ABSTRAK

Pengaruh Jumlah Pinjaman pada Program Simpan Pinjam Perempuan, Pinjaman pada Lembaga Perbankan dan Lama Usaha terhadap Pendapatan Masyarakat di Desa Ngluwar Kecamatan Ngluwar Kabupaten Magelang Jawa Tengah

Tria Oktarina
Universitas Sanata Dharma
2014

Penelitian ini bertujuan untuk menganalisis pengaruh jumlah pinjaman pada program simpan pinjam perempuan, jumlah pinjaman pada lembaga perbankan dan lama usaha terhadap pendapatan, dengan responden pemilik usaha di Desa Ngluwar Kecamatan Ngluwar Kabupaten Magelang Jawa Tengah

Penelitian ini merupakan jenis penelitian eksplanatif yang dilakukan pada bulan september – oktober 2013. Jumlah sampel 80 responden, pengambilan sampel menggunakan tehnik "*Proporsional Stratified Random Sampling*". Teknik pengumpulan data dengan menggunakan kuisioner. Uji prasyarat meliputi uji normalitas, uji linieritas dan uji asumsi klasik yang meliputi uji multikolinieritas, uji heteroskedastisitas dan uji autokorelasi. Teknik analisis data dengan regresi linier berganda.

Hasil penelitian menunjukan : (1) Ada pengaruh jumlah pinjaman pada program simpan pinjam perempuan terhadap pendapatan (*sign value*=0,004< α=0,05). (2) Ada pengaruh jumlah pinjaman pada lembaga perbankan terhadap pendapatan (*sign value*= 0,000< α=0,05). (3) Ada pengaruh lama usaha terhadap pendapatan (sign value=0,032<α 0,05). Pengaruh paling besar adalah pengaruh jumlah pinjaman pada lembaga perbankan terhadap pendapatan. Koefisien determinan (R^2) sebesar 0,512 dapat diartikan bahwa jumlah pinjaman pada program simpan pinjam perempuan, jumlah pinjaman pada lembaga perbankan dan lama usaha dapat menjelaskan variabel pendapatan sebesar 51,2 %.

ABSTRACT

THE INFLUENCE OF LOAN AMOUNT IN WOMEN'S SAVING AND LOANING PROGRAM, BANK LOAN, AND BUSINESS PERIOD TO THE INCOME OF THE SOCIETY IN NGLUWAR VILLAGE, NGLUWAR DISTRCT, MAGELANG REGENCY, CENTRAL JAVA

Tria Oktarina

Sanata Dharma UniversityYogyakarta

2014

This study aimed to analyze the influence of loan amount in women's saving and loaning program, bank loan, and business period to the income of the respondents, who were the business owners in Ngluwar village, Ngluwar district, Magelang regency, Central Java.

This study was an explanatory research conducted in September to October 2013. There were 80 sample respondents selected by using "*proportional stratified random sampling*" technique. The data were collected through questionnaires. The prerequisite test included the normality test, linearity and classical assumption tests that consisted of multicollinearity, heteroscedasticity, and autocorrelation tests. The data were then analyzed by using multiple linear regressions.

The results showed that: (1) there was an influence of loan amount in women's saving and loaning program to the respondents' income (sign value = $0.004 < \alpha = 0.05$); (2) there was an influence of loan amount to the income (sign value = $0.000 < \alpha = 0.05$); and (3) there was also an influence of business period to the respondents' income (sign value = $0.032 < \alpha = 0.05$). The biggest influence was found in the amount of bank loan towards the respondents' income. The determinant coefficient ($R2$) of 0.512 could mean that the loan amount in women's saving and loaning program, the loan amount of the bank, and the business period could explain 51.2 % of the income variable.

ix