ABSTRACT

FACTORS RELATED TO THE LOAN REPAYMENT RATE OF WOMAN'S SAVING AND LOAN (“SPP”) IN NATIONAL PROGRAM OF RURAL SELF EMPOWERMENT (“PNPM-MP”) GADINGREJO DISTRICT, PRINGSEWU

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This study aims to determine the following aspects in Gadingrejo District, PringsewuRegency: (1) The implementation of the “SPP PNPM-MP”, (2) Factors related to the loan repayment rate of the “SPP PNPM-MP”, and (3) Constraints encountered in the implementation of the “SPP PNPM-MP”.

The study was conducted in February and March 2012. The samples were 36 people receiving the loan of the “SPP PNPM-MP” and were selected based on the Krejcie and Morgan theory (Sugiono, 2004). Survey method was used in this research and data were analyzed descriptively. Relationships between variables were tested using Spearman Rank correlation analysis test.

The results showed that: (1) The loan repayment on the “SPP PNPM-MP” in GadingrejoDistrict, Pringsewuwas included in less-prompt category. It can be inferred from the number of respondents who did not return the loan at the right time (2) The business income had a very significant relationship with the promptness of the loan repayment. Meanwhile, the woman’s knowledge level on the loan had a significant relationship with the promptness of the loan repayment, and (3) Constraints encountered in the implementation of “SPP PNPM-MP” resulting in late payment were business loss and the urge to fulfill other needs that must be met.

Keywords: Loan repayment rate, “SPP PNPM-MP”

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ABSTRAK

FAKTOR-FAKTOR YANG BERHUBUNGAN DENGAN TINGKAT PENGEMBALIAN PINJAMAN DANA SIMPAN PINJAM PEREMPUAN (SPP) DALAM PROGRAM NASIONAL PEMBERDAYAAN MASYARAKAT MANDIRI PEDESAAN (PNPM-MP) DI KECAMATAN GANDINGREJO KABUPATEN PRINGSEWU

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Hasil penelitian menunjukkan bahwa: (1) Tingkat pengembalian dana pinjaman SPP PNPM-MP Kecamatan Gadingrejo Kabupaten Pringsewu masuk dalam kategori kurang lancar. Hal ini dapat dilihat dari masih banyaknya responden yang melakukan pengembalian pinjaman tidak tepat (2) Tingkat pendapatan usaha memiliki hubungan yang sangat nyata dengan tingkat kelancaran pengembalian pinjaman dana SPP PNPM-MP. Sedangkan untuk tingkat pengetahuan kelompok perempuan tentang pinjaman dana SPP memiliki hubungan yang nyata dengan tingkat kelancaran pengembalian pinjaman dana SPP PNPM-MP dan (3) Kendala yang dihadapi dalam pelaksanaan SPP PNPM-MP yang mengakibatkan keterlambatan para anggota kelompok SPP dalam melakukan pengangsuran pinjaman SPP adalah faktor musibah dan juga desakan pemenuhan kebutuhan lain yang harus segera dipenuhi.

Kata Kunci : Tingkat Pengembalian Pinjaman Dana, SPP PNPM-MP

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