The Effects of Economic, Social and Environmental Empowerment on the Accessibility and Independence of Poor Families in Lombok Barat Regency – West Nusa Tenggara Province, Indonesia

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Abstract
The successful of government carried out the poverty alleviation in every sub-district across the country to project program to eradicate povverty (PPK) the government cut back the PNPM independent rural perfect of PPK and as a substitute for it. PNPM independent projects this rural be used as the legal basis for all poverty alleviation projects which are handed down to the village. Next to that each city and sub-district in the context of poverty alleviation of poverty reduction project also lowered urban abbreviated P2KP synergy independent rural PNPM. The government believes the P2KP that the project should be in synergy will be able to alleviate urban poverty in Indonesia as a whole including West Lombok Regency as the research areas. P2KP project that known of tridaya program through economic social empowerment that has been implemented in west Lombok regency in two subdistricts wich is set of execution location P2KP project namely Kediri district and Labuapi district to poverty alleviation families. Researcher are very interested to do this research as local government west lombok of year to year always doing handling poverty project but not considered settled. The researcher calculate the number of population of poor households RTM in west lombok regency areas for two district a number of 7.332 from a number of them there are 174 poor households. Sampling technique using the propositional random sampling and data analysis using Structural Equation Modelling (SEM) assistance by AMOS 22. The research results show that: 1) The economic empowerment has significant effect to poor household accessibility. 2) The social empowerment has significant effect to poor household accessibility,. 3) The empowerment of environment has significant effect to poor household accessibility. 4) The economic empowerment has significant effect to poor household independence. 5) The social empowerment has not significant effect to poor household independence. 6) The environment empowerment has not significant effect to poor household independence. 7) The accessibility of poor household has significant effect to poor household independence.

Keywords: empowerment, independency, social, economic, environment

1. Introduction
The increasing of economic development in Indonesia has reduce the number of poverty. In March 2014, the number of poverty decreased 11.25% or 0.11% compared to March 2013. However, this reduction was followed by a discrepancy or Gini Ratio (Iryanti, 2013). Indonesian government measure the holistic approach to alleviate the number of poverty by social assistance, community development and livelihood improvements.

One of the programs for extrication the poverty and empowerment of poor people which is currently still in progress is Program Nasional Pemberdayaan Masyarakat (PNPM, the National Program for Empowering the Community). The core idea of the program is extrication of poverty through three main pillars, which are community, business or economic, and environment, which is popularly known as TRIDAYA (Three Powers). Through Tridaya, a synergy of community, their economy and environment will be created so that in a long term, poor families are expected to have a basis and to be able to maximally improve their economy, social, and environmental basis to assist themselves and their families.

The government believes that the basic values of PNPM will be able to drive Proyek Penanggulangan Kemiskinan Perkotaan (P2KP, the Project for Extricating Urban Poverty) in the cities throughout Indonesia as a means of extricating poverty in the urban areas. Meanwhile, in the rural areas, since 2009, PNPM Mandiri Pedesaan (Rural Independent PNPM) has been undertaken and expected to reach all sub-regencies throughout Indonesia. Until 2007, however, the Pengentasan Kemiskinan Kecamatan (PPK, Sub-regency Poverty Extrication) Program had reached only 5,623 out of the targeted 6,998 sub-regencies.

The government’s effort to extricate poverty in all cities through Tridaya empowerment is established as a national program, as the poverty extraction program is aimed at developing the sustainable community independence. This program is considered strategic since it is preparing the base for community independence in the form of a representative, deeply-rooted, and conducive community leadership institution for a good development of the community social capital in the future and preparing a medium-term community program in overcoming the poverty problems which will bind the community in a partnership with the government and other local concerned-groups. The Tridaya empowerment program in economic aspect is in the form of micro-scale...
rolling loan to the poor community within the villages where LKM/UPK exist with terms, conditions, and
guidelines as per the relevant stipulation. The decision for the implementation is left to the community to decide.
The P2KP or Tridaya Program is an integrative poverty extrication program for both rural and urban areas covering
the economic, social, and physical/environmental aspects.

The Tridaya Empowerment Program was also aimed at poor people learning program in the cities towards
the change of constructive knowledge, attitude and behavior. The Tridaya Empowerment program was not the
only poverty extrication program undertaken by the government in every city in Indonesia. There have been several
poverty extrication programs, including: Kampung Improvement Program (KIP), Community Based Development
(CBD), Pembangunan Perumahan yang Bertumpu pada Kelompok (P2BPK, Group-based Housing Development
Program ), and Gerakan Terpadu Pengentasan Kemiskinan (Gerudutaskin, Integrated Movement of Poverty
Extrication). With the prior knowledge about those programs, RTM groups are expected to be familiar with the
Tridaya Empowerment Program implemented for them.

The Rural Tridaya Empowerment Program in Lombok Barat Regency was implemented in two out of ten
existing sub-regency towns based on several reasons:
(1) There was a relatively large number of RTMs, i.e. 7332 RTMs;
(2) There have been business networks in the two towns;
(3) The demand from the community; and,
(4) The supporting geographical locations.
The P2KP or the Tridaya Empowerment Program was specifically designed as a program with learning and
empowering approach for the poor community. Therefore, all P2KP activities have always been oriented to the
two aspects. By learning, it was aimed as a media for the community to learn and struggle which in turn will
empower the community to be independent in ensuring the sustainability of the program.
In its implementation, the Tridaya Empowerment Program is different from its predecessor of poverty extrication
program in Lombok Barat itself and elsewhere in Indonesia. The P2KP Program is unique in the way that:
(1) The P2KP Program with the Tridaya Empowerment is carried out by empowering the community in the form
of mutual movement within the community;
(2) It integrates the three aspects of empowerment: economic, social, and environmental in the Tridaya Concept;
and,
(3) It is offered and implemented as a media of learning and strengthening the community critical awareness.
The program is also supported in five ways: (1) Developing work capital provision; (2) Creating business
chance and opportunity; (3) Developing human resource; (4) Establishing poor community institution; and, (5)
Implementing simple and efficient service system for poor people.
The purposes of the program, based on the PNPM Mandiri Pedesaan guideline, are as follow:
Economically: (1) Aiding productive activities in creating business and job opportunities; and, (2)
Providing financial service access for RTM with market-base micro loan to improve their economic condition and
to help them manage their loan and utilize it in an appropriate way
Socially: (1) Improving the quality of poor community’s life by providing job opportunity; (2)
Strengthening the community’s social capital; and, (3) Increasing the rate of life expectancy within the scheme of
poverty extrication program.
Environmentally: (1) Increasing the capacity of the community institutions in undertaking the
environmental and settlement development; (2) Increasing the access and service for basic infrastructure which
has direct impact on the development of productive social and economic activities of poor people; (3)
Improving the community access to the settlement environment which is healthy, orderly, safe, and sustainable; and, (4)
Promoting the establishment of partnership among the community members, government, and related concerned
groups in extricating poverty through infrastructure development. Through these approaches, the poor people are
expected through their own power to extricate their poverty and sustainably improve their welfare. These ideas
had been the base and given birth to the implementation of community empowerment approach. Through this
empowerment program, the community is given opportunity to take an active role in the development by exploring
their potentials and capitals as the basic capitals of development as well as given full authority in the decision
making according to their expectation and needs. This new approach is also expected to be the best solution for
poverty extrication.
The poverty extrication program which has been implemented by the government of Lombok Barat has
been effective in reducing the number of poor people annually, from 240,662 people (28.99%) in 2008, 222,158
people (25.97%) in 2009, 208,485 people (24.02%) in 2010, and 129,700 people (21.59%) in 2011, while the
average unemployment rate within the same period was 13,551 people compared to the work force of 277,121
people (data from the Department of Population and Civil Registration of Lombok Barat). Changing the negative
attitude of poor people which tends to be fatalistic by involving them in productive activities in the community is
much better than keeping them sustained through donation.

From other perspective, Cambers (1983,3) maintained that poverty, especially in rural areas, is
characterized in five interrelated forms: physically poor, excepted, isolated, vulnerable, and powerless. The five forms of poverty according to Cambers can also be found among RTMs in Lombok Barat as the objects of this research. The implementation of Tridaya Program in the two sub-regencies, Kediri and Labuapi, is expected to provide solution to the above problems through the three strategic lines of empowerment: economic, social, and environmental empowerments.

The implementation of Tridaya Empowerment Program requires the active role of BKM (Badan Keswadayaan Masyarakat, Community Empowering Body) who, with Kelompok Masyarakat Miskin (KSM, Poor Community Group), form inseparable parts in formulating Rencana Jangka Menengah Program Penanggulangan Kemiskinan (PJM Pronangkis, Medium-term Plan for Poverty Extrication Program) in a participative way, as the community initiative to provide solution for poverty problems in Lombok Barat Regency. This collaborative activity has been carried out for some time, in which the national government provided the facilities where the community work units, regional governments, and the local concerned groups worked together for a common goal. The government has launched the empowerment program as a whole since the monetary crisis hit the Indonesian economy, by launching the JPS (Jaringan Pengaman Sosial, Social Security Network). The community has been involved in the JPS Program (Act No. 54/2005). The government has intervened by accelerating the poverty extrication through community empowerment-based programs. The intervention was undertaken in three forms: credit for business capital, provision for facilities, and community flanking.

Based on the phenomena of PNPM Mandiri Perkotaan implemented in the two sub-regencies in Lombok Barat Regency and the poverty phenomena experienced by RTMs as the main targets of the program, the researchers are interested in undertaking a study to find the answers to the research questions: Are economic, social, and environmental empowerments which are the core program for poverty extrication able to improve the accessibility and independence of RTMs in Lombok Barat Regency?

2. Research Methodology
This is a quantitative research. The data were collected through survey on Rumah Tangga Miskin (RTM, Poor Family) under Program PNPM Mandiri Perkotaan (Urban Independent PNPM Program (P2KP) living in two sub-regencies in Lombok Barat Regency. The survey contained question. From the relationship of the research variables, this was an explanatory research, i.e. a research testing several hypotheses.

To find out the nature of the relationship, the researchers conducted cross sectional data study. Cross sectional data is a group of data from different respondents obtained at the same point of time from the primary data. Primary data is the raw data obtained from the first sources. The main source of data in this research were the RTM respondents at the time the research was being carried out. The explanation of inter variable relationship was made possible by the use of Structure equation models. This Structural Equation Modelling calculates the interdependence of the related variables simultaneously.

The population in this study is all RTMs in Kediri Sub-regency and Labuapi Sub-regency, Lombok Barat Regency. The RTMs targeted by P2KP Project within the period of 2009-2014 were 7332 RTMs, registered in 20 out of 22 villages in two sub-regencies in Lombok Barat Regency. The rest two villages were newly-formed villages. Therefore, the RTMs in the two villages were registered in the villages where the two new villages originated.

The sampling in this research was carried out by way of nonprobability method. Therefore, the number of samples in this research was 174 RTM, consisting of samples of villages in Kediri Sub-regency, 87 RTM, and villages in Labuapi Sub-regency, 87 RTM.

Based on the theoretical and empirical studies and the synthesis of both studies, the central theme of research problem in this research was formulated. Likewise, the development of deductive and inductive logic, results in the hypothesis formulation which will be verifiable through a study. The hypothesis testing will be done through a proper methodological procedure and the result of those hypothesis is expected to bring a concept or a new theoretical framework to improve, develop or may decline the concept of the previous research.
2.1. Research Hypotheses

Based on the above formulation of the research problems and the research conceptual framework, the research hypotheses were formulated as follows:

1. Economic Empowerment has a significant effect on the accessibility of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat;
2. Social Empowerment has a significant effect on the accessibility of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat;
3. Environmental Empowerment had a significant effect on the accessibility of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat;
4. Economic Empowerment had a significant effect on the independence of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat;
5. Social Empowerment had a significant effect on the independence of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat;
6. Environmental Empowerment had a significant effect on the independence of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat;
7. The accessibility of Rumah Tangga Miskin (RTM, Poor Families) had a significant effect on the independence of Rumah Tangga Miskin (RTM, Poor Families) in Lombok Barat.

3. Results

Table 1. The Evaluation on the Criteria of Suitability of Indexes of the Evaluation Model

<table>
<thead>
<tr>
<th>Criteria</th>
<th>Result</th>
<th>Critical Value</th>
<th>Model Evaluation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Absolute fit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Chi-square ($\chi^2$)</td>
<td>162.591</td>
<td>$\leq 139,921$</td>
<td>Poor</td>
</tr>
<tr>
<td>Probability</td>
<td>0.002</td>
<td>$\geq 0.05$</td>
<td>Poor</td>
</tr>
<tr>
<td>Free Degree</td>
<td>114</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>GFI</td>
<td>0.907</td>
<td>$\geq 0.80$</td>
<td>Good</td>
</tr>
<tr>
<td>RMSEA</td>
<td>0.050</td>
<td>$\leq 0.08$</td>
<td>Good</td>
</tr>
<tr>
<td>Parsimony fit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CMIN/DF</td>
<td>1.426</td>
<td>$\leq 2.00$</td>
<td>Good</td>
</tr>
<tr>
<td>AGFI</td>
<td>0.875</td>
<td>$\geq 0.80$</td>
<td>Marginal</td>
</tr>
<tr>
<td>Incremental fit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CFI</td>
<td>0.963</td>
<td>$\geq 0.90$</td>
<td>Good</td>
</tr>
<tr>
<td>TLI</td>
<td>0.956</td>
<td>$\geq 0.90$</td>
<td>Good</td>
</tr>
</tbody>
</table>

The result of the test model on absolute fit - chi square score had not indicated change on eligible components. The GFI value of 0.907 was still good because the value was more than 0.80, and RMSEA = 0.050 was also good because the value was less than 0.08, so that GFI value of 0.907 meant 90.7% of the population covariation matrix could be explained by the sample covariation matrix. The result of model test with chi-square resulted in 162.591 with the probability of 0.002. The results explained that the variant-covariation matrix from the empirical data was different from the proposed model (prob < 0.05), thus the whole component of absolute fit of the structural model was unacceptable. The values of CFI and TLI had reached 0.963 and 0.956 with good status because the values had overreached 0.90, resulting in both criteria in parsimony fit were also fulfilled. The fitness
of model has not been eligible on all parts, so that the second evaluation of full model was necessary. The second evaluation was a building model, because in some of error indicators, error correlation would be augmented according to the result modification indices (MI) calculation.

Figure 2. The result of the second evaluation of full model which was tested by adding error indicators (d11 and d12), (d12 and d14), (d13 and d14), (d11 and d21), (d13 and d21), (d22 and d33), (d23 and d33), and (d14 and d33), and this model was good.

Table 2. The Result of Inter Variable

<table>
<thead>
<tr>
<th>Effect</th>
<th>From</th>
<th>To</th>
<th>Standardized Regression Coefficient</th>
<th>CR</th>
<th>P value</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Empowerment</td>
<td>RTM Accessibility</td>
<td></td>
<td>0.332</td>
<td>4.305</td>
<td>&lt;0.001</td>
<td>Significant</td>
</tr>
<tr>
<td>Social Empowerment</td>
<td>RTM Accessibility</td>
<td></td>
<td>0.698</td>
<td>8.047</td>
<td>&lt;0.001</td>
<td>Significant</td>
</tr>
<tr>
<td>Environmental Empowerment</td>
<td>RTM Accessibility</td>
<td></td>
<td>0.279</td>
<td>3.375</td>
<td>&lt;0.001</td>
<td>Significant</td>
</tr>
<tr>
<td>Economic Empowerment</td>
<td>RTM Independence</td>
<td></td>
<td>0.425</td>
<td>5.216</td>
<td>&lt;0.001</td>
<td>Significant</td>
</tr>
<tr>
<td>Social Empowerment *)</td>
<td>RTM Independence *)</td>
<td></td>
<td>0.070</td>
<td>0.555</td>
<td>0.579</td>
<td>Insignificant</td>
</tr>
<tr>
<td>Environmental Empowerment *)</td>
<td>RTM Independence *)</td>
<td></td>
<td>0.042</td>
<td>0.525</td>
<td>0.599</td>
<td>Insignificant</td>
</tr>
<tr>
<td>RTM Accessibility</td>
<td>RTM Independence</td>
<td></td>
<td>0.622</td>
<td>7.307</td>
<td>&lt;0.001</td>
<td>Significant</td>
</tr>
</tbody>
</table>

R² Accessibility of RTM = 67.0%; R² Strength of RTM = 74.0%; *) result of analysis from initial full model.

From the result of regression coefficient test in seven columns, five of them were significant (p<0.05) with positive direction. Economic, social, and environmental empowerments were the driving factors of RTM accessibility. The combined contribution of economic, social, and environmental empowerments on RTM accessibility was 67.0%. Economic empowerment and RTM accessibility are the driving factors of RTM independence. The combined contribution of economic empowerment and RTM accessibility on RTM independence was 74.0%.
Table 3. The Result of Total Effect in the Final Model

<table>
<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Direct</th>
<th>Indirect</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Empowerment</td>
<td>RTM Accessibility</td>
<td>0.332</td>
<td>-</td>
<td>0.332</td>
</tr>
<tr>
<td>Social Empowerment</td>
<td>RTM Accessibility</td>
<td>0.698</td>
<td>-</td>
<td>0.698</td>
</tr>
<tr>
<td>Environmental Empowerment</td>
<td>RTM Accessibility</td>
<td>0.279</td>
<td>-</td>
<td>0.279</td>
</tr>
<tr>
<td>Economic Empowerment</td>
<td>RTM Independence</td>
<td>0.425</td>
<td>0.207</td>
<td>0.632</td>
</tr>
<tr>
<td>Social Empowerment</td>
<td>RTM Independence</td>
<td>-</td>
<td>0.434</td>
<td>0.434</td>
</tr>
<tr>
<td>Environmental Empowerment</td>
<td>RTM Independence</td>
<td>-</td>
<td>0.174</td>
<td>0.174</td>
</tr>
<tr>
<td>RTM Accessibility</td>
<td>RTM Independence</td>
<td>0.622</td>
<td>-</td>
<td>0.622</td>
</tr>
</tbody>
</table>

The biggest total effect 0.698 was on the line of social empowerment on RTM accessibility, while on the effect relationship on RTM accessibility, the biggest total effect was also on social empowerment, with the value of 0.698. This could be interpreted that the exogenous variable of social empowerment had an indirect strategic role through RTM accessibility to increase RTM independence.

4. Discussion

4.1. The Influence of Economic Empowerment toward RTM’s Accessibility

Based on the analysis above, the economic empowerment has a significant effect on the accessibility of Rumah Tangga Miskin (RTM). Economic empowerment in this dissertation consists of four (4) indicators: (1) income, (2) productivity resources, (3) changes in employment structure, and (4) market accesses, which significantly influence the RTM accessibility. The increasing of income and ownership of productivity resources provide opportunities for RTM to expand market accesses and also allow RTM to pursue a better job. In a better economic condition, RTM will have a better accessibility in health service, education, and employment. This result reinforces the Accessibility theory by Hansen (2003), which explains that the improvement of social capacity of the society will stimulate the ability of the society itself in using public facility. The theory also in accordance with the opinion of the Gold et al., in Mariana (2008) and Freire (2002) that empowerment in society will raise awareness and self motivation or encouragement to improve a better social responsibility. By the awareness, self motivation and a better social responsibility will convey the pauper to have ability to interact and take advantage of the facility provided by government. The increasing of RTM socio-economic capacity is an essential requirement to the development of productive RTM economy activity (Kartasasmita, 2006).

Based on the analysis of field data, it showed that the development of social capital of RTM in West Nusa Tenggara has increased the RTM accessibility toward health facility, educational facility and employment. Thus, the economic empowerment through PNPM in two districts has increased the better social capital of RTM itself. As stated by Fukuyama, in a long term, the strengthening of RTM’s social capital will also strengthen the sustainability of the development itself (Fukuyama, 2003). The power of PNPM Program in developing social capital of the poor exists in the flexibility of the program itself to actively concern in arranging and implementing the real economic activity in the environment. By placing the RTM itself as a productive units it was quite effective in increasing RTM’s income.

4.2. The Influence of Social Empowerment toward RTM’s Accessibility

Social empowerment which include: the ability in cooperate, positive manner, and the solidarity has significant effect in improving the accessibility of RTM. It means that, by developing the cooperation ability, positive manner and the solidarity of RTM it will also develop their mutual need to other social community, including their willingness in accepting assistances from the government. The improvement of RTM’s accessibility through health facility, educational facility and employment has showed the development of RTM’s “social necessity and responsibility” as a result of government’s empowerment through PNPM Program. The result of this study has reinforces the empowerment theories proposed by Kartasasmita (2006) which stated the effective society empowerment will stimulate social participation in the environment. In the other hand, this study rejected the theory of Purwanto (2013) which stated that social empowerment program of the poor have not been able in increasing the accessibility and participation of the poor into a better activity.

The success of PNPM Program has develop sensitivity and social participation of RTM through a learning program called Tridaya Program. Those learning program include the development of funds, development of saving and cooperation activity. Such activities have proven to effectively increase the ability of cooperation and positive manner of RTM.

4.3. The Influence of Environmental Empowerment toward RTM’s Accessibility

Results of the analysis concluded that the environmental empowerment has a significant effect on RTM’s accessibility. The empowerment include the development of environmental and health awareness. Those empowerments have been stimulate RTM to take advantage of health facility, educational facility and employment.
The more conducive the condition of living environment, the more it can stimulates the poor people to work better in educating and maintaining their family. The findings of this study reinforce Kurt Lewin’s theory which stated that a person’s behavior affected their environment. If the people live in a positive environment it can stimulate the people to have positive manner and vice versa.

Utilization of the natural resources in West Nusa Tenggara is done based on the concept of some capacities of the environment with regard to the sustainability process of environmental functions, environmental productivity, safety and quality of living. The enforcement of activity which has negative impacts on the environment including: prevention and recovery process that refers to environmental quality instrument, damage quality instrument, licensing regulations, and other instruments which have accordance with the development of science. This development strategy has been adopted in the implementation of PNPM Program in West Lombok.

The economic activity through a loan investment carried out both with conventional pattern and syariah patterns, in addition the development of the program also applied the improvement for living based on PPMK community. Unit Pengelola Keuangan (UPK) manages the revolving loan activity which is one of the three management unit of BKM/LKM. While the main purpose of this activity is the RTM that was not able to take place in economic activity.

4.4. The Influence of Economic Empowerment toward RTM’s Independence.

The results of the economic empowerment analysis has a significant influence toward RTM’s independence. The influence of economic empowerment variable toward the RTM’s independence in West Nusa Tenggara including the increasing of income and productivity resources. The economic empowerment toward RTM itself is an attempt to reinforcing the ownership of some productions, distribution controls, marketing and distribution control, in order to get better wage and collect information and knowledge.

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4.5. The Influence of Social Empowerment toward RTM’s Independence.

The result of this analysis showed that the social empowerment does not have a significant influence toward RTM’s independence. It affects significantly in RTM’s accessibility (0.698 x 0.662) = 0.434 lower than CR 0.535; it indicates that the variable does not have a significant effect to social empowerment toward RTM’s independence’s in West Nusa Tenggara but significantly influence the accessibility which means that accessibility still has the infrastructure as the result of previous poverty alleviation before Tridaya program launched. This thing can be seen on the critical ratio and probability variable. Governments has responsibility to help in improving the prosperity of RTM through various social policies. The country has responsibility to assure its societies’ living standards by developing education sectors in West Lombok.

4.6. The Influence of Environmental Empowerment toward RTM’s Independence.

Based on the result among the variables, the influence the environmental empowerment does not affect significantly toward RTM’s independence in West Lombok. Although, the influence of the environment through RTM’s accessibility toward the independence of RTM itself has 0.174 (0.279 x 0.622) which is the probability value. Thus, it can be concluded that the environmental empowerment indirectly has a significant influence toward the independency. Which mean the accessibility from the previous program is still used. Small businesses can take the advantage of financial resources which provided by the government and other financial resources to increase their business. According to Suryana (2006) external financial resources include: (1) funds from the owner, (2) funds derived from debt from assets, bank, and state, (3) funds from the government and regional program, (4) funds from relatives who want to invest.

The potential extent of small business to develop has made the government focus on the development and extension of financial access of Usaha Mikro Kecil dan Menengah (UMKM) through to various department and policies that concern with bank institution which acts as a distributor. Based on Inpres No.6 Tahun 2007 about accelerating the development of Rill Sectors and UMKM empowerment then in the following year 2008-2009, the economic policy for UMKM will launch 34 program which dealt by some Department and Ministry. Therefore, the accelerating policy for the RTM can be done in three ways: (1) optimizing the koperasi and banking programs, (2) involving the system of Bank Pembangunan Daerah and other small financial institutions which have extensive system in Bank Perkreditan Rakyat, (3) the participation of Lembanga Keuangan Penjamin Daerah (LKPD) increases access to small business, in addition, the small business should also make access to external financial resources in order to develop the business with an efficient financing. Government encouragements through various policies will be an opportunity that can be exploited by small business as member of RTM.
4.7. The influence of RTM’s Accessibility toward RTM’s Independence.

Based on the result of the analysis, the influence of RTM’s accessibility variable toward RTM’s independence in West Lombok is significant or credible and acceptable, by counting the number of respondents who accept the empowerment of RTM’s accessibility on the indicators as follows: 3.530651, 3.708812 and 3.954023 while the effects are unidirectional, which means the empowerment of education access, health access and employment access has given the contribution. The amount of contribution of RTM’s accessibility indirectly shows 0.622. It is a measurement of ease and comforts of both of the time, cost and the effort to prepare the public facilities for the RTM (health facility access, education facility access, and employment access) which provided by the government. RTM’s independence variable increases the capabilities, increases participation, and increases the income and assets of RTM (increasing efforts, increasing participation, increasing assets, and increasing income).

5. Conclusion

Based on the test of hypotheses and analysis, several conclusions could be withdrawn:

1. Economic Empowerment had a significant effect on the accessibility of RTM in Lombok Barat Regency. This could be seen from improvements in various aspects, improvements in income, ownership of productive sources, and work structure changes. Likewise, a good market access has also improved the RTMs’ access to education, health, and work facilities.

2. Social Empowerment had a significant effect on the accessibility of RTM in Lombok Barat Regency. It showed that the improvement in the ability to cooperate, mental attitude and tolerance of RTM could drive the improvement of the RTMs’ access to education, health, and work facilities.

3. Environmental Empowerment had a significant effect on the accessibility of RTM in Lombok Barat Regency. It was indicated by the improvement of awareness on environment, its conservation and health. This could also improve the RTM’s access to education, health, and work facilities.

4. RTMs’ accessibility had a significant effect on the RTM’s independence in Lombok Barat Regency. This indicated that the improvement of the RTM’s access to education, health, and work facilities could affect the improvement of RTM’s business, participation, and income.

5. Environmental Empowerment did not have a significant effect on the independence of RTM in Lombok Barat Regency. This meant that the improvement on awareness on environment, its health and conservation did not automatically improve RTM’s business, participation, and income. The awareness on environment would be effective if it had effect on RTM’s accessibility.

6. Social Empowerment did not have a significant effect on the independence of RTM in Lombok Barat Regency. This meant that the improvement of the ability to cooperate, the development positive attitude and solidarity among RTMs did not automatically breed improve RTM’s business, participation, income and assets.

7. The accessibility of RTM had a significant effect on the independence of RTM in Lombok Barat Regency. This indicated that the improvement of the utilization of education, health, and work facilities by RTMs would improve RTM’s business, participation, income and assets.

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