



The Effect of Women's Savings and Loans (SPP) in Improving the Economy and Family Income in the District Dolok Masihul, Serdang Bedagai Regency.

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ARTICLE INFO

Keywords:

SPP Capital Loan,
Economic Improvement,
Family Income

ABSTRACT

PNPM-MP is a program in which there are Women's Infrastructure and Savings and Loans (SPP) activities which are managed by the Activity Management Unit (UPK). SPP is one type of activity that clearly shows the seriousness of prioritizing Women's Empowerment. This study aims to analyze the effect of SPP Capital Loans in improving the economy and family income in Dolok Masihul District, Serdang Bedagai Regency. The population in this study were members of the Village/Kelurahan SPP Group in Dolok Masihul District. The type of research that the author uses is descriptive quantitative research, namely research that has the intent and purpose to analyze and provide data as accurately as possible about humans or other conditions or symptoms. Sampling for research according to Suharsimi Arikunto (2010: 112), if the subject is less than 100 people should be taken altogether, if the subject is large or more than 100 people can be taken 10-15% or 20-25% or more. The sampling technique used is the simple proportioned cluster sampling technique with a sample size of 20% of the total population, which is 60 samples. The results of testing hypothesis 1, it is known that $t_{count} (1.506) > t_{table} (1.694)$, as well as the significance value of $0.142 > 0.05$, it can be concluded that the SPP Savings and Loans Capital Loan Variable (X) has no significant effect on the Variables of Economic Improvement and Income Family (Y). Testing hypothesis 2, it is known that $t_{count} (12.494) > t_{table} (1.672)$, as well as the significance value of $0.00 < 0.05$, it can be concluded that the hypothesis is accepted, meaning that the SPP Loan Variable (X) has an effect on the Family Income Variable (Y2).

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1. Introduction

In the context of poverty reduction programs and job creation at the rural level, the Government launched a National Program for Independent Rural Community Empowerment (PNPM-MP). The purpose of the PNPM-MP program is to support the acceleration of poverty reduction through capacity building of the community, local government and the provision of basic social infrastructure. The National Program for Independent Rural Community Empowerment (PNPM-MP) was the government's mainstay program during the era of President Susilo Bambang Yudhoyono.

The SPP activity is an activity to provide capital for groups of women who have savings and loan activities. This revolving SPP fund was first started in 2007 from the PNPM-MP program which was used to provide capital for women's groups and became a mainstay program in 2007 to develop villages. Although this program has ended nationally in 2014 only the SPP Program continues, one of which is in Dolok Masihul District. After the end of the PNPM-MP program in 2014 there is no additional revolving capital from the PNPM-MP program which is used as capital assistance. However, after the PNPM program ended, the funds that had been managed as SPP funds became grant funds given to the Inter-Village Coordination Agency (BKAD).

Of all actors/institutions, BKAD is the highest institution in PNPM-MPd. which plays a strategic role and becomes the main driving force in the successful implementation of PNPM-MPd. in the district. BKAD is an institution formed based on the agreement of each village in one sub-district area that participates in PNPM-MPd. decided through the Inter-Village Deliberation Forum (MAD). The purpose of establishing BKAD is to protect and preserve the results of PNPM-MPd. which includes public infrastructure, activities in the field of education, activities in the health sector and revolving savings and loan funds specifically for women (SPP)

The results of an interview with the Chairman of the UPK Muhammad Sofyan (2021), the SPP managed by the UPK in Dolok Masihul Subdistrict in the last 11 years has changed, in 2009 the number of groups of 9 spread over 9 villages with 90 members with an average loan Rp. 10,000,000,-/per group. In 2021 the number of groups of 30 with 300 members on average is Rp. 50,000,000,- per group, and serving 12 villages and 1 Kelurahan, many people become SPP members and take advantage of it because there is no need for collateral to borrow the SPP funds, and the interest rate or service is only 12% per year and the process is easy.

Based on the background of the problems above, it can be concluded that the problem formulation is the extent to which the Effect of Women's Savings and Loans Capital Loans (SPP) on Economic Improvement and Family Income in Dolok Masihul District, Serdang Bedagai Regency. The purpose of this study was to determine the effect of Women's Savings and Loans Capital Loans (SPP) on increasing the economy and family income in Dolok Masihul District, Serdang Bedagai Regency.

The benefits in this study are expected to be able to contribute to stakeholders and the community, the SPP group regarding the importance of knowing the Effect of Women's Savings and Loans Capital Loans on increasing the economy and family income, so that they can anticipate and encourage efforts to increase the groups / communities receiving SPP capital loans in particular. in Dolok Masihul District, Serdang Bedagai Regency, and for the manager of the UPK BKAD SPP it can be a reference and input for other stakeholders.

Based on the background described above, the authors found the hypothesis in this study as follows:

- a. Women's Savings and Loans Capital (SPP) has an effect on economic improvement in Dolok Masihul District, Serdang Bedagai Regency
- b. Women's Savings and Loans Capital (SPP) has an effect on the level of family income in Dolok Masihul District, Serdang Bedagai Regency

2. Research Method

2.1 Type of Research

The type of research used in this research is descriptive quantitative research. Quantitative research methods, as proposed by Sugiyono (2015: 8) are research methods based on the philosophy of positivism, used to examine certain populations or samples, data collection using research instruments, data analysis is quantitative/statistical, with the aim of testing hypotheses. has been established. The focus of this research is to analyze and describe the effect of Women's Savings and Loans Capital (SPP) in increasing the economy and family income in Dolok Masihul District, Serdang Bedagai Regency.

2.2 Research Location

This research was conducted in Dolok Masihul District, Serdang Bedagai Regency, with the research subject being the Women's Savings and Loans Group (SPP) located in the village/kelurahan of Dolok Masihul sub-district.

2.3 Population and Sample

The population was taken from members of the village/kelurahan Women's Savings and Loans Group (SPP) in Dolok Masihul Sub-district, Serdang Bedagai Regency, which amounted to 32 SPP groups with 300 members from 12 villages and 1 kelurahan in Dolok Masihul District.

Sampling using a simple proportioned cluster sampling technique with a sample size of 20% of the total population, which is 60 samples. (Suharsimi Arikunto: 2010: 112).

Table 1.
Measurement Scale

No	Village/Village	Proportion	Sample	Group Sample
1	Aras Panjang	$20 / 300 = 0,067$	60	5
2	Bantan	$10 / 300 = 0,033$	60	2
3	Blok 10	$10 / 300 = 0,033$	60	2
4	Bukit Cermin Hilir	$20 / 300 = 0,067$	60	5
5	Dolok Manampang	$40 / 300 = 0,133$	60	8
6	Dolok Sagala	$10 / 300 = 0,033$	60	2
7	Kelurahan Pekan Dolmas	$110 / 300 = 0,367$	60	22
8	Kota Tengah	$10 / 300 = 0,033$	60	2
9	Malasori	$10 / 300 = 0,033$	60	2
10	Martebing	$20 / 300 = 0,067$	60	4
11	Pertambatan	$10 / 300 = 0,033$	60	2
12	Silau Merawan	$10 / 300 = 0,033$	60	2
13	Tegal Sari	$10 / 300 = 0,033$	60	2
	Jumlah	-	-	60

3. Results and Discussion

3.1 Description of Research Results

a. Characteristics of Respondents by Age

Table 2
Age Group Composition

No	Class interval	Frequency Absolute	Frequency Relatively (%)	Frequency Cumulative (%)
1	25-30	8	13,33	13,33
2	31-35	6	10,00	23,33
3	36-40	14	23,33	46,67
4	41-45	9	15,00	61,67
5	46-50	10	16,67	78,33
6	51 keatas	13	21,67	100,00
	Amount	60	100,00	

Source: Primary data processed (2021)

From table 2, it can be seen that the highest age group is at the age of 36-40 years with a total of 14 respondents (23.33%) and the lowest is in the age group 31-35 years with a total of 6 respondents (10.00%). While the number in other age groups, can be seen in the table above.

b. Characteristics of respondents by education level

Table 3
Composition of Education Level

No	Level Education	Frequency Absolute	Frequency Relatively (%)	Frequency Cumulative (%)
1	No school	1	1,67	1,67
2	Elementary School	1	1,67	3,33
3	High school graduate	21	35,00	38,33
4	finished high school	34	56,67	95,00

No	Level Education	Frequency Absolute	Frequency Relatively (%)	Frequency Cumulative (%)
5	Graduated PT	3	5,00	100,00
	Amount	60	100,00	

Source: Primary data processed (2021)

From table 3, it can be seen that there are still members of the SPP group who are not in school, 1 respondent (1.67%), who completed elementary school education, 1 respondent (1.67%). For SPP members who finished junior high school education as many as 21 respondents (35.00%). The majority of SPP members graduated from high school level, namely 34 respondents (56.67%). Meanwhile, only 3 (5.00%) respondents have completed their education up to the tertiary level.

c. Characteristics of Respondents by Nature of Work

Table 4
Composition of Job Nature

No	Nature of Work	Frekuensi Absolut	Frekuensi Relatif (%)	Frekuensi Kumulatif (%)
1	Main Job	28	46,67	46,67
2	Side job	32	53,33	100,00
	Amount	60	100	

Source: Primary data processed (2021)

From table 4 it can be seen that there are 28 SPP members who make their business their main business, and there are 32 SPP members who make their work as a side job. Most members make their business as a side business by 53.33%. The reason why the majority of SPP members make the work they do as a side job is that the main business that is the economic foundation of each family comes from their husbands, so the business they do is only for additional income.

d. Characteristics of respondents according to the reason for doing SPP loans

Table 5
Reasons for respondents to take out tuition loans

No	Reasons to take a loan	Absolute Frequency	Relative Frequency (%)	Frequency Cumulative (%)
1	For additional capital	12	20,00	20,00
2	Loan interest rate The low one	22	36,67	56,67
3	Business development	13	21,67	78,33
4	Easy requirements in get a loan	13	21,67	100,00
	Amount	60	100,00	

Seen from table 5, the reasons for respondents to take SPP loans are as many as 22 respondents (36.67%) as the highest because of low loan interest rates, reasons for business development and easy requirements in obtaining loans each 13 respondents (21.67%) , and 12 respondents (20.00%) for additional capital.

e. Characteristics of respondents according to the size of the SPP loan

Table 6
SPP Loan Size

No	Loan Size (Rp)	Frequency Absolute	Frequency Relatively (%)	Frequency Cumulative (%)
1	2.000.000	8	13,33	13,33
2	3.000.000	16	26,67	40,00
3	4.000.000	8	13,33	53,33
4	5.000.000	14	23,33	76,67
5	6.000.000	6	10,00	86,67
6	7.000.000	8	13,33	100,00
	Amount	60	100	

Source: Processed primary data

From table 6 it can be seen that the highest loan size is 16 respondents (26.67%) and the lowest SPP loan size is 6 respondents (10.00%) and the amount of other loans can be seen in the table above.

3.2 Test Instrument

The Effect of Women's Savings and Loans (SPP) in Improving the Economy and Family Income in the District Dolok Masihul, Serdang Bedagai Regency (Suwadi, et al)

a. Validity test

Validity testing using SPSS version 17.00 with criteria based on the calculated r value as follows: This test was carried out on 30 respondents, then $df = 30 - 3 = 27$, with $\alpha = 5\%$, the r table value was 0.385 (Ghozali, 2016 :463), then the calculated r value will be compared with the table r value. The test results show that all statement points, both the Economic Improvement Variable (Y1), Family Income Variable (Y2) and the SPP Capital Loan Variable (X) have an r arithmetic value that is greater than the r table value, so it can be concluded that all statements are each variable is declared valid.

b. Reliability Test

Based on the results of data processing using SPSS 17.00, the following results are obtained:

Table 7
Reliability Test Results

Variable	Cronbach Alpha	Constant	Reliability
Variable Economic Improvement (Y1)	0.657	0,6	Reliable
Family Income Variable (Y2)	0.800	0,6	Reliable
	0.781	0,6	Reliable

Source: Data processed from attachment 3 (2021)

Based on the reliability test using Cronbach Alpha, all research variables are reliable/reliable because Cronbach Alpha is greater than 0.6, so the results of this study indicate that the measurement tool in this study has met the reliability test (reliable and can be used as a measuring instrument).

3.3 Classical Assumption Test

The tests of classical assumptions with the SPSS 17.00 program carried out in this study include:

a. Normality test

Normality test aims to test whether in the regression model, the confounding or residual variables have a normal distribution (Ghozali, 2016:154). Testing the normality of the data can be done using two methods, graphs and statistics. In this study, the authors used the normality test of the statistical method, namely the one sample Kolmogorov Smirnov Test.

Table 8
Normality Test
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		60
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.05398629
Most Extreme Differences	Absolute	.150
	Positive	.150
	Negative	-.067
Kolmogorov-Smirnov Z		1.165
Asymp. Sig. (2-tailed)		.132
Monte Carlo Sig. (2-tailed) Sig.		.200 ^c
99% Confidence Interval Lower Bound		.067
Upper Bound		.333

a. Test distribution is Normal.

b. Calculated from data.

c. Based on 60 sampled tables with starting seed 2000000.

Source: SPSS Output (2021)

From the output in table 8, it can be seen that the significance value (Monte Carlo Sig.) of all variables is 0.200c. If the significance is more than 0.05, then the residual value is normal, so it can be concluded that all variables are normally distributed.

3.4 Simple Linear Regression Analysis

Simple linear regression test explains the magnitude of the role of Variable X on Variable Y1. Data analysis in this study used simple linear regression analysis using SPSS 17.00 for windows. The analysis of each variable is described in the following description:

Table 9
Simple Linear Regression 1

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	18.701	2.381	
SPP Loan	-.062	.055	-.147

Source: SPSS Output (2021)

Based on these results, a simple linear regression equation has the formulation: $Y1 = a + bX$, so that the equation is obtained: $Y1 = 18.701 + (-0.062)X$

The description of the simple linear regression equation above is as follows:

- The constant value (a) of 18,701 indicates the magnitude of the Economic Improvement Variable (Y1) if the Capital Loan Variable (X) is equal to zero.
- The regression coefficient value of the Capital Loan Variable (X) (b1) of -0.062 indicates that there is no role/influence of the Capital Loan variable on the Economic Improvement variable (Y1).

Table 10
Simple Linear Regression 1

Model	Unstandardized Coefficients		Standardized Coefficients
	B	Std. Error	Beta
1 (Constant)	4.530	1.597	
SPP Loan	.461	.037	.854

Source: SPSS Output (2021)

Based on these results, a simple linear regression equation has the formulation: $Y2 = a + bX$, so that the equation is obtained: $Y2 = 4.530 + 0.461X$

The description of the simple linear regression equation above is as follows:

- The constant value (a) of 4,530 indicates the size of the Family Income Variable (Y2) if the Capital Loan Variable (X) is equal to zero.
- The regression coefficient value of the Capital Loan Variable (X) (b) of 0.461 indicates the role / influence of the Family Income Variable (Y2)

a. Coefficient of Determination (R²)

The value used to see the coefficient of determination in this study is in the adjusted R square column. This is because the adjusted R square value is not susceptible to the addition of independent variables. The value of the coefficient of determination can be seen in the following table:

Table 11
Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.147 ^a	.022	.005	1.063

a. Predictors: (Constant), Pinjaman SPP

b. Dependent Variable: Peningkatan Ekonomi

Sumber : *Output SPSS* (2021)

Based on this, it can be seen that the adjusted R square value is 0.05 or 5% for the Economic Improvement variable. This shows that if the SPP Loan Variable (X) can explain the Economic Improvement Variable (Y1) by 5%, the remaining 95% (100% - 5%) is explained by other variables outside this research model.

Table 12
Coefficient of Determination
Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.854 ^a	.729	.724	.713

a. Predictors: (Constant), Pinjaman SPP

b. Dependent Variable: Pendapatan Keluarga

Source: SPSS Output (2021)

Based on it, it can be seen that the adjusted R square value is 0.724 or 72.4% for the Family Income variable. This shows that the SPP Loan Variable (X) can explain the Family Income Variable by 72.4%, the remaining 27.60 % (100% - 72.4%).

Based on the information above, it can be seen that the adjusted R square value for the variable economic increase is 0.05 or 5.%, and for the family income variable it is 0.724 or 72.4%, this shows that the SPP Loan Variable (X) can explain the Variable Economic increase (Y1) is 5%, and Family Income Variable (Y2) is 72.4%, the remaining 22.6% (100% - (5.0% + 72.4)) is explained by other variables outside this research model.

1. Hypothesis Test

a. t test (Partial)

In this study, partial hypothesis testing was carried out on each independent variable as shown in the following table:

Table 13
Partial Test (t) 1
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	18.701	2.381		7.855	.000
Pinjaman SPP	-.062	.055	-.147	-1.129	.263

a. Dependent Variable: Peningkatan Ekonomi

Hypothesis Testing the Effect of SPP Capital Loan Variables (X) on Economic Improvement Variables (Y1). From table 13, the tcount value is -1.129. With = 5%, ttable (5%; 60-3 = 57), the ttable value is 1.672.

From the description it can be seen that tcount (-1.129) < ttable (1.672), as well as the significance value of 0.263 > 0.05, it can be concluded that the hypothesis is rejected, meaning that the SPP loan variable (X) has no effect on the Economic Improvement Variable (Y1).

Table 14
Partial Test (t) 1
Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients			T	Sig.
	B	Std. Error		Beta		
1	(Constant)	4.530	1.597		2.837	.006
	Pinjaman SPP	.461	.037	.854	12.494	.000

a. Dependent Variable: PendapatanKeluarga

Source: SPSS Output (2021)

Hypothesis Testing the Effect of SPP Capital Loan Variables (X) on Family Income (Y2). From table 13, the tcount value is 12,494 With = 5%, ttable (5%; 60-3 = 57) the ttable value is 1,672.

From the description, it can be seen that tcount (12,494) > ttable (1,672), as well as the significance value of $0.00 < 0.05$, it can be concluded that the hypothesis is accepted, meaning that the SPP Loan Variable (X1) has an effect on the Family Income Variable (Y2) .

4. Conclusion

Based on the results of research and discussion in the previous chapter, it can be concluded as follows:

- The value of adjusted R square for the variable of economic increase is 0.05 or 5%, and for the variable of family income it is 0.724 or 72.4%, this shows that the SPP Loan Variable (X) can explain the Variable of Economic Improvement (Y1) by 5%, and the Family Income Variable (Y2) by 72.4%, the remaining 22.6% ($100\% - (5.0\% + 72.4\%)$) is explained by other variables outside this research model.
- Testing Hypothesis 1, it is known that tcount (1.506) > ttable (1.694), as well as the significance value of $0.142 > 0.05$, it can be concluded that the SPP Savings and Loans Capital Loan Variable (X1) has no significant effect on the Variable of Economic Improvement and Family Income (Y).
- Testing Hypothesis 2, it is known that tcount (12.494) > ttable (1.672), as well as the significance value of $0.00 < 0.05$, it can be concluded that the hypothesis is accepted, meaning that the SPP Loan Variable (X1) has an effect on the Family Income Variable (Y2).

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