, because according to government requirements, funds must run smoothly.

To find out the informant's opinion regarding the indicator that the UEK-SP Fund is Right on Target, you can see the results of the author's interview with the LPM of Bonto-Bonto Village, Mr. Amirullah, who is of the opinion that:

"The implementation of the UEK-SP program has been quite effective, this can be seen from the output of the UEK-SP which is in accordance with the program objectives, where the level of fund development and fund returns is smooth, so the aim of the UEK-SP itself is to accelerate poverty reduction through Community economic development by providing village/district business funds can be achieved well. "(Interview on December 21, 2021)

Regarding the same topic, the author also received responses from conducting interviews with the community. Mrs. Halmiah responded:

"I think it is right on target because this assistance is received by people who really have the right to get business capital from this program so that it can help the community's economy" (Interview on December 30 2021)

2. Factors that influence the analysis of the effectiveness of the savings and loans subdistrict economic business program in improving community welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency.

a. Human Resources

Human resources (HR) are a very important factor and cannot be separated from institutions (institutions and companies). Human resources are also a key determinant of company development. Human resources essentially consist of people who employed in an organization as a promoter, thinker, and planner to achieve organizational goals.

The definition of human resources is divided into two types, namely the micro definition and the macro definition. The micro definition of human resources is individuals who work in a company and are members of the company or organization, usually called employees, laborers, servants, workers, laborers, etc. The macro definition of human resources is the population of a country entering the workforce, people y those who are not yet working or who are already working.

So as a whole, the definition of Human Resources is individuals who work as drivers of an organization, both institutions and companies and function as assets whose abilities must be trained and developed.

To find out the factors that influence the analysis of the effectiveness of the savings and loans subdistrict economic business program in improving community welfare in Bonto-Bonto Subdistrict, Ma'rang District, Pangkep Regency in the aspect of human resources, you can see the results of the author's interview with the head of Bonto-Bonto Subdistrict, Mr. Rahmat , S.Sos.,MM said that:

"It is very influential because human resources are important for us to work professionally, so adequate human resources are needed so that UEK-SP activities run as desired" (Interview 07 December 2021)

In order to get more complete information on the same aspect, the author also interviewed the sub-district secretary, Mr. Sheikh Hamzah, S.E, explaining that:

"Influential because when working you certainly need expertise in every field you work in, including the UEK-SP program, of course you need quality human resources" (Interview on 07 December 2021)

b. Facilities and infrastructure

Facilities and infrastructure are everything that can be used as tools and materials to achieve the aims and objectives of a work process. At the same time, infrastructure can be the main support for achieving work goals.

The function of facilities and infrastructure is of course not exactly the same, but it can be seen from the scope of their respective uses. For example, transportation facilities and infrastructure are different from offices. But there is still the same goal, namely the goal of achieving the expected results according to the plan.

To find out the factors that influence the analysis of the effectiveness of the savings and loan subdistrict economic business program in improving the welfare of the community in Bonto-Bonto Subdistrict, Ma'rang District, Pangkep Regency in terms of facilities and infrastructure, the results of the author's interview with the subdistrict head can be seen. Mr. Rahmat, S.Sos., MM said that:

"It is very influential in relation to the UEK-SP program in Bonto-Bonto Village as the government, of course we are need facilities and infrastructure to support our duties" (Interview 07 December 2021).

In order to get more complete information on the same aspect, the author also interviewed the Village Secretary, Mr. Syekh Hamzah, S.E, explaining that:

"Very influential, because facilities and infrastructure can be used as a basis and benchmark in providing public services, especially regarding the UEK-SP program" (Interview 07 December 2021).

c. Level of education

This level of education is a long-term process, using systematic and organized procedures, the aim of which is to learn theoretical concepts and knowledge for general purposes. Education is also an activity for those who have the abilities, attitudes and styles of behavior to prepare for current and future life.

To find out the factors that influence the analysis of the effectiveness of the savings and loans subdistrict economic business program in improving community welfare in Bonto-Bonto Subdistrict, Ma'rang District, Pangkep Regency in terms of educational level, the results of the author's interview with the subdistrict head Mr. Rahmat, S. Sos can be seen. .,MM said that:

"It is quite influential because the educational level of the UEK-SP program implementers, in this case sub-district staff with a high level of education, can influence the quality of a person's work at work" (Interview on 07 December 2021)

In order to get more complete information on the same aspect, the author also interviewed the LPM of Bonto-Bonto Village, Mr. Amirullah, explaining that:

"It's quite influential in my opinion because the level of education is related to a person's knowledge, the wider the knowledge, the more ideas or new breakthroughs there will be in carrying out their work" (Interview on December 21 2021)

B. Discussion

- After all the research data and interview results have been collected, this section will explain the discussion of the research results which are arranged based on the research indicators used, namely as follows:

Analysis of the Effectiveness of the Savings and Loans Village Economic Business Program in Improving Community Welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency Social activities in this program are very necessary, because they can be circulated and introduced to the public so that people can know the status of

the program, objectives and all aspects of the program. The same applies to the UEK-SP program. Since the socialization was carried out at an early stage, then the plan was introduced, then the establishment of UEK-SP in Pontobento Village was continued, then the whole community could be carried out so that the community was more familiar with the objectives from UEK-SP, so people tend to abuse UEK-SP.

As we know from UEK-SP users in Bonto-Bonto Village, the community also hears information about UEK-SP from word of mouth. They also know that the UEK-SP program is for lending money just like a bank but the difference is that the interest is smaller, but they also know in detail what the real purpose of the UEK-SP program is.

The circulation of these funds can determine whether the program runs well or not. The circulation of UEK-SP funds in Bonto-Bonto Village is quite smooth. This can be seen from the beneficiaries who are only a little in arrears, so that the funds can be rolled back to potential beneficiaries who need these UEK-SP funds.

It can be concluded that the processes included in UEK-SP Bonto-Bonto are very good and effective. Even though the turnover of UEK-SP funds is very smooth, it appears that only a small percentage of people have not paid off their loans on time.

The level of success of the UEK-SP plan not only depends on the rate of return of funds and development of funds, but also on several aspects of support, namely whether UEK-SP funds are actually absorbed by commercial interests so that they are profitable. Community. Regardless of whether the community is authorized by this fund in accordance with UEK-SP's own objectives, namely to reduce poverty and improve community welfare, businesses can develop and improve the standard of living of users.

The effectiveness or failure of implementing the plan can be seen, that is, it can be seen from the plan funds with the correct objectives, and from who receives the plan funds. In the field it was found that although there were still several goals that had not been achieved, the UEK-SP funds were right on target.

The manager provides UEK-SP funds to recipients who are believed to be able to return the loan funds smoothly. However, management cannot be blamed, because according to government requirements, funds must run smoothly.

According to the provisions, the target of the UEK-SP program is poor people, but not all poor people have KPR in accordance with the terms of borrowing UEK-SP funds. Therefore, managers must be careful in providing loan funds, because they are

worried about this. funds if they Under the circumstances, the free loan will not be returned, so the risk of delinquency will be higher. Therefore, it can also be said that this program is inconsistent, so that even though the program aims to reduce poverty and improve the welfare of the poor, poor people without collateral cannot obtain program permits.

- Factors influencing the analysis of the effectiveness of the Savings and Loans Village Economic Business Program in Improving Community Welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency According to Hasibuan, human resources are humans who have integrated abilities characterized by a good mindset and physical strength. In line with this opinion, Ermaya defines HR as an important main factor in every development process of a country, company or organization. Based on the understanding of these two experts, it can be concluded that what is meant by HR is an individual and the main source who works as the core driving force of a company or organization, including in this case UEK – SP in Bonto-Bonto Village, Ma'rang District, Pangkep Regency Facilities and infrastructure are needed for the effectiveness of the savings and loans subdistrict economic business program in improving the welfare of the people in Bonto-Bonto Subdistrict, Ma'rang District quickly, precisely and effectively, so adequate equipment is also needed, such as the use of machines such as computers, photocopier printers and so on. Therefore, leaders or superiors, in this case the village head, must be able to improve themselves in improving the quality of work equipment so that information and communication are not left behind in the community in improving community welfare.

The level of education on the analysis of the effectiveness of the savings and loans subdistrict economic business program in improving community welfare in Bonto-Bonto Subdistrict, Ma'rang District.

The results of this research are in line with Jayasman's theory (2013) which believes that a person's level of education will influence the quality of a person's work, meaning that the higher a person's level of education will influence a person's work ability to improve the welfare of society. , people with higher education will increase their abilities and knowledge.

D. CONCLUSION

Based on the results of the research and discussion, the conclusions that the author can draw from this research are as follows:

1. Based on the research results, the effectiveness of the savings and loan economic business program in improving community welfare in Bonto-Bonto Village, Ma'rang District, Pangkep Regency has been running effectively with the results of the analysis indicators
2. Based on the factors that influence the analysis of the effectiveness of the savings and loan economic business program in improving the welfare of the community in Bonto-Bonto Village, Ma'rang District, Pangkep Regency, namely Human Resources, Facilities and Infrastructure, and Level of Education. The better the human resources a UEK-SP program implementer has, the better the activities in carrying out the work, the more complete the work facilities and infrastructure used in the work, and the higher the education level of the UEK-SP program implementer, the better his or her abilities will be. in improving community welfare.

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