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*by* Ekonomi Pembangunan

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**Submission date:** 07-Sep-2022 08:28PM (UTC+0700)

**Submission ID:** 1884577766

**File name:** 4.\_Iqbal,\_Yunani,\_Yusuf\_1.pdf (360.38K)

**Word count:** 5311

**Character count:** 28753



# THE EFFECT OF PEMDES MICRO-LOANS THROUGH BUMDES ON THE WELFARE OF POOR HOUSEHOLDS

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Submit : 09-06-2021  
Accepted : 05-06-2022

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## Abstract

Awayan and Halong sub-districts are the largest contributors to the poor in Balangan Regency based on the number of heads of families receiving micro-loans from the village government. Meanwhile, the study of the effect of PEMDES credit on community welfare is still contradictory. This study aims to examine and analyze the effect of PEMDES micro-loans through BUMDes on the welfare of the people in Balangan Regency, especially in Awayan and Halong Districts. This research is a quantitative research, namely research using statistical methods with associative techniques. Data analysis was performed using Microsoft Excel and SPSS 21.0 programs. This data analysis resulted in inferential statistics, multiple linear regression, analysis of prerequisite test, and hypothesis testing. Based on research results It can be concluded that there is an effect of PEMDES micro-loans through BUMDES on the welfare of poor households in Awayan and Halong Districts, Balangan Regency. This means that with the village government's micro-loan program channeled through BUMDES, it is able to improve the welfare of poor households.

**Keywords:** Micro Loan, Village Government, Community Welfare, Poor Community.

## INTRODUCTION

Poverty is a profile of people's lives that describe their inability to live properly and participate in ongoing and ongoing development. This poverty will hinder its development, make it difficult for society at large, by itself hampering development (Aditama, 2018; Mahmudi et al., 2019). Poverty is a development problem in various fields which is characterized by unemployment and underdevelopment (Kurniawan & Mulyono, 2005; Kurniawati, 2013). Poverty is a problem that requires overcoming and a systematic, integrated and comprehensive approach to fulfill the burden and fulfill the basic rights of citizens through inclusive, equitable and sustainable development to achieve a dignified life (Fikri, 2015; Prasetyo et al., 2019).

Resident the poor are people who are unable to meet their food needs (KM) and non-food needs (KNM) with an average per capita expenditure per month below the poverty line (BPS RI). BPS revealed that the poor use the concept of the ability to meet basic needs (basic needs approach). Based on the existence of the poor, it is necessary to have the presence of the state to lift the population from the poverty line. This is in accordance with the mandate of the 1945 Constitution Article 34 paragraph (1) which reads that the poor and neglected children are protected by the state. Furthermore, paragraph (2) explains how the state is to improve the standard of living of the people as in paragraph (1) is given a social security system and empowers the weak and incapable in accordance with human dignity.

The problem of poverty is not only for developing countries, even developed countries experience poverty even though it is not as big as developing countries. The problem of poverty almost occurs in all regions in Indonesia. Poverty in Indonesia based on the poverty rate has decreased from the previous year, namely 2017 where the poverty rate was 10.64 percent with the number of poor people being 27,771,220 people, while the poverty rate in 2016 was 10.70 percent and the number of poor people was 27,764,320 people. In this regard, the Government has worked harder to ensure that all poverty reduction programs carried out run according to plan. Some of them are part of poverty alleviation programs that need to be followed up and perfected, such as education, public health, job expansion and entrepreneurship. In addition, it needs to be supported by monitoring the effectiveness of the implementation of all individual and household-based programs, in priority areas of poverty pockets (National Team for the Acceleration of Poverty Reduction, 2013).

The poverty rate in South Kalimantan Province in 2019 was 4.5% of the total population. The poverty rate is equivalent to 192,480 people. The poverty rate tends to stagnate from the previous year, which was 4.5% of the total population, equivalent to 189,033 people. Although the poverty rate tends to be constant, the number of poor people in 2019 increased by 1.8% with 192,480 poor people, while in 2018 the number of poor people was 189,033 people. From these data, there is an increase in the number of poor people as much as 3,447 people. Based on the South Kalimantan Provincial RPJMD 2016-2021 the target for the poverty rate in 2021 is 3.96 - 4.01% (BPS Kalsel, 2017).

This is shown in the 2017-2019 range, which has a tendency to always increase, while in 2020 it decreased slightly, namely 0.17% from 2019. Overall, South Kalimantan Province within 4 years managed to reduce the poverty rate by 0.32%. The data also shows that Balangan district is in the 4th place as the largest contributor to poverty pockets, namely 6.07% after North Hulu Sungai District (6.83%), Tabalong District (6.27%) and Hulu Sungai Tengah District (6.18%).

The data shows that the poverty rate of Balangan district in 2017-2020 has a fluctuating trend. The poverty rate in 2017-2019 with a downward trend. However, in 2020 it increased again by 0.52% from 2019. The data shows that for 4 years the poverty rate in Balangan

Regency has not succeeded in reducing the poverty rate, in fact it has increased by 0.39%. This figure is still higher than the average poverty rate for South Kalimantan Province. However, the poverty rate decreased by 0.04% in 2018 which was 5.59%. The existing poverty rate is based on an assessment from the Ministry of Social Affairs of the Republic of Indonesia, which is based on the category of near poor, poor and very poor households.

The areas that contributed to the highest poverty pockets in 2019-2021 in Balangan Regency were Awayan, Lampihong and Halong sub-districts. The contribution of contributors to poverty pockets in the three sub-districts in 2019 was 48.70% with a total of 5,624 households. Similarly, in 2020 the three sub-districts contributed 50.70% to the poverty pocket with a total of 5,651 households. The number of poor households in 2021 experienced a significant increase in each of these areas, namely as many as 29,424 households with a total contribution of 48.5% of the number of poor families in Balangan Regency. This number increased by 420.69% from the previous year, from 5,651 households to 29,424 households.

In line with the enactment of Law no. 23 of 2014 concerning Regional Government and the implementation of Regional Autonomy starting in 2001, as well as Presidential Regulation Number 15 of 2010 concerning the Acceleration of Poverty Reduction, require efforts to overcome poverty and improve the quality of services to the poor. Many of the poverty problems faced will be handled, decided, and implemented quickly and effectively by the Regional Government, without having to wait and depend a lot on instructions from the Central Government. greater capacity to make important and strategic decisions in an effort to address the problem of poverty and improve service quality.

The background of the formation of the law and its derivative regulations is to reduce the level of poverty in Indonesia with the hope that poor households can live more prosperously. The concept of welfare was developed to be broader than just measuring aspects of nominal income. Welfare is standard of living, wellbeing, welfare, and quality of life. Brudeseth (2015) states welfare as a quality of life satisfaction which aims to measure the position of community members in building a balance of life including (a) material welfare, (b) social welfare, (c) emotional well-being, (d) security.

Welfare is a condition in which all the physical and spiritual needs of the household can be met according to the level of life (Central Bureau of Statistics, 2014; Meidiana & Marhaeni, 2019). Prosperous family is a family formed based on a legal marriage, able to meet the needs of proper spiritual and material life, devoted to God Almighty, has a harmonious, harmonious and balanced relationship between members and between families and the community and the environment (Act) Republic of Indonesia Number 52 of 2009; Nasution, 2015). The welfare condition of poor households in Balangan Regency is certainly directly proportional to the level of poverty it bears. Where poor households more often feel their lives are not prosperous.

The government's policy to increase the effectiveness of poverty reduction efforts, the President has issued Presidential Decree no. 15 of 2010 concerning the Acceleration of Poverty Reduction, which aims to accelerate the reduction of the poverty rate to 8% to 10% by the end of 2014. One of the latest government policies in reducing poverty is the formation of Village Owned Enterprises (BUMDes). It is focused on its role as microfinance institutions at the village government level (PEMDES). Wiwoho and Munawar (2012) explain that Village-Owned Enterprises (BUMDes) are village businesses formed or established by the village government whose capital ownership and management is carried out by the village government and the community. To achieve national development goals, villages are leading government agents that



can reach real target groups who will be prosperous, namely by forming a business entity or called a Village Owned Enterprise (BUMDes) (Ramadana, Heru & Suwondo, 2013).

The establishment of BUMDes is aimed at developing the economy of the community, especially those living in rural areas. The development of the community's economic base is one of the important development instruments that has been promoted by the government for a long time. The development of the economic base is one of the government's efforts in reducing poverty and equitable economic development. This is in line with the Sustainability Development Goals (SDGs), which is a renewal of the Millennium Development Goals (MDGs), where poverty reduction and equity in access to economic development are among the goals that must be achieved, by 2015-2030 (SDGs of United Nation 2015-2030).

standardized food with adequate nutritional content, and lack of social interaction with neighbors due to spending more time meeting family needs. This situation shows that the welfare of poor households is still below the ideal and healthy standard of living.

Empowerment is part of the development paradigm that focuses its attention on all the principal aspects of humans in their environment, starting from intellectual aspects (human resources), material and physical aspects, to managerial aspects (human resources). Fauziansyah, 2018; Tulus & Londa, 2014; Hartono & Mulyanto, 2010). These aspects can be developed into socio-cultural, economic, political, security, and environmental aspects (Tulus & Londa 2014). Furthermore, Kurniawati (2013) states that the policy direction of the Village Empowerment Program is to accelerate poverty reduction through community economic development by providing Savings and Loans Unit (USP) funds towards village community independence. According to Raharjo et al. (2020), community empowerment is an effort to increase the ability of the community to be able to realize independence and escape from the shackles of poverty and backwardness.

The results of research conducted by Fransiskus (2019) stated that BUMDes efforts had a positive effect on welfare. Another research result, Wardani (2012) concluded that PNPM independent microcredit in the form of a Revolving Loan Program has an effect on people's welfare. Ramadani and Oktayani (2020) conclude that micro-loans in the form of a savings and loan service unit have an effect on the level of economic welfare of rural communities.

The phenomenon of this research gap is that the poverty rate in Balangan Regency is still high, which exceeds the average poverty rate of South Kalimantan Province. The level of poverty also has an impact on the welfare of families with poor status. The lack of prosperity of the community is characterized by low levels of education, relatively less knowledge and insufficient economic conditions. Balangan Regency during 2017-2020 showed an average increase of 0.32%. This indicator indicates that the district is still not able to reduce the level of poverty in its area. There are 3 sub-districts in Balangan Regency that contribute to poverty pockets, namely Awayan, Lampihong and Halong sub-districts. However, In this study, the researcher chose 2 sub-districts, namely Awayan and Halong sub-districts as research objects. This is based on the consideration of the affordability of the distance from the research place and the efficiency of research allocation. So the researchers chose Awayan and Halong sub-districts as research objects. The research gap in this study is that there are still previous research results with contradictory results. So on this basis, the researcher views that it is necessary to conduct research related to the effect of PEMDES credit through BUMDes on the welfare of the poor. The research gap in this study is that there are still previous research results with contradictory results. So on this basis, the researcher views that it is necessary to conduct research related to the effect of PEMDES credit through BUMDes on the welfare of the poor. The research gap in

this study is that there are still previous research results with contradictory results. So on this basis, the researcher views that it is necessary to conduct research related to the effect of PEMDES credit through BUMDes on the welfare of the poor.

### MATERIAL AND METHOD

This type of research is quantitative research, namely the scientific method whose data is in the form of numbers or numbers that can be processed and analyzed using mathematical calculations or statistics. Based on the research objectives to be achieved, this type of research is associative research. According to Sugiyono (2014) the formulation of the associative problem is a research formulation that is asking the relationship between two or more variables. Variables that become objects include: Village government micro loans through BUMDES (X) and Welfare of Poor Households (Y).

The research location is in the government area of Awayan and Halong Districts, Balangan Regency. The reason for choosing this location is that these two sub-districts contribute to the largest poverty pocket in Balangan Regency, which is indicated by the large number of recipients of social assistance funds from the central and regional governments. The population in this study were individual poor households who received micro-loan facilities from the village government through Bumdes in Awayan District as many as 401 families and Halong as many as 358 families, so the total poor households were 759 families. While the sample was calculated with a precision of 5% of the population through a random sampling technique using the Slovin technique, resulting in a total of 257 respondents. Data analysis was performed using Microsoft Excel and SPSS 21.0 programs.

### RESULTS AND DISCUSSION

#### Descriptive Results of Respondents' Answers

Descriptive answers of respondents in this study are presented based on the average (mean) answers given by research respondents. The results of research related to the description of respondents' answers are presented in the following explanation.

#### 1. Poor Household Welfare Descriptive

Based on the respondent's answer data regarding the welfare of the RTM, in general it has an average (mean) score of 4.18. The respondent's answer also shows that the average feelmaterial welfare was the highest (Y1.1 – Y1.4) with an average core of 4.31. The poor household with the lowest welfare is security welfare (Y1.12 – Y1.15) with an average score of 4.00. This means that in general, poor households are quite good, namely they feel prosperous in the material, social, emotional and security aspects.

Table 1. Descriptive Welfare of Poor Households

Statement	Mean Items	Mean Indicator
<b>Material well-being</b>		
Y1.1	4.33	4.31
Y1.2	4.36	
Y1.3	4.31	
Y1.4	4.25	
<b>Social welfare</b>		
Y1.5	3.74	4.21
Y1.6	4.34	
Y1.7	4.29	
Y1.8	4.46	

Statement	Mean Items	Mean Indicator
<b>Emotional well-being</b>		
Y1.9	4.47	4.22
Y1.10	4.49	
Y1.11	3.71	
<b>Security</b>		
Y1.12	4.58	4.00
Y1.13	3.40	
Y1.14	3.72	
Y1.15	4.32	
<b>RTM Welfare Average</b>		<b>4.18</b>

#### 16 Description of PEMDES Micro Loans through BUMDES

Based on the results of research respondents' answers (in Table 4.9) it is known that PEMDES Micro Loans through BUMDES with an average score of 4.33. This means that the response of poor households (RTM) as research respondents views that the existence of micro credit facilities is very good. Based on the utilization of credit/loan facilities at BUMDES with an average score of 3.34.

Indicators of the availability of village government micro-loan facilities through the related BUMDES *Prospective* (business prospects), Personality (character) & Capacity with an average score of 4.33.

Table 2. Description of PEMDES Micro Loans through BUMDES

Statement	Mean Items	Mean Indicator
<b>Utilization of Credit Facilities</b>		
X1.1	0.73	3.34
X1.2	0.70	
X1.3	0.81	
X1.4	0.69	
<b>Prospective (business prospects), Personality (character) &amp; Capacity</b>		
X1.5	0.83	4.33
X1.6	0.71	
X1.7	0.64	
<b>Average Village Government Micro Credit Through BUMDES</b>		<b>4.33</b>

#### Classic Assumption Test Results

The classical assumption test in this study was carried out to obtain a regression model that was free from bias with the best linear unbiased estimator (BLUE). The classical assumption test used in this study includes the normality test, multicollinearity, heteroscedasticity and linearity. The choice of the assumption test was made considering that the object of this research that was measured was included in the segment of measuring human attitudes. In addition, the measurement of research variables is measured in a certain time without considering the time series data. The results of the classical assumption test are presented in the following details.

##### 1. Normality Test 15

The normality test in this study was conducted to determine the distribution of research data. A good model is that it has a normal data distribution (distribution). It is declared to be normally distributed if the residual significance value is greater than 0.05. The normality test used in this study was the Kolmogorov-Smirnov method. The results of the normality test using the Kolmogorov-Smirnov model are presented in Table 3.

Table 3. Normality Test Results of the Kolmogorov-Smirnov. Model

Variable	Significance	Conclusion
Unstandardized Residual	0.113	Normal distribution

(Source: Prerequisite Test Results, 2021)

The results of the normality test using the model residual data as shown in Table 3, it is known that the significance value of 0.113 is greater than 0.05. The test results can be stated that the regression model has a normal data distribution.

## 2. Linearity Test

The results of the linearity test are presented in Table 4.

Table 4. Linearity Test Results

Variable	Sig. linearity	Information
Micro Loans => RTM welfare	0.000	linear

(Source: Prerequisite Test Results, 2021)

Based on the results of the linearity test as presented in Table 4, it is known that the significance of the linearity of the village government micro loan variable through Bumdes = 0.000 is smaller than 0.05. It can be stated that the independent variables in this study are linear with respect to the dependent variable.

## Hypothesis test results

Hypothesis testing in this study with multiple linear regression approach equipped with t test. The results of hypothesis testing using the F test and t test with the SPSS 21.0 application are presented in Table 5

Table 5. Test Results of the Effect of Village Government Micro Loans through BUMDES on the Welfare of Poor Households in Aawayan and Halong Districts, Balangan Regency

Variable	Regression Coefficient	tcount	table	Sig.	Conclusion
constant	-10,477	27,560	1973	0.000	Ha accepted
Micro Loans (X)	2.418				
R2 = 0.748 74.8%		SE: 2.672			

(Source: Primary Data, 2022)

Based on the test results in Table 4.12 with the multiple regression equation approach, the following equation can be formed:

$$Y = -10,477 + 2.418X + 2.672$$

Based on these equations, it can be explained as follows:

- 1) The constant value is -10,477 which means that the welfare of poor households before being given the PEMDES micro loan program through BUMDES is -10,477.
- 2) The regression coefficient for the PEMDES microloan variable through BUMDES (X) is 2.418. These results produce a regression coefficient with a positive slope. This means that if there is an increase of 1 unit of PEMDES micro loan through BUMDES then the welfare of Poor Households will increase by 2,418 units.
- 3) The model produces an R square (R2) value of 0.748 which is equivalent to 74.8%. This means that the magnitude of the determination of PEMDES micro-loans through BUMDES on the welfare of Poor Households is 74.8%, while the remaining 25.2% is influenced by



other factors that theoretically can affect the welfare of Poor Households. These other factors include: skills, additional income, land area, acceptance of assistance and so on.

- 4) Based on the resulting model, it is known that the standard error value is 2.672, which means that the magnitude of the deviation of the model's prediction is 2.672 from the standard deviation value.
- 5) Data Table 4.12 also presents the results of the t test. The test results show that the PEMDES micro loan through BUMDES with a tcount of 27,560 is greater than t-table (n=257; df=254;  $\alpha=5\%$ ) of 1,969 (tcount > ttable) with a significance value of 0.000 less than 0, 05 as a preset threshold ( $\alpha$ ). These results confirm the accepted hypothesis, which means that PEMDES microloans through BUMDES have an effect on the welfare of poor households in Awayan and Halong sub-districts, Balangan district.

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Based on the results of hypothesis testing with the t-test, it is known that the tcount value of 27,560 is greater than t-table (n=257; df=254;  $\alpha=5\%$ ) of 1,969 (tcount > ttable) with a significance value of 0.000 ( $p < 0, 05$ ). These results confirm the accepted hypothesis, which means that PEMDES microloans through BUMDES have an effect on the welfare of poor households in Awayan and Halong sub-districts, Balangan district.

The results of this study indicate the influence of PEMDES micro loans through BUMDES has an effect on the welfare of poor households. This is in accordance with the results of the study in Tables 4.4 and 4.5 which show that the RTM welfare in general has an average (mean) score of 4.18. The respondent's answer also shows that the average feeling of material well-being is the highest (Y1.1 – Y1.4) with an average score of 4.31. The poor household with the lowest welfare is security welfare (Y1.12 – Y1.15) with an average score of 4.00. This means that in general, poor households are quite good, namely they feel prosperous in the material, social, emotional and security aspects. According to Azmi (2020); Teneh et al (2019), community welfare based on material aspects,

Based on the results of research respondents' answers, it is known that PEMDES Micro Loans through BUMDES with an average score of 4.33. This means that the response of poor households (RTM) as research respondents views that the existence of micro credit facilities is very good. Based on the utilization of credit/loan facilities at BUMDES with an average score of 3.34. Indicators of the availability of village government micro-loan facilities through the related BUMDES *Prospective* (business prospects), Personality (character) & Capacity with an average score of 4.33.

This study shows the influence of village government micro-loans through BUMDES. If this is based on the characteristics of the research respondents, besides the welfare of the RTM, besides being influenced by micro loans, it is also influenced by the existence of government assistance facilities that have been received so far. The assistance included PKH, village BLT and basic food cards. So that with the additional assistance, it is able to improve the material, social, emotional and security welfare of Poor Households. According to Yunadi (2017); Wulandari (2021), additional assistance is needed to improve the welfare of people who have not been reached by previous assistance.

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The results of this study are in line with the theory Brudeseth (2015) which states welfare as a quality of life satisfaction which aims to measure the position of community members in building a balance of life including, among others, (a) material welfare, (b) social welfare, (c) emotional well-being, (d) security.

The results of this study support previous research including: Sunu and Utama (2019) stated that village funds have an effect on poverty alleviation in rural areas. Francis (2019) also concluded that the efforts of BUMDes have a positive effect on welfare. Wardani (2012) concluded that PNPM Mandiri microcredit in the form of The Revolving Loan Program affects the welfare of the community. Ramadani and Oktayani (2020) concluded that the savings and loan service unit has an effect on the level of economic welfare of rural communities.

### Research Implication

The results of this study conclude that village government micro-loans through BUMDES affect the welfare of poor households. As a research implication, this research strengthens the theory Chikmawati (2019); Suleman et al. (2020); Purnamawati & Indriani (2021), which states that the existence of BUMDES is able to increase the per capita income of families and also as a facility for access to capital for the community. The results of this study also support the theory Brudeseth (2015) which states welfare as a quality of life satisfaction which aims to measure the position of community members in building a balance of life including, among others, (a) material welfare, (b) social welfare, (c) emotional well-being, (d) security.

In addition, this study also strengthens the results of previous studies including: Sunu and Utama (2019) stated that village funds have an effect on poverty alleviation in rural areas. Francis (2019) also concluded that the efforts of BUMDes have a positive effect on welfare. Wardani (2012) concluded that PNPM Mandiri microcredit in the form of The Revolving Loan Program affects the welfare of the community. Ramadani and Oktayani (2020) concluded that the savings and loan service unit has an effect on the level of economic welfare of rural communities.

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### CONCLUSION

Based on the results of the research on the research object, it can be concluded that there is an effect of PEMDES micro-loans through BUMDES on the welfare of poor households in Aawayan and Halong Districts, Balangan Regency. This means that with the village government's micro-loan program channeled through BUMDES, it is able to improve the welfare of poor households. This can be measured by increasing the quality of household life, such as: meeting material needs (food, clothing, shelter) and community (social interaction), emotions (good religion) and also the fulfillment of welfare in the security aspect.

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