ROLE OF REVOLVING LOAN PROGRAM COMMUNITY NATIONAL URBAN SELF (PNPM MP) AGAINST POVERTY PREVENTION IN PADANG

Agussalim M[1], Mia Kristin[2] and Hapzi Ali[3]

Abstract: *This study aims to determine the level of revolving loan repayment National Community Empowerment Program (PNPM) and the Urban PNPM Urban Revolving Loan (MP) effect on poverty alleviation in the city of Padang. Research using qualitative and quantitative analysis method in which first used the formula returns. While the problem into two Simple Linear regression analysis, correlation analysis, and the determinant coefficient and hypothesis testing using t test. So based on the results of the research to the test for granting loans obtained LAR no increase slightly KSM Delinquent, PAR decrease and an increase of cowpea borrowers unstable, increasing its ROI means that the performance of the CGU is no change, CCR increased Revenue Rate and Revenues Costs and testing RR occurrence KSM arrears. However based have determined the value of t-test and t-table, then the t-table value = df {á / 2 (n-k-1)} = (5% / 2 (90-1-1) = (0.025: 88) = 2.000 indicates that the value t count = 7.496> t-table value = 2,000, so Ho rejected Ha received. This means that there is a significant relationship Loan Revolving (X) on Poverty Reduction (Y) with the degree of error (á) = 5 %.*

Keywords: *Revolving Loan PNPM MP and Poverty*

1. INTRODUCTION

Padang city with a population of 837 818 inhabitants (in the Statistics Center of Padang, 2013) are the poverty rate is quite high, with a growth rate that is rising every year, due to low education levels, high unemployment and fewer job opportunities.

National Community Empowerment Program (PNPM) Urban (MP), there are three types of activities or called Tridaya, of the three types of activities writers prefer to conduct research on economic activity or a revolving loan. Where these activities help poor families who have a business to be able to improve their living standards, these activities provide learning on how to manage their business and use the receipt of funds in order to remain sustainable and independent.

[1] Vice Chancellor and Lecturer of Management Studies Program, Faculty of Economics, University of Ekasakti, Padang Indonesia

[2] Lecturer Program Management Studies, Faculty of Economics, University of Ekasakti, Padang Indonesia

[3] Professor Graduate Management Mercu Buana University, Jakarta, Indonesia

Padang City area is located on the edge Kotayang still many poor people are under the settlement as well as the eligibility standard lines are still many people with low education levels so that only working odd jobs and staying up that income is not fixed.

For poor people PNPM MP provides revolving loans to poor people who have a business or starting a business, so that the economy can be helped. This program provides lessons to prospective borrowers how to process, utilize the funds as well as how to develop their business.

Activities revolving loans do not individually but in groups, in the group of at least 5 people. The initial capital of Rp 500,000, - s / d Rp 1.000.000, - per person, this capital continue to increase if the rate of return of high society. Judging from its development revolving loan since 2006 until now has given many benefits to poor families. Business carried on by the public has increased in terms of the capital of the revolving loan PNPM MP last three years have seen from anggka reduction in poverty can be seen from the following table.

Table 1
Number of poor Family Life and Head of Padang and its RT / RW

Information	*Year*		
	2011	*2012*	*2013*
Total Soul	781.354	853.136	837.818
Number of Head of Family	178.925	184.787	198.642
Number of Poor Souls	197.530	195.800	194.543
Number of Poor Families Head	52.505	43.461	39.488
number RT	3.188	3.288	3.344
Total RW	845	869	873

Source: Data PNPM MP Padang City

Based on Table 1 above it can be concluded that each year a decrease anggka poverty, meaning that data is PNPM program can help reduce poverty although some subdistrict of poverty rates have continued to grow.

Based on the background of the problem, the purpose of this study was to analyze: 1) The rate of return PNPM Urban revolving loan in Padang; 2) The effect of the revolving loan PNPM Urban against Poverty alleviation in Padang.

The benefit is to provide information and feedback to: 1) the PNPM Urban Management to be more active in carrying out its duties so that poverty can be reduced. 2) Government to further improve the program for the eradication of poverty for people who have a business productive.

2. LITERATURE REVIEW

PNPM MP is a program peremrintah in substance seeks to overcome poverty memlalui concept of empowering the community and local development, including regional governments and groups concerned local, so as to awaken 'the movement of independence of poverty reduction and sustainable development ", which is based on the values of universal principle.

Urban poverty prevention program (P2KP) implemented since 1999 as a government effort to build community self-reliance and local government in tackling poverty was very srtategis berkelanjutan.Program for preparing the ground for the independence of the community in the form of community leadership that representative institutions, rooted san conducive to the development of Capital social community in the future and to prepare communities in poverty reduction programs which become binding in community partnerships with local governments and local care group.

However, since 2007 P2KP be part of PNPM Mandiri this is due to the positive development of P2KP. 2008 full P2KP be PNPM Urban. PNPM MP society through infrastructure, social, and economic (Tridaya).

In order to encourage local communities to build social capital in three of these activities PNPM Mandiri to provide financial assistance to those better known by Dana Direct Community Assistance (BLM) are distributed through the Institute of Self-Supporting Community (MFIs) portion of BLM can be used as capital lending to poor people in the know with the name of a revolving loan. BLM is a public asset that should be managed in a transparent and accountable to the fore in the hope of BLM would be a perpetual fund for the community Village / Village in poverty reduction in a sustainable manner.

Poverty is a situation where there is the inability to meet basic needs such as food, clothing, education, health, etc. Poverty can be caused by the scarcity of means of fulfilling basic needs, or the difficulty of access to education and pekerjaan.Kemiskinan adnya sometimes also means no access to education and employment are able mengatasimasalah poverty and honor worthy as citizens.

Poverty by Suparlan (2010: 11) is defined as the standard of living is low, namely the existence of a level of material deprivation padasejumlah or group of people compared to prevailing living standards in the communities concerned. the level of health, kehidupanmoral and self-esteem of those classified as poor. Broadly, the poverty phenomenon occurs because there are two factors, among others, declining economic strength of a country, causing economic instability, nor indeed the already poor country. Ragnar Nurkse (in Sukirno, 2012: 113) states that a country is poor because it is a poor country.

The statement could be described as a series of lack of ownership of a resource state economic support, are like natural and human resources. This theory explains that the existence of a draft circular which was ultimately not berujung.Satu successive events or factors will create a new event that is equally do not have the advantage, and keep repeating until all events appeared first, and keep repeating. The problem of poverty much studied by experts from different aspects and from different disciplines using a variety of sizes and concepts. The economists discussed poverty using the term standard of living, income, and income distribution. Sociologists megkajinya using the term class, stratification, and marginality. Meanwhile, the observer of social issues more attention to the concept of living that is seeing the level of income, education, health, housing, and social conditions of society in general. However, until now there has been no standard definition of poverty. This shows that the problem of poverty is very complex and not easy to solve.

According to experts such as Andre Bayo Ala (2008: 56), poverty is multidimensional, meaning that poverty has many aspects because every human needs are very diverse. Poverty in terms of the general policy consists of two aspects, namely primary and secondary. The primary aspect is poor in assets, socio-political organization, as well as knowledge and skills. Secondary aspect is poor in social networking, financial resources, and information. The manifestation of this poverty dimension in the form of malnutrition, clean water, unhealthy housing, inadequate health care and public education level is still low. Dimensions of poverty are inter-related, either directly or indirectly, which means that the progress or setbacks in one aspect would lead to a deterioration or other aspects of progress. Actually, the essence of poverty is human, both individually and collectively. As the term poverty in rural or poor urban poverty is not urban or village, but who experience poverty are residents of the region.

Poverty is conceptually can be viewed from various angles. First, in terms of subsystems, namely income and toil someone just enough to eat alone, not even enough for that anyway. Secondly, in terms of inequalities view of the relative position of each group according to their income bracket to another position. Third, the external facet that reflects the social consequences of poverty on the people around him, namely that poverty protracted resulting social impact is endless. So we can conclude that **poverty** is a situation where there is an inability to meet basic needs such as food, clothing, shelter, education, and health caused by the scarcity of means of fulfilling basic needs, or the difficulty of access to education and employment.

Term loans often heard from various media, together with a credit loan. The term "credit" comes from the Greek 'credere "which means to believe. According to Indonesian dictionary definition of credit is borrowing money to refund the payment in installments. According to Malay S.P Hasibuan of 2009 defines: "Credit

is all types of loans that must be paid along with interest by the borrower in accordance with the agreement that has been agreed". According to Teguh Pudjo Muljono (2007) in his book entitled "Management of commercial bank credit for" defines that credit is the ability to execute a purchase or hold a loan with a promise of payment will be made on an agreed period. From the above definition can be concluded that the loan is a gift of money or goods to the borrower to be paid along with interest in accordance with the agreement and specific period of time agreed upon by both parties.

In general, a revolving loan is a loan in PNPM Urban given to the poor through Self Help Groups (SHGs) to improve the incomes and welfare (Special Training Revolving Fund Loan, 2010: 5) Some consideration PNPM Urban use revolving loan activities:

a) Availability of and access to sustainable financial services has proven to be one of the effective tools to help poor households to increase their income and wealth.

b) PNPM Mandiri urban revolving loan has a chance to reach approximately 2.5 million poor households that did not receive access to formal financial institutions

c) Demand revolving fund plans Pronangkis community is still high.

d) Decision mentoring has been running if without adequate performance, is destructive culturally and a social security borrowed in society (Guidelines on Revolving Loan Activity 2010: 2).

REVOLVING LOAN MONITORING INCLUDE

Administrative monitoring

Administrative monitoring activities carried out by supervisors and managers Activity Management Unit (UPK) to observe all the main indicators that consists of five indicators of financial performance above. This activity is a minimum of once a month. The main indicators are:

a) Loans At Risk (LAR) / Loan Risk

LAR is an indicator that shows how many% of borrowers in arrears figure is obtained from the results of a comparison between how KSM borrowers delinquent> 3 months with the entire KSM borrowers who still have outstanding loan.

b) Portfolio At Risk (PAR) / borrower risk. PAR is an indicator that shows how many% of loans in arrears. This figure is obtained by comparing the amount of the loan yangtertunggak> 3 months with the total realization of the loan balance in UPK

c) Return On Investmen (ROI) / Return on Investment

ROI is UPK ability to generate profits from capital digunakanuntuk bergulir.Angka loan is obtained by comparing the profits derived UPK with the capital used for revolving loans.

d) Cost Coverage (CCR)

e) CCR is a UPK ability to cover the costs of this diperolehnya.Angka revenue obtained from the comparison between all income yangdiperoleh UPK with all expenses incurred UPK.

f) Repaiment Rate (RR) / Return. RR is the borrower's ability to repay a loan to UPK

If the results of the administrative monitoring of the data obtained:

1) LAR and high PAR, then UPK must intensify to collect arrears

2) low ROI, the CGU should do:

- Intensifying the arrears billing

- Evaluate whether the loan services too low

- Evaluate whether biayaoperasional UPK too high.

Under these conditions UPK will not be sustained and developed due to the addition tidakakan (accumulated) capital. So if it has a major diketahuipenyebab of the evaluation results, the UPK or LKM together masyarakatperlu set a new policy in the service of the passing of the loan.

3) high CCR, the UPK need to maintain, because it means UPK UPK has been able mandiridan enough revenue to fund all of its operations.

Monitoring Field

Field monitoring carried out by supervisors on a regular basis at least once a month to test the quotation that lead to all borrowers. If found cases or irregularities, the specific check is done to solve the case or to find out whether there are other cases in addition to the already discovered. Field monitoring purposes are, among others:

1) In order to avoid deviations in lending

2) To know the business development / welfare borrower

3) To avoid a delay in repayment

4) To intensify billing for arrears repayment

When it is found in the case, whether there are other cases that are similar or different from what has been put forward

Field monitoring carried out by a visit to the home or business premises to the borrower on a regular basis according to the needs. That is if the borrower turns coaching revolving loans are in compliance with the good, then the monitoring visits conducted rarely spoke. However, if the borrower showing signs of deviation from the provisions of a revolving loan that has been set, then the frequency of visits should be increased. Likewise, in case of irregularities and arrears are likely to rise, then the frequency of monitoring visits should be more intensive.

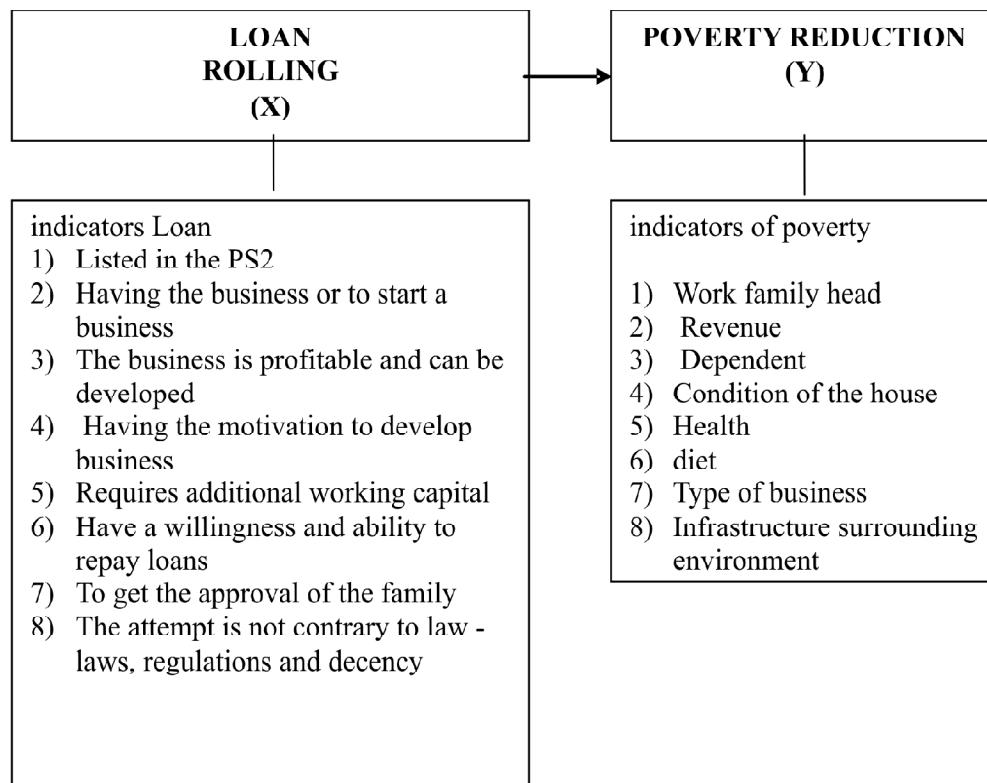From the study of the above theory, the framework of this study as Figure 1 below:

LOAN ROLLING (X)	→	POVERTY REDUCTION (Y)

indicators Loan	indicators of poverty
1) Listed in the PS2	
2) Having the business or to start a business	1) Work family head
3) The business is profitable and can be developed	2) Revenue
4) Having the motivation to develop business	3) Dependent
5) Requires additional working capital	4) Condition of the house
6) Have a willingness and ability to repay loans	5) Health
7) To get the approval of the family	6) diet
8) The attempt is not contrary to law - laws, regulations and decency	7) Type of business
	8) Infrastructure surrounding environment

Figure 1: Conceptual Framework

Based on the framework, the research hypothesis taken is as follows: "It is believed that the Revolving Loan PNPM Urban significant impact in tackling poverty in the city of Paris."

3. RESEARCH METHODE

Research was conducted on PNPM Urban in Padang. The population in this study is a community of Padang which beneficiaries PNPM is poor, it is because PNPM

intended for the poor, amounting to 39 488 of the 11 districts in the city of Padang. The amount of samples to be taken in order to obtain the data relative to the representative, the author uses a sample size determination in accordance with the opinion of Mantra in the book Agussalim Manguluang (2010: 104) as many as 90 poor families. As for the distribution of respondents can be seen in table 2 below:

Table 2
Distribution of respondents in 11 districts in the
city of Padang

No	PNPM MP in Padang	Total Population	Sample
1	Padang Utara subdistrict	2.244	(2.244/39.488) x 90 = 5
2	South of Padang District	2.995	(2.995/39.488) x 90 = 7
3	Padang District West	3.509	(3.509/39.488) x 90 = 8
4	East Padang District	3.748	(3.748/39.488) x 90 = 9
5	Koto subdistrict Tangah	8.413	(8.413/39.488) x 90 = 19
6	Subdistrict Nanggalo	1.785	(1.785/39.488) x 90 = 4
7	Subdistrict Kuranji	5.840	(5.840/39.488) x 90 = 13
8	Subdistrict Pauh	2.731	(2.731/39.488) x 90 = 6
9	subdistrict Lubuk Kilangan	1.299	(1.299/39.488) x 90 = 3
10	subdistrict Lubuk Begalung	4.679	(4.679/39.488) x 90 = 11
11	Subdistrict Bungus Taluk kabung	2.245	(2.245/39.488) x 90 = 5
	Total	39.488	90

Source: Data processed alone, 2013

The analytical method used in this study is a qualitative and quantitative analysis. To answer the problems that first used the formula returns. Meanwhile, to answer the second problem by using Simple Linear regression analysis, correlation analysis, and the determinant coefficient (Agussalim Manguluang, 2013; 186). The form of the equation is a simple linear regression: Y = a + b1.X1 + e, where Y is Poverty, b1 is a variable coefficient Revolving Loans (X). Hypothesis testing is done by t test (partially) with a 5% error tolerance.

4. RESULT

Qualitative analysis

The first problem will be discussed on a qualitative method with descriptive statistical analysis with the rate of return on loans rolled the PNPM Urban. To answer the problems that first used the formula returns as shown in Table 3 below:

Table 3
Calculation of Refund Loans

No	Iindicator	Formula	satisfy	minimal	delayed
1	LAR (Loan Risk)	KSM delinquent amount ≥ 3 months Total KSM Borrowers	< 10 %	< 20 %	≥ 20 %
2	PAR (loan Risk)	Delinquent Loan Balance ≥ 3 months Loan balance	< 10 %	< 20 %	≥ 20 %
3	ROI (Investment results)	Profit / loss Net Revolving Loan Capital	> 10 %	> 0 %	<0 %
4	CCr (Cost Income Ratio)	Total Revenue Cash Total cash costs	> 125 %	> 100 %	≤ 100 %
5	RR (Rate of Return)	Loan Balance - Arrears ≥ 3 months The balance of the loan.	> 90 %	> 80 %	< 80

Source: the data processing

From the above formula can be computed value of the five indicators with results that can be seen in Table 4 as follows:

Table 4
Percentage Calculation of a Loan PNPM MP
January s / d June 2014

Information	JAN	FEB	MAR	APR	MEI	JUN
LAR (Loan Risk)	67,66%	66,81%	66,82%	63,50%	61,78%	61,06%
PAR (loan Risk)	51,40%	49,80%	51,02%	50,91%	48,61%	46,18%
ROI (Investment results)	1,06%	1,90%	2,65%	3,46%	4,45%	5,19%
CCR (Cost Income Ratio)	229,56%	247,92%	264,71%	265,52%	258,27%	253,81%
RR (Rate of Return)	52,87%	54,04%	52,72%	51,33%	52,93%	55,32%

Source: the data processing

From Table 4 above can be interpreted that:

1) LAR in six months above shows the position of LAR> 20% means that troubled borrowers higher then postponed LAR means to collect arrears on the field, the management of UPK and MFIs charging what the spaciousness of the KSM arrears problem and find a solution to problems solved. Of LAR calculation from January s / d in June there was a decrease in the percentage of KSM in arrears, but seen in February and March that his LAR 66.81% and 66.82% no increase slightly KSM Delinquent.

2) NYC in six months above shows the position of PAR> 20% of high-risk borrowers, the PAR delayed means to collect arrears on the field, the management of UPK and MFIs charging what the spaciousness of the KSM arrears problem and find a solution to problems solved. Judging from the table above their decline and raising cowpea borrowers unstable.

3) ROI in six months above shows the position of ROI> 0% then the ability UPK in net profit minimum, mean UPK may depend on whether or not perform revolving kesepakan CGU with MFIs. Dilhat table above from January s / d in June there was an increase in the return on investment means no change in the performance of the CGU.

4) CCR in six months above shows the position of CCR> 125% then the CGU's ability to cover the costs of income at a satisfactory obtain it, meaning that the CGU may use the funds to finance the operational costs UPK. Judging from the table above from January s / d in June to an increase in Revenue Cost Ratio.

5) RR in six months above shows the position of RR <80% then the measurement of the performance level of the CGU is delayed means prohibited revolving (fund arrears on the field), then the board of UPK and MFIs charging spaciousness what problems the KSM arrears and find a solution to problems completed.

Judging from Table 4 above is only slightly changes the rate of return, CGU must work hard to raise the percentage figure the rate of return, due to reach the next budget or at least a lot of funds to MFIs influenced Sign return rate loan. If the high rate of return the funds that go into many MFIs, and vice versa if the low rate of return on the funds that go into the MFI bit. The funds come from the World Bank aimed at poverty reduction.

QUANTITATIVE ANALYSIS

Simple Linear Regression

Multiple linear analysis is used to determine the effect of independent variables on the dependent variable, namely the influence of the Revolving Loan on Poverty Reduction. Results CALC simple linear regression analysis were as follows: Y '= b0 + b1 X

The coefficient b1 above parameters can be calculated with the following formula:

$$b1 = \frac{N\Sigma XY - (\Sigma X)(\Sigma Y)}{N\Sigma X^2 - (\Sigma X)^2} = \frac{(90)(1.185,95) - (302,84)(349,84)}{(90)(1.032,01) - (302,84)^2}$$

$$= \frac{789,55}{1.168,76} = 0,68$$

While the above b0 parameter is calculated by the following formula

$$b_0 = \bar{Y} - b_1 X = 3,89 - (0,68)(3,36) = 1,61$$

Based on the calculation simple linear regression analysis above, it can be expressed as the following equation:

$$Y = 1,61 + 0,68\,X + e$$

Based on the above equation can be interpreted: 1) Revolving Loan has variable coefficients marked positive direction on Poverty Reduction; 2) The constant value shows the influence of the variables X and Y (Revolving Loans and Poverty), which means the Revolving Loan is equal to zero, then the Poverty of 1.61 points; 3) Revolving Loan regression coefficient value of 0.68 means that if the revolving loans rose 1 point, then poverty would increase by 0.68 units. The coefficient is positive, it means a revolving loan positive effect on poverty reduction.

Correlation Analysis

Here is the result of the calculation of correlation coefficient analysis:

$$rY:X = \frac{n\Sigma XY - (\Sigma X)(\Sigma Y)}{\sqrt{[n\Sigma X^2 - (\Sigma X)^2][(n\Sigma Y^2 - (\Sigma Y)^2]}}$$

$$= \frac{(90)(1.185,95) - (302,84)(349,84)}{\sqrt{90(1.032,01) - (302,84)^2][(90(1.375,20) - (349,84)^2]}} = \frac{789,55}{1.270,16} = 0,62$$

Based on the value ry; x = 0.62 showed that the relationship between the revolving loan PNPM MP on Poverty Reduction in the city of Padang is a close relationship / strong because as positively related.

Analysis of the coefficient of determination

1) The coefficient of determination used to see how much the independent variables explain the dependent variable. As a measure seen the value of coefficient of determi-rice is Adjusted R-Square. Results of determination coefficient analysis showed that the level of accuracy of data variasia PNPM MP revolving loan towards poverty reduction, amounting to $R = ()^2 \times 100\% = (0.62)\,2 \times 100\% = 38.44\%$ means that the value of 38.44% variations in Y variable data (poverty) is determined or influenced by variable X (revolving loan) and

61.56% of the variation data determined / influenced by other variables in addition to the variable X.

2) Results of Hypothesis Testing (t test)

Testing the hypothesis (t test) aims to test whether each independent variable significantly influence the dependent variable with á = 0.05 and also the acceptance or rejection of the hypothesis. The hypothesis will be proved in this study are:

Ho : $\gamma = 0$ no significant difference between the Revolving Loans (X) on Poverty Reduction (Y) with the degree of error (α) = 5%.

Ha : $\gamma \neq 0$ here is significant influence between the Revolving Loans (X) on Poverty Reduction (Y) with the degree of error (α) = 5%.

Based on the comparison between the value t count with t-table value, the decision is used to determine compliance with the following provisions:

a. Ho rejected and Ha accepted if t count> t-table

b. Ho is accepted and Ha rejected if t <t-table

To test this hypothesis, the t-test to determine the value of the coefficient of correlation was obtained with the following formula:

$$t - r_{YX} = \frac{r_{YX}\sqrt{n-1}}{\sqrt{1-r^2_{YX}}} = \frac{0,62\sqrt{90-1}}{\sqrt{1-0,3844}} = \frac{(0,62)\,(9,43)}{0,78} = 7,496$$

t-$_{table}$ value = df {α/2 : (n-k-1)}= (5%/2 : (90-1-1) = (0,025 : 88) = 2,000

Based on the above calculation has determined the value of t-test and t-table, then the comparison shows that the value t count = 7.496> t-table value = 2,000, so Ho rejected Ha accepted. This means that there is a significant effect Revolving Loans (X) on Poverty Reduction (Y) with the degree of error (α) = 5%

5. CONCLUSION

Based on the research conclusions of this study are:

1) The return on revolving loans PNPM Urban

- LAR at six months can be seen in Table 4.5 shows the position of LAR> 20% means that troubled borrowers higher then postponed LAR means to collect arrears in the field.
- PAR at six months can be seen in Table 4.5 shows the position of PAR> 20% of high-risk borrowers, the PAR delayed means to collect arrears in the field.

- ROI in six months can be seen in Table 4.5 shows the position of ROI> 0% then the ability UPK in net profit minimum, mean UPK may depend on whether or not perform revolving kesepakan CGU with MFIs.
- CCR at six months can be seen in Table 4.5 shows the position of CCR> 125% then the CGU's ability to cover the costs of income at a satisfactory obtain it, meaning that the CGU may use the funds to finance the operational costs UPK.
- RR at six months can be seen in Table 4.5 shows the position of RR <80% then the measurement of the performance level of the CGU is delayed means prohibited revolving (fund arrears in the field).

2) Testing simple linear regression, correlation and keefesienan determinant followed by hypothesis testing by Test T.

Based on simple linear regression equation above shows that without the support of a revolving loan (X = 0) PNPM MP then poverty reduction (Y) in the city of Padang is 1.61 point

- Effect of revolving loans (X) PNPM MP against Poverty alleviation (Y) in the city of Padang increased by 1 point (X = 1), then poverty would rise 2.29
- The relationship between the revolving loan (X) PNPM MP on Poverty Reduction (Y) in the city of Padang showed a close relationship / strong namely ry; x = 0.62 is in a position for positively related.
- The level of accuracy of the data or influence the variation between the revolving loan (X) PNPM MP against poverty (Y) in the city of Padang which amounted to R (y; x) = 0.3844 (or equivalent to 38.44%).

3) Based on hypothesis testing, shows that there is significant influence between the Revolving Loans (X) PNPM MP on Poverty Reduction (Y) in the city of Padang with the degree of error (α) = 5%.

Technical advice: because the level of revolving loan repayment arrears there are many in the field to the authors suggest 1) to the Party UPK and MFPs:

- Must collect arrears in the field, and provide counseling and guidance to borrowers to pay arrears.
- Give sanction to the borrower so that the arrears in the field can be reduced, such as not giving loans to borrowers who are in arrears.
- To evaluate the criteria for lending to the public, by conducting a survey in advance to all data provided as a condition of borrowing. Revolving loans effect on poverty reduction for fixed mempertahanakannya it is suggested that, because the main goal of PNPM MP is to reduce poverty and make people self-sufficient

Academic advice: 1) Researchers are next able to replicate the model presented in this study and other organizations, and trying to use a different number of respondents. 2) The next researcher can add other independent variables as determinants of poverty reduction in Indonesia.

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