

## THE COOPERATION INSTITUTIONAL TO STRENGTHEN THE KSM PNPM MANDIRI RURAL COMMUNITY TO IMPROVING ECONOMIC INDEPENDENCE (CASE STUDY IN BANYUMAS DISTRICT)

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**Abstract:** KSM (Community Self-Reliance Group) is a group of programs that consist of poor society in order to do productive economic activities in PNPM Mandiri. Hierarchy of KSM PNPM MPd starts from field organization, planning, implementation, supervision, preservation and sanctions. All these stages do by the community along with existing institutional and selected by the community in accordance with the Technical Guidelines for the Operations PNPM MPd. KSM formed to empower people through savings and loan activities for economic activity. The purpose of this activity is to reduce poverty and unemployment. The procedures of Fund distribution start from submission of proposal from the community, discussion groups in village level to UPK, verified by UPK, discussed at the level of UPK and UPK directly disbursed to the community. The findings of this study: (1). MPd PNPM management led to many institutions that KED / KPMD and KSM group, the number of KMS in the district. Banyumas in 2013 as many as 4303 groups, an average of 16 groups each village. Role of KED / KPMD only bridging group with UPK, for the further transaction activities carried out by the UPK. (2). Utilization of funds for productive economic activity is less than optimal; (3). Level of dependency on the group loan lending UPK is very high; (4). Groups can be alternated and easy to disband; (5). Expectations of group members to PNPM program: in order to continued are; build savings activities program that managed by the community, training of productive economic activities, product of community and are not jointly and severally liable. Expectations of management: cooperation, transparency, honesty, discipline and passion. For 36% of respondents stated the manager of the group management scheme needs to be changed and for 27% of respondents stated beneficiaries need to be changed. Cooperative is a solution for institutional strengthening PNPM Rural KSM, because it has advantage that can meet all the expectations of the group and the formal rules clear in its management

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*and supported by an understanding of the community members of KSM about cooperative, they knew cooperative, knows the benefits of cooperative and activities that can be done by cooperatives*

**Keywords:** *Institutional Strengthening, KSM PNPM Rural, Economic Independence, UPK, jointly and severally Responsibility, Cooperative*

## INTRODUCTION

The problem of poverty and unemployment is a complex problem that is the economy and must be erase jointly by the society and the government. Through various community empowerment programs the government seeks. Results of research conducted by Dijan Rahajuni in 2009 and 2010 on the impact of the implementation of the PNPM Rural in District Kedung banteng, showed that although the program has been able to contribute to the improvement of people's income but has not been able to improve their wealth. Based on observations during the study program PNPM Mandiri (PNPM MPD), have not been able to realize the economic independence of the poor society, especially in economically productive activities program for women through women's credit. This is due to the inaccuracy utilization of the funds, and the group is only used as borrowers from the revolving fund management unit PNPM-MPD activities at the district level, the emphasis in the community is to form a group to get a loan. Such conditions make the revolving capital in the administrative district level is running well, but did not have a significant impact on the improvement of people's economic independence.

Research from Dijan Rahajuni and Lilian Siti Badriah (2011) about the Community Empowerment Model Development In the Poverty Reduction In Banyumas (case study on PNPM Urban), shows the public response to the PNPM-MP program is in the medium category, community empowerment applied well, but the number of the participant of productive economic activity still low categories, PNPM MP is able to increase incomes but have not been able to improve wealth. One of the obstacles in alleviating poverty, partly because of inaccuracies in the community in utilizing funds received and the lack of control in the formation of groups so that the formation of the group just be a means to obtain loan funds are the consequences impact on the improvement of people's income becomes less noticeable.

Revolving loan fund PNPM MPd SPP is still ongoing, so the number of revolving funds at sub-district level managers are relatively large but the level of KSM does not exist, because society that joint with KSM group only concerned to borrow and borrow again, so addictive. Therefore it is necessary to strengthen the institutional KSM models so they can be more effective to create independency and prosperous. The research objective is to find Model KSM Institutional

Strengthening PNPM Rural in an effort to increase the empowerment of women towards economic independence.

## **RESEARCH METHODS**

This research is using survey research method with descriptive analytical method to analyze the phenomena that occurred, explained the relationship variables based on data obtained to get the meaning and implications of a problem to be solved (Sugiyono, 2009). The method is using qualitative and quantitative approach..

This research was conducted in Banyumas by taking a sample of 2 sub districts are included in the target areas of PNPM implementation MPd. Sub district sample selected by purposive sampling with the district that became the basic criteria of previous studies is District Kedungbanteng the number of SPP KSM as much as 137 units and sub-district with the most number of KSM, the districts Cilongok many as 315 units. The targets of this study are members of KSM SPP receiver economic BLM PNPM MPd intended for productive economic activities. For sampling at every district, the village will be taken by purposive sampling with criteria of the village with the highest number of KSM, which are Beji in Kedungbanteng No 36 KSM SPP, and the Village Karangtengah in Cilongok No 66 KSM SPP. From every village taken 10 percent KSM SPP, and all its members as respondents, for Beji 4 (four) groups and village Karangtengan 7 (seven) groups.

This study uses secondary data and primary data. The variables measured were: a. The pattern of formation KSM productive economy; b. The pattern of distribution of fund for economy productive activity; c. KSM capital dependency level; d. KSM expectations on the sustainability activities of the group; e. KSM understanding and perception of the cooperative. The procedure of collecting data in this study to find data using research and survey in accordance with the quantitative and qualitative analysis approach. For qualitative analysis purposes, data mining collected from using in-depth interviews, observation and Focus Group Discussion. Meanwhile, to avoid distrust the data will be used triangulation techniques of data resource, by checking data from different sources about the same problems and the triangulation method, by using two strategies (1) checking on the degree of confidence discovery research some data collection techniques, by used observation, in-depth interviews, questionnaires, and focus group discussions; (2) checking the degree of confidence multiple data sources with the same method.

The analytical method used interactive model (Miles and Hubermann, 2002) which includes: (1) The collection of data, (2) data reduction, (3) Serving of data (4) Withdrawal of conclusions (verification). By using techniques such analysis has proven the conclusions selectively and accurately. This analysis technique is

used to identify a pattern of assistance by PNPM MPd productive economy, the pattern formation of KSM and the procedure works, KSM member's expectations of the sustainability activities, explore the understanding and perception of KSM members of the cooperative institutions. To identify KSM dependence on capital BLM PNPM MPd economy, analyzed by looking at KSM capital structure by comparing the proportion of own capital and the capital outside help. Testing criteria: a). If the proportion of equity <33.33%, a high degree of dependence; b). If the proportion of equity capital: 33.33% - 66.66%, moderate dependence; and c). If the proportion of equity capital > 66.66%, a low level of dependence.

## RESULTS AND DISCUSSION

Program of PNPM Rural community empowerment process conducted through the components of activities, consist of: 1) Community Development; 2) Direct Community Assistance (BLM); 3). Empower the capacity of governments and local actors. However, in research Dijan R, et al PNPM Mandiri Rural Community program has not been able to alleviate the poverty level. One of the obstacles are inaccurate of the target in the community in utilizing funds received and the lack of control in the formation of groups so that the formation of the group just be a means to obtain loan funds and ignore the consequences impact of the improvement income of the society. Therefore it is necessary to strengthen institutional model solutions that can not only give loans to people but also capable of empowering women.

PNPM Mandiri's vision is "The achievement of independence and prosperity of the poor rural areas", where it means: 1). Welfare is the fulfillment of the basic needs of society; 2). Independence means being able to organize themselves to mobilize existing resources in the environment, is able to access resources outside of its environment, as well as manage resources to address the problem of poverty. PNPM Rural Community Mission are: 1) Empowerment the capacity of Community and it's institutional community; 2) Institutionalization of participatory development system; 3) Improve the effectiveness of the function and role of local government; 4) Improving the quality and quantity of infrastructure facilities of basic social and economic; 5) Network development partnerships in development.

Respondents of its research, the group and members of savings and credit particularly women groups that have saving and lending activity on PNPM Mandiri program for economic productive activity incorporated in the women's savings and loan activities or SPP. The number of the group studied 11 groups, 4 (four) groups of Beji Subdistrict Kedungbanteng ie groups: Boxwood, Lotus, Anggek and RW Mandiri with a membership of 51 women overall. Karangtengah village Cilongok District of 7 (seven) groups:: Mugi Lestari, Sabrang Wetan, Mangala 2,

Wali, Tulip, Mrica and Jasmine 1 with the total number of members of the group rang 54 women. Older respondents as a group member on average between 1 to 11 years, mostly long respondents as a member of the group between 5 (five) to 8 (eight) years. Likewise, the age group. Interest respondent became a member of the group is due to always obey the rules of origin can borrow loan repayment. Here are necessitated by UPK as funders are precision installment loans, although in the formation and utilization of funds less fixed.

## **DISCUSSION**

1. The Pattern of determining KSM beneficiaries at the beginning Program is rolled out in stages, beginning from the community hierarchy started from: 1) The group was formed by people who have the same interests; 2) The group was formed based on consultation and consensus; 3) Membership of the group of at least 5 people with the criteria of women, families classified as poor and do economic productive activities; 4) There is a management arrangement; 5) There is a routine activity as evidenced by the presence of group administration. Groups can apply for a loan to the CGU should be a group that is already there and perform routine activities of research however, the group in general is a new group formed specifically to be able to obtain a revolving loan fund.
2. The pattern of distribution of funds to the groups is do by using hierarchy stages of the prospective beneficiary communities, groups, TPK, KED / KPMD, village, UPK. Propose the loan proposal to the CGU, which is attached: a. Letter of Proposed Activities to UPK; b. Profile and Map Village; c. Event Submission letter Revolving SPP / UEP; d. Minutes of Deliberation Village Revolving; e. Present MD Revolving list; f. Application Letter of Credit; g. Group Action Plan SPP / UEP; h. Data Group of Debited; i. Installment Plan; j. Schedule of Loan Installment; k. Group agreements; Responsibility Statement l. Agreement letter and Power Transfer Savings; m. Approval Letter husband / wife; n. Copy of valid ID card; o. Cover.
3. The role of each level hierarchy only limited to the distribution of loan, it's not reached the utilization of the loan so that the unknown 50% of beneficiaries did not perform economic productive activities. Loans of economic productive activity received is used for consumption, social activities and buy prestige of goods, causing the burden to pay the installments with the increasing revolving loan funds both from the program and the results from loan services. It shows from stage of the loan amount and IPTW (timely repayment incentives). People feel have the ease in applying for loans because people only burdened meet any requirements into account, namely submit a photo copy of identity card and a letter of approval to borrow from husband or heirs. The next process is

handed over to the group, after verification of the correctness of the data, the loan proposal will be escorted by the UPK to transform distribute to members of the group of borrowers.

4. People's expectations of the existence of a revolving loan program PNPM MPd for high productive economic activity it can be seen from the level of the poor society participation with the average of the year from 2011 to 2013 by 39%, the development and growth of community groups utilizing excellent revolving loans reaching 91% by 4303 the number of groups or groups increased in 2051 from the original 2251 group. The highest number of these groups is SPP group with a total of 3,715 groups or 86.33% of the total group. Expectations of group members to the existence of the group and UPK are very high, as they always do a repeat loan. Judging from the respondent's age group between 1-11 years old showed that the group of more than one year are always re-apply for a loan, as well as with members of the group. Even when observed from the community, people feel happy and proud when obtaining loans in large numbers. Besides lending also expect the existing group savings activities, guidance productive business, marketing guidance, responsibilities within the group do not jointly and severally liable, and the additional of loan.
5. The level of dependence of the beneficiary community loan rolling PNPM MPd funds to the existence of groups and institutions at the village level PNPM MPd is high. This is because the loan is intended only for people who have been flocking by submitting a proposal which must be discussed first by the TPK or KED / KPMD at the village level and then approved by the village leader. Judging from dependence loan funds, dependence on borrowed funds PNPM group MPd very high, even entire loan members come from SPPdi UPK revolving fund. Group only serves as an intermediary between the beneficiary communities with funders, even all members of the group is the borrower. Judging from the members of the group they always hope after loan even keel will be able to apply for a loan in larger amount. It is written in the rules UPK there, shown in Table 1, as it also expects members IPTW or incentive timely return which is a tribute to the group and members who can repay the loan on time, the percentage of IPTW amounting to 3% of the number of services assigned to the UPK. It also members of shame and fear in the presence of which is the joint responsibility of social sanctions in the form of a display name and a photo copy of members in arrears at the district office and village offices in it's district. Thus the members and groups are always trying to comply with the rules, the rules compliance by this group led to the amount of funds that can be assembled and developed further in the UPK is growing fast. Until the year 2013 the number of UPK assets in Banyumas amounting to Rp90.341.541.001,00,

the development funds reached amounting to Rp13.821.296.940,00, capability development funds in the UPK is not matched with the financial capacity at the group level.

6. Understanding of group members to cooperative institutions overall cooperative group members know. But their knowledge was limited to the cooperative activities that can be carried out by cooperatives, which is savings and loans, credit marketing or sales of goods and products.

Under these conditions it appears that institutional UPK PNPM MPd at levels up to the group's savings and loan activities to support economic productive activities in order to achieve economic independence and prosperity of society is still lacking. This is because most of institutional group set up just for the sake of borrowing money, the group was formed only as a condition for the existence of the group, at the village PNPM institutional MPd an ad hock that are less than optimal in performing the function of its development, as the village level institutions only as legalization only; as well as institutions at the district level is positioning itself as a collector and distributor loan funds.

According Sunyoto Usman (2003) to implement community empowerment strategies needed transformation role of initiator local government becoming a facilitator. This new paradigm shift in the development strategy set out: (a) Strengthen, improve and create the institutional capacity of production, income and expenditure; (b) Improve and involve communities in development planning; (c) Distributing the results of development of, by and for the community facilitated by the Government; and (d) Increase development focused on human capacity through empowerment strategies. Wilson (1996) describes four stages of the empowerment process: (a) Awakening (awareness); (b) Understanding (comprehension); (c) Harnessing, improve public awareness and understanding to use it for the benefit of the community. (d) Using, using the skills and abilities of empowerment as part of everyday life. In relation to the development of micro-finance institutions, Chen, 1997 (in Mayoux 2005) presented a framework to empower women as follows: 1) Material Change: (a) Income, (b) Recourses, (c) Basic needs, (d) Earning capacity; 2) Perceptual Change: (a) Self-esteem, (b) Self confidence, (c) Vision of the future, (d) Visibility and respect; 3) Relational change: (a) Decision making, (b) Bargaining power, (c) Participation, (d) Self reliance, (e) Organisational strength.

In conservation efforts and programs are needed to achieve the vision: a). Improved technical and managerial skills that must be owned by community groups, TPK, as well as other actors PNPM Rural Community in villages and districts; b). Provision of systems and mechanisms for monitoring, evaluation, planning, and control in a participatory manner that allows members of the

public can know and take control activities planned, ongoing, or that have been completed and c). empowering the community institutions in the districts and villages, including management agency infrastructure / facilities. (PTO PNPM MPd, 2014).

Based on the vision program, the findings of this study was associated with the expectation of beneficiaries as well as the results of other researchers, to strengthen the institutional and economic dependency necessary to change the patterns of institutional and management.

### Strengths, Weaknesses, Opportunities and Threat of the Institution of KSM

<i>Strengths</i>	<i>Weakness</i>	<i>Opportunity</i>	<i>Threat</i>
1. Understanding of members and administrators KSM against the rules and objectives of the establishment of the group	1. Lack of discipline in the use of loan funds	1. It is a priority of economic development programs	1. Financial support from the government is not always reliable
2. a strong desire to improve welfare	2. Low education level	2. Received financial support from the government	2. Recognition of institutional of KSM was limited when the group became borrowers
3. The desire for their sustainability activities KSM	3. The level of dependence of funding from the program is very high	3. Enactment of joint responsibility	3. The existence of support ad hoc institutions legality
4. There partnership interaction among members of the group	4. The management group is not limited by time		4. Less of assistance of empowerment of members from the external
5. The number of groups is pretty much in every village	5. The Community formed only as small group		
	6. The group acts only as an intermediary between UPK and members of beneficiaries.		



Based on these conditions it is necessary to reorient institutional KSM to strengthen the institutional and independence KSM, through:

1. Continued the sustainability of the group and has the support of the legality of the government, meaning that the existence of the group not only as recipients of the program.
2. Enlarge the Group and have clear rules.
3. The need for improving the knowledge of the group and manager of the group in a variety of ways, such as in terms of knowledge of productive economic activities, allocation and utilization of economic resources, organizational management and institutional strengthening group.
4. Supportive institutions are not merely ad hoc.

According Zulminarni (2004) there are five aspects that must be considered in the empowerment of women, which are welfare, access to resources, participation, critical awareness, and control. Efforts to preserve the program based on the identification of the group and institutional group members suspected right to PNPM MPd for KSM's independence in society and their interests are COOPERATIVE, cooperative work to meet the interests and needs of members in this society that takes precedence. Through the cooperative, the fifth aspect can be met, (1) welfare; they can borrow money with easy procedures, low interest and profits will be returned to them, (2) access to resources; cooperative principles is of, by and for members so they recognized, making it easy to access information, resources, education, and training through various programs developed; (3) active participation; they build togetherness, learning decision-making, and organizational learning is good and true, (4) open critical awareness; cooperatives apply the principle of open and democratic to look at each issue critically and express ideas members, (5) control; control functions in cooperatives contained in the Annual Member Meeting.

Achmad H. Gopar (2009) of the Study of Cooperatives of its members, a case study in the province of North Sumatra, DIY Yogyakarta, and North Sulawesi, showed the presence of co-operatives have a positive impact on various aspects of community life, which is shown by: the progress of members (81.3% ), the increase in employment in the area of work (98.7%), enough to affect the improvement of the rural economy (51.7%), greatly affects the improvement of the rural economy (45%), a tool change in economic development (85%), be means of growth in the economy of its members (86.3%), is a protection tool for economic development (72%) and can be a facilitator of economic development (71.3%).

According to Anna Strempelel 2010 in a study of women farmer groups in Aceh, excited group members carried out in accordance with the objectives of the group

because they feel the benefits. Cooperative institutional values contains the values of local wisdom that exists in society, namely kinship and mutual cooperation. According Syahyuti 2004 should further strengthen the institutional development of the social system that already exists in the community. It is lebh reinforced by an understanding of the goals of PNPM MPd, responsibility and consequences of group members.

Based on the reorientation of the group and the findings of previous studies "COOP" is the right choice to strengthen the institutional and economic independence. According to Law no. 25 In 1992, the Cooperative aims to promote the welfare of members in particular and society in general and to help build national economic order in order to realize an advanced society, equitable, and prosperous based on Pancasila and the Constitution of 1945. The function and role of the Cooperative are: a. build and develop potesi and economic capacity of the members in particular and society in general to improve the economic and social welfare; b. participate actively in efforts to enhance the quality of human life and society; c. strengthen the economy of the people as the basis of the strength and resilience of the national "sokoguru" economy as a cooperative; d. strive to realize and develop the national economy which is a joint effort based on the principle of kinship and economic democracy; Based on the principles of: a. Membership is voluntary and open; b. management of democratic management; c. distribution of net income conducted fairly comparable to the size of the business services of each member; d. the provision of remuneration limited to capital; e. independence. Externally, the Government supports by creating and developing the climate and the conditions that encourage growth and correctional Cooperative; and provide guidance, convenience and protection to the Cooperative.

## CONCLUSIONS AND IMPLICATIONS

### Conclusion

- a. Pattern of KSM PNPM Rural in Banyumas refer to the Technical Operational Guidelines of the Ministry of Interior of the Republic of Indonesia.
- b. The pattern of distribution of funds to the group and to the members of the target group Banyumas also refer to the Technical Operational Guidelines of the Ministry of Interior of the Republic of Indonesia and the rules of distribution of funds by UPK. Groups (KSM) acts only as an intermediary who made the proposal and collect installment of funds to be deposited into the UPK. The existence of a very weak institutional group.
- c. Expectations of groups and group members on the existence of a revolving loan fund program PNPM MPd is a revolving fund loan program in order

to remain there, but the group given the freedom to manage the savings of members, jointly and severally liable dispensed, held productive economic business training and marketing joint venture.

- d. Dependence on a group level revolving loan fund loan program PNPM MPd is very high that the groups and group members want to always strive discipline aimed for the next period of the loan may be bigger, besides avoid social sanctions.
- e. Understanding the group and members of the cooperative institutional, mostly all know the cooperative and its benefits. They also know the activities of cooperatives, but only to the extent of saving, savings and loans, credit and market the production of goods member.

### **Implication**

- a. In order for the implementation of PNPM rural program in this case revolving fund loan program can really empower target communities at the lowest level / community then institutional PNPM Rural community at the lowest level must be strengthened in order to truly empower the community to not make dependency borrowed by a number of social rewards and sanctions.
- b. Cooperative as a pillar of the national economy is obligatory empowered to be able to improve social welfare and reduce unemployment, for the proper management of PNPM Rural visionaries "The achievement of Welfare and Self-Reliance for Rural Poor" Referring management patterns in Cooperatives Law is Law 25 cope 1992.

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