

## **ABSTRACT**

### **ANALYSIS OF POLICY IMPLEMENTATION OF PNPM-INDEPENDENT RURAL ACTIVITIES IN THE GROUP OF WOMEN SAVINGS AND LOANS IN ABUNG NORTH DISTRICT LAMPUNG WEST FISCAL YEAR 2009**

**By**

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National Program for Independent Rural Community Empowerment (PNPM) Independent Rural location on the implementation in the province of Lampung Abung Western District of North Lampung regency. In the pre-research found problems related to lack of community participation in attending meetings, as well as the implementation of the Savings and Loans to Women's Group (SPP) form of activity problematic.

PNPM-Independent Rural implementation is a process of activities carried out by the parties involved are gradually and consistently in accordance with the mechanisms and procedures that have been arranged in the PNPM-Mandiri Rural. This study used informants that implementers and target groups of activities.

This study focuses on the flow of activities in the PTO PNPM-MP 2009 regarding:

1. Planning activities of the SPP, 2. Implementation of SPP activities, 3. Preservation activities of the SPP

The study 1. Planning activities of the SPP has been running well because in accordance with existing guidelines, 2. The implementation of SPP activities in accordance with the basic, but still many activities that are not running as it should be such a bad loan, 3. Preservation activities are in accordance with the provisions, but the patterns are applied in the guidelines have not been fully implemented activities in conserving activities. 4). Constraint that arises is the level of awareness of the lack of responsibility.

Advice of researchers: 1). For the managers of UPK, FK, BP UPK: managers should be better in doing the planning, implementation and the importance of financial statements, 2).Increasing public awareness and participation in the management kegiatn either repayment or the financial statements of UPK, 3). and apply sanctions against the problematic activities for both implementers and members of the SPP.

Keywords: Implementation; Savings and Loans to Women's Group (SPP)