RINGKASAN

Penelitian ini berjudul "Efektivitas Pelaksanaan Program Usaha Ekonomi Desa Simpan Pinjam (UED-SP) Terhadap Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) Di Desa Ketawangrejo Kecamatan Grabag Kabupaten Purworejo". Penelitian ini dilatarbelakangi oleh tingginya angka kemiskinan di wilayah perdesaan yang kemudian dilaksanakan suatu kebijakan publik yang bertujuan untuk mengentaskan kemiskinan di desa yaitu melalui pelaksanaan Program Usaha Ekonomi Desa Simpan Pinjam (UED-SP). Agar program tersebut pelaksanaannya efektif maka diperlukan dukungan dari pelaksana program dan penerima program untuk melakukan pengembangan UMKM. Tujuan penelitian ini adalah untuk mengetahui pengaruh yang signifikan dan positif antara efektivitas pelaksanaan Program Usaha Eknomi Desa Simpan Pinjam (UED-SP) terhadap pengembagan UMKM di Desa Ketawangrejo Kecamatan Grabag Kabupaten Purworejo.

Sasaran dalam penelitian ini adalah masyarakat penerima program usaha ekonomi desa simpan pinjam (ued-sp) di Desa Ketawangrejo. Teknik pengambilan sampel dilakukan dengan menggunakan teknik random sampling. Besarnya jumlah sampel dalam penelitian ini adalah 40 responden. Metode penelitian yang digunakan adalah asosiatif dengan pendekatan kuantitatif. Metode pengumpulan data yang digunakan yaitu kuisioner, observasi, dan dokumentasi. Teknik analisis data yaitu Uji Asumsi Klasik, Uji Korelasi Pearson, dan Regresi Linier Sederhana.

Berdasarkan hasil analisis maka dapat disimpulkan bahwa : terdapat pengaruh yang signifikan dan positif antara efektivitas pelaksanaan program usaha ekonomi desa simpan pinjam (ued-sp) terhadap pengembangan usaha mikro kecil dan menengah (umkm). Hal ini dapat dilihat dari hasil korelasi pearson sebesar 0,432 yang menunjukkan bahwa terdapat hubungan yang sedang dan positif antara Efektivitas Pelaksanaan Program Usaha Ekonomi Desa Simpan Pinjam (ued-sp) terhadap Pengembangan Usaha Mikro Kecil dan Menengah (umkm). Hasil uji t menunjukkan bahwa untuk nilai Sig. sebesar 0,005 (0,005 < 0,05) maka signifikan. Untuk nilai t hitung sebesar 2,952. Nilai t hitung lebih besar dari t table (2,952 > 2,024), maka dapat disimpulkan bahwa hipotesis untuk H_0 ditolak dan H_a terbukti diterima. Dan hasil uji determinasi menunjukkan bahwa besaran pengaruh antara Efektivitas Pelaksanaan Program Usaha Ekonomi Desa Simpan Pinjam (UED-SP) (X) terhadap Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) (Y) adalah sebesar 0,165 atau 16,5% sedangkan 83,5% tidak diteliti pada penelitian ini. Meskipun demikian, kegiatan perguliran tidak lancar dimana para penerima program tidak disiplin dalam membayar cicilan per bulan sehingga pelaksana program berusaha keras untuk memenuhi kebutuhan simpan pinjam agar perguliran tetap dapat berjalan meskipun tidak lancar.

Kata Kunci : efektivitas pelaksanaan, program usaha ekonomi desa simpan pinjam (ued-sp), dan pengembangan usaha mikro kecil dan menengah (umkm)

SUMMARY

This research is entitled "The Effectiveness of the Implementation of the Savings and Loans Village Economic Business Program (UED-SP) on the Development of Micro, Small and Medium Enterprises (MSMEs) in Ketawangrejo Village, Grabag District, Purworejo Regency". This research was motivated by the high rate of poverty in rural areas which was then implemented a public policy aimed at alleviating poverty in the village, namely through the implementation of the Savings and Loans Village Economic Business Program (UED-SP). In order for the program to be effective, it requires support from program implementers and program recipients to develop MSMEs. The purpose of this study was to determine the significant and positive influence between the effectiveness of the implementation of the Savings and Loan Village Economic Business Program (UED-SP) on the development of MSMEs in Ketawangrejo Village, Grabag District, Purworejo Regency.

The target in this study is the community who receive the savings and loan village economic business program (ued-sp) in the village of Ketawangrejo. The sampling technique was carried out using a random sampling technique. The number of samples in this study was 40 respondent. The research method used is associative with a quantitative approach. Data collection methods used are questionnaires, observation, and documentation. Data analysis techniques are Classical Assumption Test, Pearson Correlation Test, and Simple Linear Regression.

Based on the results of the analysis, it can be concluded that: there is a significant and positive influence between the effectiveness of the implementation of the savings and loan village economic business program (UED-SP) on the development of micro, small and medium enterprises (MSMEs). This can be seen from the results of the Pearson correlation of 0.432 which indicates that there is a moderate and positive relationship between the Effectiveness of the Implementation of the Savings and Loans Village Economic Business Program (UED-SP) on the Development of Micro, Small and Medium Enterprises (MSMEs). The results of the t test show that for the value of Sig. of 0.005 (0.005 < 0.05) then it is significant. For the value of t count is 2,952. The value of t count is greater than t table (2,952 > 2,024), it can be concluded that the hypothesis for H0 is rejected and Ha is proven to be accepted. And the results of the determination test show that the magnitude of the influence between the Effectiveness of the Implementation of the Savings and Loans Village Economic Business Program (UED-SP) (X) on the Development of Micro, Small and Medium Enterprises (MSMEs) (Y) is 0.165 or 16.5% while 83.5 % was not investigated in this study. However, the revolving activities were not smooth, where the program recipients were not disciplined in paying monthly installments so that the program implementers tried hard to meet the savings and loan needs so that the revolving could still run even though it was not smooth.

Keywords: implementation effectiveness, savings and loan village economic business program (ued-sp), and development of micro, small and medium enterprises (msme) development.