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AL-AMWAL

Mekaar Program Evaluation in Micro-enterprises Development for Underprivileged Women in Kutasari, Baturraden District

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Abstract

This research was conducted in the Kutasari Village, Baturraden District, Banyumas Regency, Central Java Province. The purpose of this study to analyze (1) The accuracy of the Mekaar program in achieving its targets, (2) The characteristics of the Mekaar program's policies in giving an impact on underprivileged women micro-entrepreneurs in Kutasari Village, Baturraden District (Pro-poor, progressive or regressive), (3) The effectiveness of the Mekaar Program in Kutasari Village, Baturraden District, (4) Measuring the difference in income of women micro-entrepreneurs in Kutasari Village, Baturraden District before and after receiving Mekaar financing. The number of respondents consisted of 30 underprivileged women. This research uses primary data, which were collected using the method of observation, interviews and questionnaires. The data obtained were then analyzed using data proportion techniques, Benefit Incidence Analysis (BIA), Appraisal Effectiveness Program and Wilcoxon Test. Based on the research results, the following conclusions can be drawn: (1) Mekaar Program in Kutasari Village, Baturraden District is right on target, (2) Mekaar Program in Kutasari Village, Baturraden District is Pro-poor, (3) Mekaar Program in Kutasari Village, Baturraden District is classified as effective, (4) There is a difference between operating income before and after obtaining Mekaar financing.

Keywords: *Underprivileged Women, Mekaar, Benefit Incidence*

Abstrak

Penelitian dilakukan di Desa Kutasari, Kecamatan Baturraden, Kabupaten Banyumas, Jawa Tengah. Tujuan penelitian ini adalah (1) Untuk menganalisis ketepatan program Mekaar dalam mencapai sasaran, (2) Untuk menganalisis karakteristik kebijakan program Mekaar dalam memberikan dampak terhadap pelaku usaha mikro perempuan prasejahtera di Desa Kutasari Kecamatan Baturraden (Pro-poor, progresif atau regresif), (3) Menganalisis efektivitas Program Mekaar di Desa Kutasari Kecamatan Baturraden, (4) Mengukur perbedaan pendapatan pelaku usaha mikro perempuan di Desa Kutasari Kecamatan Baturraden sebelum dan sesudah menerima pembiayaan Mekaar. Jumlah responden terdiri dari 30 perempuan prasejahtera. Penelitian ini menggunakan data primer dengan teknik pengumpulan observasi, wawancara dan kuesioner. Data yang diperoleh kemudian dianalisis dengan menggunakan teknik proporsi data, Benefit Incidence Analysis (BIA), Program Efektivitas Appraisal dan Uji Wilcoxon. Berdasarkan hasil penelitian, maka dapat diambil kesimpulan sebagai berikut (1) Program Mekaar di Desa Kutasari Kecamatan Baturraden sudah tepat sasaran, (2) Program Mekaar di Desa Kutasari Kecamatan Baturraden bersifat Pro-poor, (3) Program Mekaar di Desa Kutasari Kecamatan Baturraden tergolong efektif, (4) Terdapat perbedaan antara pendapatan usaha sebelum dengan pendapatan sesudah memperoleh pembiayaan Mekaar.

Kata kunci: Perempuan Prasejahtera, Mekaar, Pembagian Manfaat

INTRODUCTION

Micro-enterprises is the majority of business fields owned by Indonesian. Micro-enterprises are business activities carried out by low-income communities as the main source of livelihood such as small traders, craftsmen, home industries, street vendors (PKL) and hawkers (Sukidjo, et al., 2014).

Based on data from the Ministry of Cooperatives and SMEs (2018), the number of MSMEs in Indonesia has reached more than 64 million business units. Of these, around 98 percent are in the form of micro-businesses with a total of 63,350,222 business units. In 2018, MSMEs contributed 60.3% to Indonesia's GDP (BPS, 2018). The contribution of the MSME sector to the domestic economy is closely related to the role of women both as entrepreneurs and as workers (Dipta, 2009). The Ministry of Cooperatives and SMEs noted that of the total MSME actors, more than 14 million business units were managed by women. The contribution of MSMEs managed by women to 2018 GDP only reached 9.17%. The low percentage is because MSMEs managed by women still face several obstacles. According to Asmorowati (2013), most women entrepreneurs face technical and structural problems in the form of difficulties in accessing financing. These two problems are generally felt by women entrepreneurs in rural areas.

In-Law No. 20 of 2008 on MSMEs, states that the government also strives to grow and develop micro-businesses into strong and independent businesses, by facilitating ultra-micro financing. Based on the decision of the President Director of the Government Investment Center Number KEP-09 / IP / 2018 concerning the appointment of an ultra-micro financing distributor, it has established PT Permodalan Nasional Madani (PNM) as an ultra-micro financing channel with a direct distribution pattern. PT PNM was established as part of the government's strategic solution to

improve the welfare and economic equity of the community through developing access to capital and building capacity for business actors.

In 2015, PNM launched a program called Mekaar. This program is aimed at underprivileged women entrepreneurs who have limited access to finance. The Mekaar program is accompanied by business assistance activities carried out in groups by implementing a joint responsibility system. In 2019, the Mekaar Program has reached more than 3,000 sub-districts in Indonesia, including Baturraden District. Baturraden District is one of the sub-districts in Banyumas Regency which is classified as an underdeveloped area (Purnomo, et al., 2015). Of the 12 villages in Baturraden District, Kutasari Village was chosen to be the research location because this village was the first village in Baturraden District to receive Mekaar Financing. 30 female micro-entrepreneurs have joined Mekaar since 2018.

Previous research about the impact of microfinance on women's empowerment conducted by Mustafa, et al (2019) with the multiple linear regression analysis methods concluded that microfinance had a significant positive impact on women's empowerment in Gezira, Sudan state. Furthermore, Koley (2020) with a survey method of 415 women in Hooghly India District, results that microfinance is a powerful tool in increasing the empowerment of Indian women, both economic empowerment and social empowerment. This proves that the existence of microfinance has an impact on women's empowerment.

Previous research related to the Benefit Incidence Analysis (BIA) method tends to examine government spending. Santoso and Purwanti (2019) examined the JKN-KIS Program using the Benefit Incidence Analysis (BIA) method. The same method was used by Hafidh, et al (2014) who examined the Bidikmisi Scholarship Program at universities in DIY Province. Nisa and Setyadharna (2020) used the BIA method to research the Rehabilitation Program for Unworthy Houses in Grobogan Regency, East Java. Furthermore, Azhar, et al (2020) examined the Family Hope Program (PKH) with the method of data proportion analysis, Benefit Incidence Analysis (BIA), and the Appraisal Effectiveness Program.

Different from previous studies, this study uses the Benefit Incidence Analysis (BIA) method to evaluate and analyze the accuracy of the financing program of PT Permodalan Nasional Madani (PNM) which is a State-Owned Enterprise (BUMN). As it is known that one of the goals of BUMN is to make profits, then whether the financing provided is truly oriented towards increasing welfare or is it just for-profit purposes. Furthermore, to determine the effectiveness of the program, three indicators were used, namely access, accuracy, and quality. The existence of this research is expected to be used as an evaluation material in the implementation of the Mekaar program so that the objectives of the program can be achieved, namely to improve the welfare of underprivileged women micro-entrepreneurs

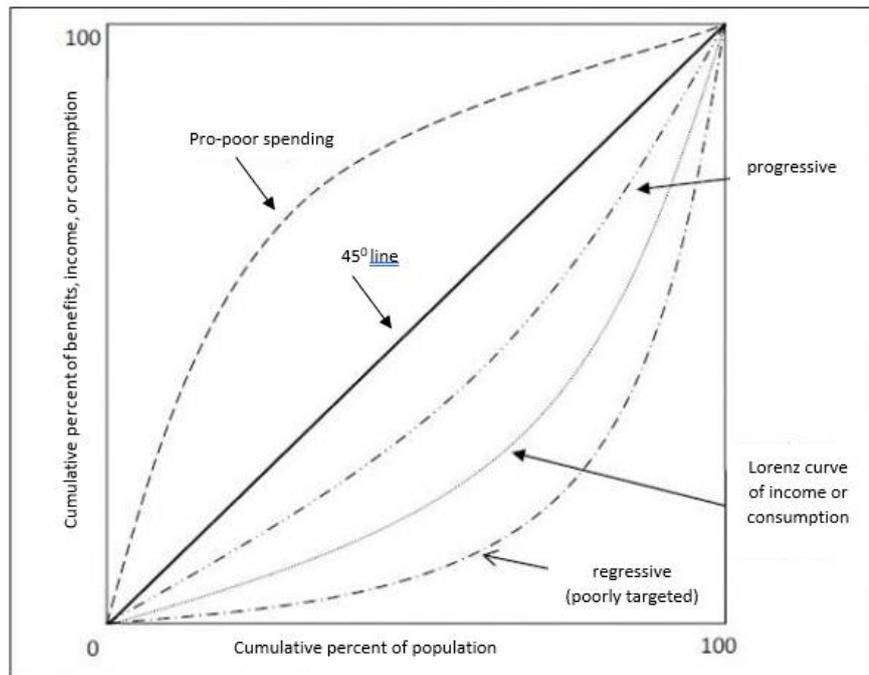
LITERATURE REVIEW

Benefit Incidence Analysis

Benefit Incidence Analysis (BIA) is an analysis used to determine the effect of government subsidies or taxes on the distribution of people's income (Prihastanto, 2011). This analysis is used to evaluate the distribution of government subsidies and programs among different income groups. Usually BIA is used to analyze the impact of policies in four main sectors namely health, education, infrastructure and sanitation.

This sector is often the object of research because it relates to aspects of justice and poverty eradication.

The results of the BIA analysis become the basis for determining whether government programs are pro-poor, progressive or regressive. It is said to be pro-poor if most of the benefits are received by low-income groups. To determine whether government policies are pro-poor, progressive or regressive, the Lorenz curve is used (Khan, 2017).



Source: Cuenca (2008)

Figure 1. Lorenz and Concentration Curves

The Lorenz curve can be used to see the nature of government programs whether pro-poor, progressive or regressive by comparing the benefit concentration curve with a diagonal line. This diagonal illustrates the perfect equality of the distribution of benefits of a program to the community. It is said to be pro-poor if the benefit concentration curve is above the diagonal line. Meanwhile, it is said to be progressive if the benefit concentration curve is above the Lorenz curve (of income or expenditure) but below the line. However, if the benefit concentration curve is below the Lorenz curve, the program is said to be regressive.

Furthermore, the benefit sharing analysis according to Demery (2000) is carried out in the following steps: using data on the realization of government expenditures to calculate the amount of subsidies provided by the government, identifying recipients of subsidies from the government and classifying and sorting people based on their income and expenditure. This will later be used as a means to determine the distribution of benefits from subsidies received by the community.

Program for Fostering a Prosperous Family (Mekaar)

a. Mekaar Financing

Mekaar Financing is a service from PT Permodalan Nasional Madani (PNM) which aims to improve the welfare of underprivileged families. This financing has been promoted since 2015 and was successfully recognized by the wider community in 2019. The Mekaar Program is a government program run by PT Permodalan Nasional Madani (PNM), a BUMN that has a special task of empowering Micro, Small, Medium Enterprises and Cooperatives (SMEK). The target of this program is to empower women who are underprivileged or do not have the capital. Mekaar provides productive financing services with ceilings starting from Rp. 2 million to Rp. 5 million for each customer, there is no requirement in the form of collateral/guarantee and payments are made weekly and use a shared responsibility system.

b. Business Assistance in the Mekaar Program

According to the Ministry of Social Affairs of the Republic of Indonesia (2009) mentoring is the process of establishing social relations between facilitators and Joint Business Groups (KUBE), Microfinance institutions (LKM) and the community which aims to empower and strengthen and is carried out by helping solve problems faced, increasing members' access to basic social services, strengthening support by utilizing various sources and potentials to fulfill life's needs.

Furthermore, the East Java Family Planning Association (2001) defines mentoring as an activity carried out through teaching, coaching, directing in groups, which is more meaningful in controlling, controlling, and controlling. The word mentoring also has the meaning of equality, togetherness, side by side, therefore the position between the companion and the person being accompanied (society) is the same, so there is no separation between superiors and subordinates.

The above definition is in accordance with the implementation of business assistance in the Mekaar Program, in this program customers will be given guidance and direction related to the business to be run along with financial management education. Then if the business has been carried out it will be controlled every week. This is intended so that the customer's business can run well and have a positive impact on business development which is characterized by an increase in the customer's business income.

METHOD

This research uses mixed methods, which is a research method that combines two research approaches at once both qualitative and quantitative, aim to provide a comprehensive understanding of research problems (Creswell, 2017). The mixed method in this study uses a concurrent triangulation strategy. Concurrent triangulation strategy is a strategy that applies quantitative and qualitative methods separately to increase strengths and cover up shortcomings between these methods (Creswell, 2017). Data collection in this strategy is carried out simultaneously (concurrently).

There are four data analysis techniques used in this study, namely the Proportion of Data, Benefit Incidence Analysis, Appraisal Effectiveness Program and the Wilcoxon Test.

a. Proportion of data

The method used to determine whether the Prosperous Family Economic Development Program (Mekaar) is right on target or has not used a proportion of data.

According to Djarwanto (2003) proportion is a measurement used to describe a population that is qualitative in nature and can also be used to show the relative frequency of a quantitative category. Proportion values range from 0-1 and can be expressed as a percentage. The formula used is as follows (Djarwanto, 2003) :

$$\pi = \frac{X}{N}$$

Description: X is total population below/same as income per capita and house index, N is overall sample size of the poor population.

b. Benefit Incidence Analysis (BIA)

BIA method is to analyze the distribution of benefits from the existence of government subsidy policies for public goods and assess the impact or benefits on people's welfare. The formula used in the calculation of BIA is as follows (Demery, 2000) :

$$X_j \equiv \sum_{k=1}^n \sum_{i=1}^3 \frac{E_{ijk}}{E_i} \left(\frac{S_{ik}}{S} \right) \equiv \sum_{k=1}^n \sum_{i=1}^3 e_{ijk} S_{ik}$$

Description : Xj is total value of subsidies linked to group (j), Eijk is represents a number of the beneficiary family registered with the group (j), Ei is total number of registered (all groups), Si is Government net expenditure on Program.

The criterion to determining distribution of benefits Mekaar financing is to compare the benefit concentration curve with the perfect distribution line and the Lorenz curve. Pro-poor, if the concentration curve is above the line (perfect distribution), it means that the population group that is in the 20% low-income group benefits more than 20%. Progressive, if the concentration curve is below the line but still above the Lorenz curve, it means that people with low income get greater benefits from income. Regressive, if the concentration curve is below the line and under the Lorenz curve, it means that only a small part of the low-income people will benefit from the financing.

c. Appraisal Effectiveness Program

This technique used to determine the effectiveness of Mekaar Program. A policy is said to be effective if it meets three indicators, namely access, accuracy and quality (RoGS, 2020). The results of the three indicators are then calculated using the following formula (Litbang Depdagri, 1991).

$$Effectiveness = \frac{Realization}{Target} \times 100$$

Description : Realization is achievement of program implementation from all indicators, target is maximum total value of all indicators. Then to determine the criteria for the effectiveness of the Mekaar Program based on the results of these calculations, the effectiveness value classification is used as follows.

Table 1. Effectiveness Criteria Indicators

Value of Effectiveness	Effectiveness Criteria
< 40%	Very Ineffective
40% - 59,99%	Ineffective
60% - 79,99%	Effective Enough
> 79,99%	Effective

Source: Litbang Depdagri, 1991

d. Wilcoxon Signed Rank Test

This test used to determine the difference between the two paired data groups that are not normally distributed. According to Sugiyono (2012) the formula used to test a sample of more than 25 is as follows.

$$z = \frac{T - \sigma_\tau}{\frac{\sigma_\tau}{\sqrt{\frac{n(n+1)}{4}}}}$$
$$z = \frac{T - \frac{n(n+1)}{4}}{\sqrt{\frac{n(n+1)(2n+1)}{24}}}$$

Description: T is the number of ranks marked with the smallest, n is the number of samples.

RESULT AND DISCUSSION

Mekaar program is intended for underprivileged women who will or already have businesses. The pattern of Mekaar's financing receipts based on the business sectors managed by customers. There are 11 customers or 37% of customers who operate in the food trading business, 1 customer or 3% are engaged in the beverage trade, 5 customers or 17% are engaged in the food trade, 7 customers or 23% in fisheries, 2 customers or 7 percent engaged in services, namely laundry services, and sewing services, while 4 customers or 13% engaged in other sectors in the form of textile trading, chicken seller, brown sugar seller, and bird seller. Based on this information, food trading is the line of business most owned by Mekaar customers in Kutasari Village, Baturraden District. The second business sector that many have is fisheries, this is due to the natural conditions in Kutasari Village which are indeed supportive for fisheries activities so that quite a lot of people develop this business. Based on age, the receipt of Mekaar financing is between 21-28 years (10%), 29-36 years (33%), the 37-44 years (20%) and 45-52 years (27%). The 53-60 years (10%) and there are no respondents who are more than 60 years old. It can be seen that the majority of Mekaar financing recipients are 29-36 years old, as much as 33% of the population. This means that most of Mekaar's customers classified as productive age. Based on education, majority of the receipt Mekaar Program had an elementary school education is about 50% and the secondary largest had a junior high school education is about 30%. Based on number of family dependents, the majority of Mekaar financing recipient families have 1-3 dependents, totaling 28 customers or 94% of the total population. Results of the Mekaar Program Evaluation will be described as follows.

Accuracy of Mekaar Program Target in Kutasari Village, Baturraden District

The data proportion technique is used to show the accuracy of the Mekaar program's targeting. Proportion values range from 0 to 1 and can be expressed as a percentage, will be right on target if the percentage of customers who have income per capita of \leq IDR 800,000 and a house index of \leq 12 points is more than 50%. Income per capita calculation is done by subtracting household income from household expenses, then dividing it by the number of household members. The following is data on Mekaar customers based on per capita income and house index.

Table 2. Respondent Data Based on Indicators of Income per capita

Income per capita (Rp)	Number of Respondent (people)	Percentage (%)
\leq Rp800.000	26	87
$>$ Rp800.000	4	13
Total	30	100

Source: Primary Data Processed, 2020

Table 3. Respondent Data Based on Indicators of House Index

House Index	Number of Respondent (people)	Percentage (%)
\leq 12	30	100
$>$ 12	0	0
Total	30	100

Source: Primary Data Processed, 2020

Based on Table 2 and 3, it can be seen that the Mekaar Program in Kutasari Village, Baturraden District is right on target because as many as 87% of financing recipients come from underprivileged families with income per capita below IDR 800,000 and all customers have a house index below 12 points. Both of these indicators meet the target accuracy criteria set by PT PNM.

The Mekaar program in Kutasari Village is right on this target, due to the reach of the Mekaar program which is targeting underprivileged people. Most of the people with this condition are in rural areas. As it is known that Kutasari Village is part of the Baturraden District which is one of the underdeveloped areas in Banyumas Regency (Purnomo, *et al.*, 2015), so that the majority of Mekaar customers in Kutasari Village can meet the indicators of the per capita income index and the house index as underprivileged families.

The results of research on the accuracy of targeting the financing or credit program are similar to the findings of Aditya (2012) which states that the People's Business Credit (KUR) program distributed by the Diponegoro Branch of the BRI Bank is right on target because credit recipients are micro-business actors who need capital for build or develop a business. This finding is supported by Hardiyanti, et al (2019) who state that the KUR program targeting business actors is right on target.

However, in contrast to the research of Khan, et al., (2020) which states that microfinance programs targeting poor women in Pakistan are not yet on target because the majority of financing recipients are not from the poor, but from the middle to high-income groups.

Distribution benefit of Mekaar Program in Kutasari Village, Baturraden District

Benefit Incidence Analysis (BIA) is used to evaluate the distribution of benefits of the Mekaar programs provided by the government to different groups of people. From the results of the BIA analysis, it can be seen whether the Mekaar program is pro-poor, progressive, or regressive. The following is the distribution of benefit of Mekaar program in Kutasari Village.

Table 4. Distribution of benefit of Mekaar program

Quintil	Class	Benefit Incidence
1	Lowest Expenditure	0,47
2	Low - Medium Expenditure	0,33
3	Medium Expenditure	0,03
4	Medium - High Expenditure	0,14
5	Highest Expenditure	0,03
Total		1

Source: Primary Data Processed, 2020

Description: Lowest Expenditure (Rp720.000–Rp1.619.600), Low-Medium Expenditure (Rp1.619.601 – Rp2.519.200), Medium Expenditure (Rp2.519.201 – Rp3.418.800), Medium-High Expenditure Rp3.418.801–Rp4.318.400, Highest Expenditure (Rp4.318.401–Rp5.218.000).

Data above is used as the basis for determining whether the Mekaar program is a pro-poor, progressive, or regressive policy. The following is the output of the BIA analysis curve.

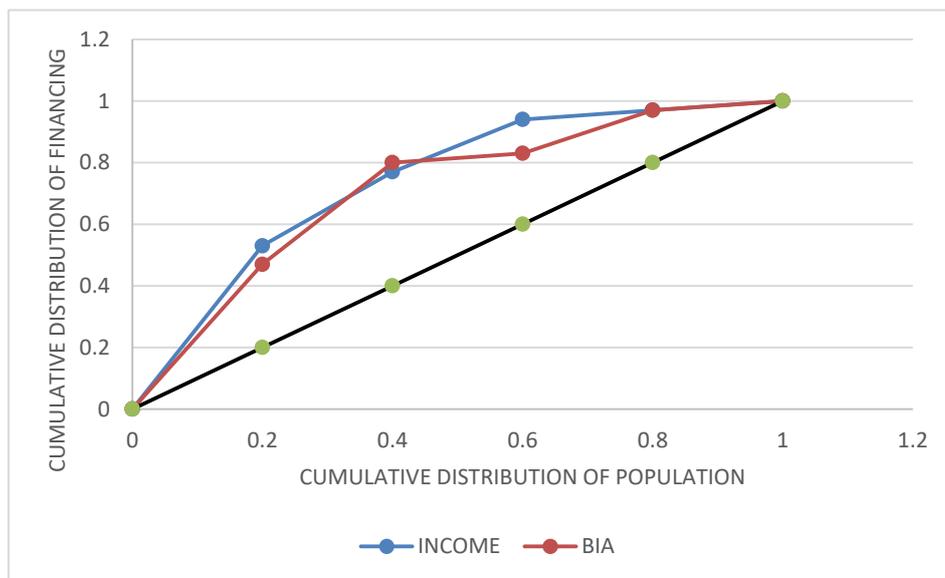


Figure 2. Mekaar Program BIA Curve

Based on Figure 1, it is known that the BIA curve is above the perfect equalization line, this shows that the Mekaar Program in Kutasari Village, Baturraden District is pro-poor because 20% of the poorest (underprivileged) customers receive more than 20% or more precisely 47% benefit. It is known that the Mekaar program in Kutasari Village is a pro-poor program, meaning that the largest beneficiaries of this program are the people with the lowest income and expenditure groups.

The pro-poor benefit-sharing pattern of the financing program in Kutasari Village is different from the research conducted by Ardiansyah and Syafitri (2015) on the distribution of benefits of the credit program for the poor in East Java. The study explains that the largest portion of credit beneficiaries comes from urban communities, namely people with high middle-income groups. This difference is due to the limited access to information received by rural communities. This condition is different from the scope of the Mekaar program which is aimed at all levels of society, especially rural communities so that access to information on this financing is easy to obtain. This is because in almost every district there is a Mekaar branch office, with officers visiting customers to provide services. Therefore, prospective customers who will receive financing can find out comprehensive information about the Mekaar program.

Effectiveness of the Mekaar Program in Kutasari Village, Baturraden District

Appraisal Effectiveness Program is used to determine the effectiveness of the Mekaar Program in Kutasari Village. Mekaar Program is said to be effective if it meets three indicators, namely indicators of access, accuracy, and quality (RoGS, 2020).

a. Access

Based on the analysis with the appraisal effectiveness program approach, it is known that the indicators of Mekaar program access are fulfilled. This indicator consists of two aspects, namely ease of requirements and registration and easy of disbursement. In the first aspect (Table 5), 87% of customers stated that it was easy, while other customers or 13% stated that the requirements and registration of financing were sufficient. This is based on the constraints experienced by some customers during the due diligence stage. The feasibility test is carried out by Mekaar officers by visiting prospective customers' homes and conducting interviews. The obstacles in this stage are in the form of difficulties for customers in answering questions posed by officers and obstacles in the form of time, because sometimes prospective customers are doing household chores, so that the interview is considered to hinder their work.

Table 5. Easy of Requirements and Registration

Easy of Requirements and Registration	Number of Respondent (people)	Percentage (%)
Easy	26	87
Enough	4	13
Difficult	-	-
Total	30	100

Source: Primary Data Processed, 2020

The second aspect in the access indicator is easy of disbursement (Table 6). The easy of disbursement is measured from the period of registration to disbursement. As many as 70% of customers stated that the disbursement period was quite short (≤ 7 days). Meanwhile, the period for disbursement of other customers is more than 7 days. Based on the results of the interview, it is known that the difference in time period is due to the requirements for disbursement of financing in the form of the presence of all group members during the disbursement process. If there are members who are not present, the financing disbursement process cannot be carried out or it is postponed. Furthermore, the reason for 1 customer to receive financing ≥ 14 days is that there is an obstacle in the verification process, because the customer is suspected of being in the same family as another customer, so the officer needs to confirm this first. This is based on the stipulation that each family is only entitled to apply for one financing.

Table 6. Easy of Disbursement

Time Period	Number of Respondent (people)	Percentage (%)
≤ 7 days	21	70
8 – 13 days	8	27
≥ 14 days	1	3
Total	30	100

Source: Primary Data Processed, 2020

The majority of customers feel the easy of access to the Mekaar program, this is because Mekaar financing does not require collateral. According to Khan's (2020) research, the existence of loan requirements in the form of collateral hinders small business actors from accessing micro credit. These findings are in line with the findings of Qubbaja (2019) which concluded that the existence of collateral and loan interest hindered prospective customers' access to microfinance. Then the research of Terano, et al (2015) concluded that the ease of loan terms will make it easier for business actors to be able to take advantage of the loans offered.

Regarding loan interest, 70% or 21 customers rated Mekaar's loan interest as moderate and lower than loans from other institutions. Moreover, the relatively long repayment period is 50 weeks. If the customer takes a loan worth IDR 2,000,000, the amount of the deposit each week is IDR 50,000 with a repayment period of 50 weeks. If you borrow a nominal value of IDR 3,000,000, the amount of the loan deposit is IDR 75,000 each week with the same repayment period. According to the customer, this is not too burdensome and in accordance with the customer's ability, there are even customers who make loans again after paying off their first loan.

b. Accuracy

Based on the results of Table 2 and 3, it is known that the indicators for the accuracy of the Mekaar program have been fulfilled. The important value of this indicator is to ensure the accuracy of the target of a program, considering that every

government program must be specific to a certain group of people and for certain purposes. The Mekaar program is no exception, which is aimed only at underprivileged women with the aim of improving the family economy through business development. It is classified as underprivileged here if it has a maximum per capita income index of IDR 800,000 and a house index of a maximum of 12 points.

The use of accuracy indicators as a measuring tool for the effectiveness of the credit program, in this case the Mekaar program, is in line with the research of Adiyadnya, et al (2020) which states that the credit program for MSME actors in North Denpasar District is right on target. Analysis with the same object, namely the poor, conducted by Azhar, et al (2020) examined the accuracy of the targeting of the Family of Hope Program (PKH). The study stated that PKH was right on target because the majority of program recipients were poor people. There are similarities between the objectives of the Mekaar and PKH programs, which are both aimed at improving family welfare.

c. Quality

Quality indicator explain used of Mekaar financing, whether it is in accordance with the specified purpose, which is used for business capital.

Table 7. Using of Financing

Using of Financing	Number of Respondent (people)	Percentage (%)
Business Capital	26	87
Other	4	13
Total	30	100

Source: Primary Data Processed, 2020

Table 7 shows that there are 26 or 87% of customers using Mekaar financing for business capital. However, as many as 4 or 13% of customers do not use this financing for business capital, but instead to buy cell phones, pay children's school fees, pay debts and finance home renovations.

Based on the results of the analysis, it is known that the Mekaar program in Kutasari Village fulfills the quality indicators because there are more 50% customers using Mekaar financing for business capital. The quality indicator is seen from the use of financing funds, this is an important aspect in achieving the objectives of a government program. Because even though the government program is right on target in terms of the recipient, if the recipient of the program does not use the funds that have been given in accordance with the provisions, it will be useless and difficult to achieve the objectives of implementing the program. Research using similar indicators was conducted by Azhar, et al (2020) to see the appropriateness of using PKH funds which are devoted to spending in the education and health sectors. Based on the research that has been done, it is found that the majority of PKH recipients have used the funds in accordance with the stipulated provisions so that the indicators of the quality of the PKH program can be fulfilled.

Table 8. Recapitulation of Effectiveness Indicator

Effectiveness Indicator	Value (%)	Description
Easy of requirements and registration	87	Effective
Easy disbursement	70	Enough
Income per capita index	87	Effective
House index	100	Effective
Use of financing	87	Effective
Total	431	

Source: Primary Data Processed, 2020

The results of these indicators then calculated using the following formula (Litbang Depdagri, 1991).

$$\begin{aligned} \text{Effectiveness} &= \frac{\text{Realization}}{\text{Target}} \times 100 \\ &= \frac{87 + 70 + 87 + 100 + 87}{100 \times 5} \\ &= 86,2 \% \end{aligned}$$

Based on the results of the analysis using the Appraisal Effectiveness Program approach, It shows that the Mekaar program in Kutasari Village is an effective program because it fulfills three indicators, namely indicators of access, accuracy, and quality. The three indicators are then reduced to five indicators of effectiveness, namely ease of requirements and registration, ease of disbursement, index of per capita income, index of housing, and use of financing. The value of the calculation of the effectiveness of all these indicators is 86.2%, this figure is in the class with a value of > 79.99% with effective criteria. The following is a discussion of each indicator.

Based on the explanation of the three indicators above, it can be concluded that the Mekaar program is an effective program. This finding is in line with Aditya's (2012) research which concluded that the KUR program targeting business actors have been effective. Research by Terano, et al (2015) also concluded the same thing that the micro-credit program for MSMEs has been running effectively. Likewise, with Adiyadnya's research (2020) concluded the same thing that the KUR program for MSMEs was effective. Similar findings with the same object, namely underprivileged people, were carried out by Azhar, et al (2020) who examined the effectiveness of the Family Hope Program (PKH), the study concluded that PKH was an effective program because it had met the indicators of access, accuracy, and quality.

Differences in Business Income of Mekaar Customers in Kutasari Village, Baturraden District

Operating income is income derived from the company's main activities. The operating income in this study is the operating income of Mekaar customers for one month.

Table 9. SPSS Output of Wilcoxon Test (Ranks)

	N	Mean Rank	Sum of Ranks
Before - After Income			
Negative Ranks	0 ^a	.00	.00
Positive Ranks	25 ^b	13.00	325.00
Ties	5 ^c		
Total	30		

a. After Income < Before Income

b. After Income > Before Income

c. After Income = Before Income

Source: Primary Data Processed, 2020

Based on the results of the analysis using the Wilcoxon test, it is known that there are 25 samples with positive ranks or there are 25 samples\ with higher operating income values than before receiving Mekaar financing. Furthermore, it is known that the significance value is 0,000, which is less than 0.05, which means that there is a difference between business income before and after receiving Mekaar financing.

These results are in line with research conducted by Rifda and Setiawan (2012) who found that there were differences in sales turnover after obtaining a loan from the Semarang City Cooperative and UMKM Office. Furthermore, research by Khan, et al., (2020) concluded that the existence of a microfinance program not only increased income but also increased consumption and even resulted in business actors' finances becoming more stable. Similar findings were also found by Almansour, et al (2019) who concluded that the existence of microfinance services had a significant impact on increasing the income of MSMEs. Similar research was also conducted by Aladejebi (2019) who found that the existence of microcredit had a positive impact on the development of MSMEs. Furthermore, Kartawinata, et al (2020) concluded that the existence of financing from financial institutions had a significant impact on income differences before and after receiving financing. However, Prastawati's research (2016) found that the impact of microfinance on business development was too small or insignificant, even though it had a positive relationship with increased welfare.

The success of the Mekaar Program is supported by the existence of social capital owned by the majority of Mekaar customers in Kutasari Village, this social capital in the form of great enthusiasm in learning new things, activeness, and the existence of cooperation between customers in developing managed businesses.

CONCLUSION

Based on the results of the study, it can be concluded as follows. Fisrt, The pattern of receiving the Mekaar Program in Kutasari Village, Baturraden District is right on target, because as many as 87% of financing recipients come from underprivileged

families with an income index per capita \leq IDR 800,000 and a house index below 12 points. Second, The Program for Fostering a Prosperous Family Economy (Mekaar) in Kutasari Village, Baturraden District is Pro-poor. Third, The Program for Fostering a Prosperous Family Economy (Mekaar) in Kutasari Village, Baturraden District is classified as effective. Fourth, there is a difference between operating income before and after receiving Mekaar financing in Kutasari Village, Baturraden District.

The Mekaar program that is right target, pro-poor, effective, and able to increase income proves that this program has succeeded in empowering micro-enterprises for underprivileged women. Therefore, the government and PT. Permodalan Nasional Madani is expected to expand or add financing services targeting micro-enterprises. Further research is also expected to be able to analyze more deeply the factors that influence the success of the Mekaar Program and what strategies can be taken to improve the economy of micro-enterprises for underprivileged women.

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