

# The Measurement of Community Independence and Participation in the Establishment of Microfinance Institutions

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**Abstract.** The purpose of the study was to measure the indicators of the level of independence and community participation in the Talegong and Mekarmukti districts of Garut Regency in developing a Non Bank Micro-Finance Institution. This type of quantitative descriptive research with survey research methods is based on the independence indicators of Hubeis and indicators of participation from Cohen and Uphoff. The population of this research is all village officials, Community Empowerment Institutions, leaders and community members in two districts. The number of research samples was 48 people consisting of 17 respondents in Talegong district and 31 respondents in Mekarmukti District. The analytical tool used is descriptive statistics by tabulating data, classification and scoring data for each indicator studied. The measurement of community independence in Talegong District is categorized sufficiently and the category is good for its level of independence. The measurement of independence and community participation in Mekarmukti District are categorized the same, namely good

*Keywords:* Empowerment, Independence, Participation

## Introduction

Even though the village is the lowest unit in the governance structure of a country, village has a strategic role in the economy of a country. Various resources, especially natural resources, are generated by community members in rural areas and most people live in rural areas. In its development, rural areas are difficult to develop because the people of rural areas prefer to work in urban areas rather than in their own areas. This leads to a low-education background of the rural human resource and has caused difficulties for rural development to develop (Aspiranti, et al, 2016).

Some of the villages that have this situation are the villages located in Talegong and Mekarmukti districts in Garut Regency. Study of Aspiranti et al. (2016) has identified that Talegong and Mekarmukti districts are economically poor based on their low food and nonfood expenditure and low amount of protein consumed by the people in these two districts. Furthermore, the ground area of these two districts is very small and there is a lack of access to communication

equipment. In their further study, Aspiranti and Ima Amaliah (2018) found that these two districts are also categorized as socially poor. Both of these areas are prone to natural disasters, many remote areas and the high level of community health problems especially hypertension and heart problems. In addition, many people have mental, hearing and physical disabilities and these conditions have caused these community groups to be isolated from social interaction in the villages of these two districts that are studied. One effort to break the poverty level in Talegong and Mekarmukti district is to build non-bank micro-finance institutions considering the problem of these two districts is a lack of access to Micro, Small and Medium Enterprises (MSME) and bank funds. Based on Act No. 1 of 2013, a micro-finance Institution, hereinafter abbreviated as Micro-finance Institutions, is a financial institution that is specifically established to provide business development and community empowerment services, either through loans or financing in micro scale businesses to its members and communities, deposit management, and the provision of business

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development consulting services that are not solely taking profits (Financial Services Authority - OJK, 2018). This institution has an intermediary function for micro businesses groups in rural areas, namely connecting parties who have excess funds with those who lack and need funds. With the existence of a micro financial institution, small micro-enterprises can meet their capital needs in order to develop their business. The development of small micro-enterprises in these two districts can create many job opportunities and reduce the amount of poverty in these two districts. Regarding the types of its business, Micro-finance Institutions is divided into two: cooperatives and limited liability companies. In this study the focus is on non-bank Micro-finance Institution. The existence of these institutions is not necessarily accepted by the community, because generally the establishment of Non-bank Micro-finance Institutions rarely involves the community. The initiation of a Non-bank Micro-finance Institutions establishment is *Top Down*. The effect is that the community feels that they are not involved in Non-bank Micro-finance Institutions establishment or development, so that the sustainability of Non-bank Micro-finance Institutions business is difficult to maintain. Therefore, the Non-bank Micro-finance Institutions establishment and development should involve the community and meet the community's needs of capital to develop micro-business in rural areas. In general, the program is ineffective to alleviate poverty in rural areas due to the limited viewpoints where poverty is only viewed from an economic aspect and the program does not involve the local community participation (Hatma, 2017) and a high level of community dependence on the government in carrying out development activities. This condition is one of the obstacles in realizing the active participation or engagement of the community. Dependency has caused the community to have a lack of initiative to develop their area (Annisa, 2017).

Poverty is a condition of economic inability to meet the average standard of living of the people in an area. The condition of this inability is countered by the low income to meet basic needs of clothing, food, and shelter. In principle, the living standard of a society is not only having sufficient food, but also the need for health and education (Maika et al., 2009). Based on these conditions, a community is considered to be poor if

the income is far lower than the average income so that it does not have many opportunities to have a prosperous life. Poverty is a very complex problem involving economic, social, cultural and even political activities. So far, there have been many efforts taken by various parties to solve poverty problems (Afriyandi, 2015). One of them is through community empowerment.

According to Sumodiningrat (2005, 113), empowerment is derived from the word power or energy. Empowerment is more precisely interpreted as giving a more positive energy because it is not only neutral but also needed. Empowerment is providing energy so that an individual is able to act independently. Empowerment is only temporary until the object is capable of being independent. However, the object must be monitored so as not to return to poverty. According to Suharto (2005; 58), empowerment refers to the ability of people, especially vulnerable or weak groups so that the community has the strength or ability to (a) fulfill their basic needs so that the community has freedom; (b) obtain productive resources that enable people to increase their income and are able to have goods and services that the community needs; (c) participate in the development process and decisions that affect the community. The essence of community empowerment basically puts the community as the center of attention as well as being seen and positioned as the subject for itself in the development process. The community must be an important subject in development starting from the planning, implementation, evaluation, maintenance and development stages of subsequent programs (Bancin, 2011). According to Mashudi (2018), the failure in community development program is due to the bias towards outsiders. Outsiders seem to fully understand everything that is needed by the community. Therefore, an empowerment based on the concept of local community participation is essential (Hatma, 2017).

To alleviate poverty, community can be empowered by the establishment of Non-bank Micro-finance Institutions. Community can carry out savings and loan activities to fund their business activities. The idea of community empowerment in Non-bank Micro-finance Institutions establishment should not only be initiated by the lower government but also initiated by the community (participation) in both districts. Therefore, the community will feel the ownership of Non-bank Micro-finance Institutions. The effect is that even

without assistance, people can carry out Non-bank Micro-finance Institutions activities so that poverty can be gradually eliminated.

According to Nasdian (2006), empowerment is a way or means for participation. Before reaching this stage, the efforts to empower the community are essential. Empowerment has two main elements, namely independence and participation. Furthermore, Nasdian (2006) defines participation as an active process, initiatives are taken by the community members, guided by the way they think, using means and process (institutions and mechanisms) in which citizens can assert control effectively. The starting point of participation is that people decide, act, and reflect one action as a conscious subject. Participation in community development must create a role and maximum participation of the community with a goal that all people in the community can be actively involved in the process and community activities (Rosyida, 2011). Anwas (2014) explains that community participation is not just the involvement of the community in development but it is also a process and goal of the development. Community involvement in the development includes mental, emotional and physical involvements in using all their capabilities (initiative) in all the activities carried out and to support the acceleration of interest and responsibility for all community involvement (Maujud, 2017). Cohen and Uphoff (1970 in Rosyida et al (2011) divided participation into some stages. First, decision making through the community participation in meetings. Second, execution stage is an important step in a development because the core of development is its execution. The concrete manifestation of participation at this stage

is classified into three, namely participation in the form of ideas contributions, material contributions, and actions as program members. Third, harvest the results, which can be used as an indicator of the success of community participation in the planning and implementation stages of the program. Fourth, evaluation stage is a feedback that can provide input to improve the implementation of a further program. Through a participatory development process, critical awareness and independence of the community, especially the poor, can be developed so that the community is not only an object but also an important subject in efforts to reduce poverty.

According to Ndraha (2002: 103-104) in Latif (2014), there are several types of participation, the first, idea participation by contacting other parties; second, participation of community in absorbing/accepting and responding to the information, both in the sense of receiving (observe, fulfill, carry out), agree with it, accept the terms, or decline it.; Third, participation in development planning, including decision making. Feeling of involvement must be presented as early as possible; Fourth, participation in the implementation of operational development; Fifth, participation in receiving, maintaining and developing development results; Sixth, participation in assessing the development, namely community involvement in assessing the implementation of development conforms to the plans and how the results has met the needs of the community.

Community empowerment is actually intended to create an independent community economically and also politics, education, social or various aspects that concern the life of the community. The empowerment is

**Table 1**  
**The classification of Measurement of the Indicators of Community Independence and Participation Level in Talegong and Mekarmukti Districts**

Classification of Community Independence and participation of Talegong District		Classification of Community Independence and participation of Mekarmukti District	
Distribution range	Classification	Distribution Range	Clarification
0-17	Very Low	0-31	Very Low
18-34	Low	32-62	Low
34-51	Moderate	63-93	Moderate
52-68	High	93-124	High
69-85	Very High	124-155	very high

Source: Processed from data field

**Table 2**  
**Comparison of Indicator score of Community Participation and Independence**

Talegong			Mekarmukti		
Type	Score	Classification	Type	Score	Classification
Independence	48.417	Moderate	Independence	113.73	Good
Participation	68.083	Good	Participation	112.33	Good

Source: Processed Primary Data

expected to create independent community that has a strong position for themselves when the situation does not support them (Suryo, 2016). In social sciences, the term of independence (*resilience*) is often equated with autonomous status, free to manage oneself, and self-sustainability (Agusta and Fujiartanto (ed), 18 :2014). In a community development perspective, community independence is a certain condition that an individual or group of people wants to achieve something without assistance from the third party generosity in securing their interests (Verhagen, 1996 in Agusta and Fujiartanto (ed), 2014: 18). Based on this definition, the independence of the community is an effort of the community to fulfill a situation or condition that is achieved without depending on the help or assistance from others (Mulyadi, 2016).

Hubeis (1992 ) has defined independence as a manifestation of one's ability to exploit his potential in fulfilling his life's needs, which is characterized by ability and freedom to determine the best behavior. Independence can be categorized into three things, namely material independence, intellectual independence, and management independence.

Material independence is a productive ability to fulfill material needs. An individual is considered as independent when this individual is able to fulfill his basic needs i.e he can survive at a critical moment. Associated with the context of the development of rural Non-bank Micro-finance Institutions, a community is considered as independent when the community is able to identify the material needs for the operation of the institution. In the context of development planning, community independence can be reflected in the ability of the community to express various problems and its need to improve their welfare. Intellectually independence is the process of building knowledge base to tackle the forms of domination from outside parties. The context concerns the aspects of community awareness of the development in their area, vision and mission of rural development, the role and position of the community and apparatus

in rural development. The independence of management is the ability to foster itself and undergo and manage collective activities. Management ability is about the management aspects of both physical and human resources. In the context of Non-bank Micro-finance Institutions development, management independence is the capacity of the community to collaborate with internal and external parties so that synergic skills will lead to the development of the institutions they manage. In the context of rural development, the management's ability should cover the ability of the villages to synergize and optimize their various resources, so that all aspects are developed, not only the fulfillment of rural infrastructure needs but also various economic and social activities needed by the community.

**Research Methods**

The research uses a quantitative approach, tabulation, classification and data scoring for each indicator of community independence and participation in the establishment of Non-bank Micro-finance Institutions. The population of the research is all village apparatus, community empowerment institutions, community leaders and community members of Talegong and Mekarmukti districts. The nature of the population is homogeneous so that not all members of the population are surveyed; only a few are sampled to generalize to the behavior of the population. The sampling technique uses proportional random sampling with a total sample of 48 people consisting of 17 respondents from Talegong District and 31 respondents from Mekarmukti District. The number of villages in Talegong District as much as 5 villages and 7 villages in the district Mekarmukti. The measurement of the data of the indicators of community independence and participation uses a 5-scale Likert: strongly agree, agree, moderate, disagree and strongly disagree. The data from the questionnaire is tabulated in the Excell program and classified and loaded to calculate the scores of each indicator of



independence and participation. The loading of the indicators of independence and participation uses this formula:

$$\begin{aligned} \text{Minimum Score} &= \text{number of respondents} \times \\ &\text{lowest load} \\ \text{Maximum Score} &= \text{number of respondents} \times \\ &\text{the highest load} \end{aligned}$$

The minimum score for the level of independence and participation in Talegong District is 17 and the maximum score is 85. While the minimum score for the indicator of independence and participation in Mekarmukti District is 31 and the maximum score is 155.

Independence is the atmosphere or certain conditions that make an individual or group of people who do not rely on assistance or the generosity of a third party to secure their interests. An independent group means that the group has developed adequate organizational, productive and analytical abilities so that they are able to design and implement a strategy that can effectively give contributions (Hikmat, 2004).

In this study, independence refers to the indicators developed by Cohen and Uphoff which include intellectual, material and management. Independence is the level of the rural government's awareness to include the programs of economic empowerment through the Non-bank Micro-finance Institutions establishment plans. In addition, the active role (participation) of the community in supporting rural activities is the capital to sustain the community empowerment activities.

The low level of the community independence in Talegong Subdistrict in establishing Non-bank Micro-finance Institutions is due to the facts that there are many isolated areas that are difficult to reach because of inadequate road facilities and infrastructure and there are a lot of numbers of landslides in the Talegong District which have caused the low level of community participation in organizing documents and rural development programs in order to improve the welfare of the community (Aspiranti, et al, 2016). Meanwhile, the establishment of Non-bank Micro-finance Institutions in Talegong district is categorized good. This means that the level of willingness and abilities of the community of Talegong district is good, although their independence level is still low. Continuous supports from rural government and external parties are necessary to provide community insights and awareness/knowledge so that the community can explore all their potential. This is consistent with the of the Minister of

Home Affairs Regulation Number 66 of 2007 concerning Rural Development Planning, Article 5 paragraph (2) which states the empowerment, namely efforts, to realize the ability and independence of the community in social life, nation and state (Eko et al, 2014). People who have achieved collective goals are empowered through their independence, even a "necessity" to be empowered through their own efforts and accumulation of knowledge, skills and other resources in order to achieve their goals without relying on external relations assistance (Mardikanto, 2012).

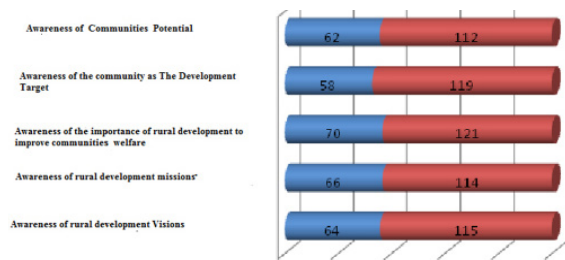
Meanwhile, the level of independence and participation of rural apparatus and communities of Mekarmukti district in Non-bank Micro-finance Institutions establishment is in the good category. This can happen because Mekarmukti district area is far more open than Talegong District. Mekarmukti district is more accessible for the outsiders, especially if they use the access from Pangalengan, Bandung regency, allowing many outsiders to come to this area. This leads to the effect of having more information for the community of Mekarmukti district. (Aspiranti & Ima Amaliah, 2018).

### **The level of Community independence in Non Bank Micro Finance Institutions Establishment Talegong and Mekarmukti Districts viewed from Intellectual Indicator**

Intellectual independence is the formation of a knowledge base that allows overcoming forms of domination from outside parties. Intellectual independence reflects the ability of rural communities to manage development, which is closely related to people's knowledge of the area about the vision and mission in short-term, middle term and long term work programs. In addition, the community must also understand that the programs initiated by the rural government are in the interests of the community itself. In other words, the community is the target of development or welfare improvement. The village government officials must understand exactly all the potential that exists in their areas so that the development of potential-based rural development programs is not creating something or adopting something from the outside that is not needed and wanted by the community itself.

The effect is that the activities carried out will not be on target and not in accordance with the existing potential. Empower-

ment should be directed to build community capacity by encouraging, motivating and developing community potential (Eko et al, 2014).



Source: Processed from primary data

Figure 1. Intellectual Aspect

From the results of data processing, the measurements of the level of community independence of Talegong and Mekarmukti Subdistricts in Non-bank Micro-finance Institutions establishment is in a good classification as seen in the figure 1. The communities of Talegong and Mekarmukti districts are fully aware that development program planning always refers to the vision and mission that are developed. In addition, the communities are also aware that the programs are developed based on the potential of the areas to fit the capabilities of the community. Both areas have potential in agricultural sector, although Mekarmukti district have the potential in agricultural sector and sea-tourism sector. Their types of commodities are paddy rice and salted fish. In addition, most people understand very well that the community is the target of the rural development.

A more specific study shows some respondents (apparatus and the community) do not understand how to relate the visions and missions to the programs. Programs that are compiled are often made based on community requests and are not related to the village's vision and mission. In addition, there are some respondents who think they are not involved in the process of making the programs and this caused them to be reluctant to get involved in rural activities.

### Material Indicator

Socio-economic empowerment is an effort to provide knowledge, skills and build self-confidence and strong will in a person so as to be able to build a better socio-economic life with its own strength. Socio-economic empowerment can be

pursued through various activities including training, mentoring, counseling, education and organizational involvement in order to foster and strengthen life and business motivation, as well as developing knowledge, life and work skills. Community empowerment is an economic development concept that summarizes social values. This concept reflects the new paradigm of development that is *people-centered, participatory, empowering, and sustainable*. The concept of empowerment is broader than just an effort to fulfill basic needs or just a mechanism to prevent further impoverishment (Zubaedi, 2013).

Material independence is a productive ability that is used to meet people's basic needs to the fullest. To be able to understand to which level of economic independence of the Talegong and Mekarmukti District, three indicators are developed: community awareness of the importance of a method to improve community welfare; the importance of the community to make an activity to improve their welfare; the ability of the community to express their needs.

From figure 2 shows the score of independence from the material aspect of Mekarmukti District and Talegong district in the establishment Non-bank Micro-finance Institutions is in good category and fairly good category respectively. For Mekarmukti district, the three dimensions that are developed have high score. While for the Talegong district there is one dimension with very low score relating to the importance of conducting activities to improve community welfare. From the results of discussions with village apparatus, it is revealed that there are actually many activities carried out in the village both from village initiation and from outside parties. But these activities were never sustainable.

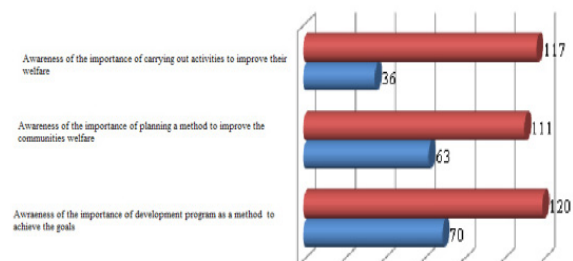


Figure 2. Indicator Score of Community Independence from Material aspect

The community tends to neglect the activities they have learned shortly after

the assistance ends. Communities tend to be fixated on activities that have already been running in the village. People tend to like to follow the old pattern that has existed for generations. In Talegong district, the presence of rural assistants is not optimal because the community assumed they have more experience compared to the assistance staff.

### Management Aspects

Independence of management is the ability to foster oneself and undergo and manage activities together with others. Management independence, in this study, relates to the ease of communicating various programs with all members of the community, the ease of choosing priority activities, the availability of development assistance staff and partners with other parties (universities) or others.

The total score of management independence of Talegong and Mekarmukti District in the establishment of Non-bank Micro-finance Institutions is fairly good and good respectively. This means that respondents in Talegong district still feel the obstacles in choosing priority activities. It is not easy to communicate village development programs, due to lack of available assistants or outside partners who can share knowledge, experiences and various activities that can improve community welfare. Viewed from the human resources aspect, there are actually a number of residents who have very good quality of education. Some are master degree and doctoral graduates but it turns out that this community group prefers to live overseas rather than develop their hometown (Aspiranti et al., 2016). The village location which is quite difficult to reach and very few numbers of assistants have caused the community to have a very limited knowledge related to their skill in managing various activities in their area.

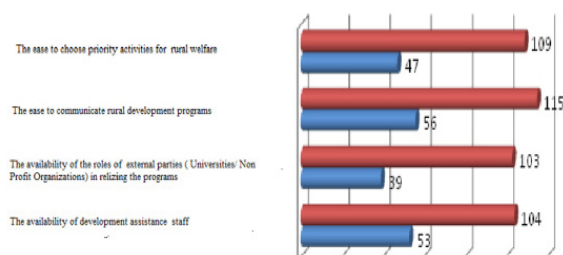


Figure 3. Score of Community Independence Indicator from Material aspect

From figure 3 shows the community independence of Mekarmukti district in Non-bank Micro-finance Institutions establishment from the management aspect is good. This means that most respondents have good perceptions regarding the ease of communicating development programs to improve their welfare. Village funds, which are limited in number, are often unable to cover the many programs proposed by the community. The village funds provided by the government are mostly allocated for the development of physical infrastructure such as building roads and repairing public bathrooms. Only a small number of government funds are allocated to create community economic activities. The effect is that people still prefer to live in cities rather than in their villages.

### Level of community participation of Talegong and Mekarmukti districts in Non-bank Micro-finance Institutions Establishment

Community participation usually refers to the involvement of community members in the decision-making process and the achievement of common goals (Hadi, et al., 2014). Community participation is the participation of community in development planning, development activities, and utilizing and enjoying the results of development (Slamet, 2003). According to Cohen and Uphoff (1977) in Nurbaiti et al (2017), there are a number of stages in building participation: first, decision making in development planning, which is realized through community participation in meetings. Second, the implementation stage. The real form of participation at this stage is classified into three, namely participation in contributions, thoughts/ ideas, material, and action as program members. Third, harvesting the results, which can be used as an indicator of the success of the community's participants. Fourth, the evaluation process is considered important because community participation at this stage is a feedback that can provide input to improve the implementation of the further programs.

The score of the participation of the apparatus and the community of Talegong and Mekarmukti districts in Non-bank Micro-finance Institutions establishment is good. A good score has become a good capital that must be continuously developed so that the level of

community involvement in the development will be improved. One of the prerequisites for the emergence of community involvement is community awareness in participating to the programs (Maani, 2012). According to Slamet (2003) there are three factors that support the level of community participation, namely (1) willingness, (2) ability, and (3) opportunity. Pailwar and Mahajan (2005) in Wiratno (2016) have stated that community participation has proven to be an effective approach in overcoming and identifying socio-economic and cultural barriers by defining local program initiatives.

Nasdian (2006) suggests that in addition to the supporting factors there are also inhibiting factors for community participation. The inhibiting factors for community participation are structural and cultural problems. Structural problems defeat the lower classes of society against personal *interests* due to government apparatus that have more power position. In addition, another factor that inhibits participation is the culture of the society, namely people often surrender to their fate and are too dependent on the leaders so that they become less creative. The culture can indirectly influence the level of community participation in development activities. Sunarti (2003) in Nurbaiti et al. (2017) find factors that influence the level of participation are internal (characteristics of the community itself) and external factors, namely all external parties who have an interest in and have an influence on the program, including Village administrators, community leaders, Local Government, NGOs, third parties (NGOs, social foundations, universities).

**Process Indicator**

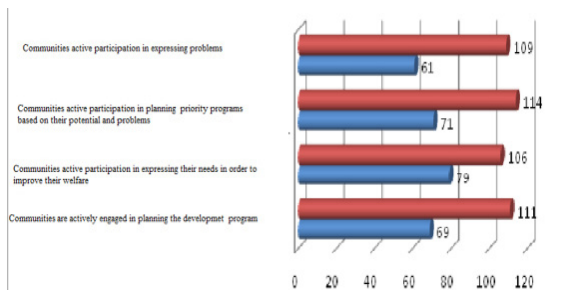


figure 4. Score Level of Community Participation from Process Aspect

The involvement of the community in the rural development begins with the development planning process itself. The

community must be engaged in various meetings to formulate various development programs in order to improve the people’s welfare. The score of participation indicator from process aspect in the establishment of Non-bank Micro-finance Institutions in Talegong district is very good and the score of Mekarmukti district is good. It shows in figure 4.

**Implementation Indicator**

The level of community participation is not only in the level of ideas in establishing Non-bank Micro-finance Institutions. Participation is still very much needed at the stage of implementation of activities that have been prepared previously. According to Rai (2011, the high level of community participation in the implementation of empowerment activities is related to a sense of emotional attachment, beliefs, attitudes and community’s commitment in implementing empowerment activities. We found an association between the people’s attachment to the activities and the willingness of individuals to participate in the implementation of empowerment activities.

The scores have identified the participation level of the rural community from the implementation aspect regarding the development activities of microfinance institutions in Talegong and Mekarmukti districts are fairly good and good, respectively (It looks in figure 5). The level of participation in the implementation of the program is still constrained by various problems such as numbers of villages that force their programs to be funded by the village, even though the program is not very important. The effect is that there are many rural activities that must be canceled. Rohman et al. (2016) has stated the causes of the low-level community participation is closely related to the low the level education of the community and the livelihoods and information possessed by the community.

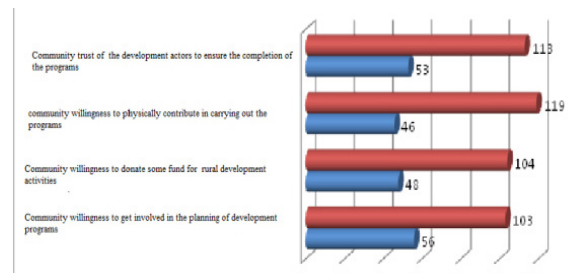


Figure 5. The score of Community Participation in from Implementation indicator



## Evaluation Indicator

The Evaluation Phase is an important part of planning because this stage is part of the feedback about the output produced from a plan. Evaluation phase will identify the realization of the development program planning and the actions should be taken if the implementation of the program is not in accordance with the plans (targets are not reached). The score of participation of the community viewed from evaluation aspect for both Talegong and Mekarmukti districts is good.

This means that the people and the apparatus can oversee the rural activities and programs. Act Number 6 of 2014 about village stated that each village must provide village financial and activity accountability reports transparently to the public in written form. Referring to the law implies that community participation is not only at the level of implementation but must also reach the evaluation stage. This is based on the consideration that the success of an empowerment program can be seen if the village evaluates what have been achieved by the empowerment program. From the results of the evaluation indicator scoring as one aspect of participation, the level of community participation in the program evaluation is categorized as good. This means that the community has a commitment to oversee the activities ranging from planning to evaluating the implementation of activities to build micro-finance institutions in Talegong and Mekarmukti districts.

## Conclusion

The level of community independence in Talegong District in developing non-bank micro-finance institutions is categorized quite good while the level of participation is categorized as good. The level of independence and community participation in Mekarmukti District are both well categorized. The causes of the low score of independence in Talegong District come from the management aspect, while the intellectual and material aspects have been categorized well. This means that various efforts are needed to encourage the level of community independence, especially in relation to the ability to manage various problems faced together and more open communication so that there is no prolonged conflict due to the lack of good communication among the people in Talegong District in the

establishment of non microfinance institutions -bank as a tool to break poverty. The level of community participation in Talegong and Mekarmukti Districts is well categorized. This means that the people in the two sub-districts have better levels of willingness, ability and opportunity in the process, implementation and development of non-bank microfinance institutions in the two sub-districts. To foster a higher level of participation from the community in the formulation, implementation and evaluation of various village programs, raising awareness that the community is the target of development is an important agenda that must be carried out by the government in these two sub-districts.

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