

## MICRO, SMALL MEDIUM BUSINESSES EMPOWERMENT (SMEC) IN SUPPRESSING THE RATE OF POVERTY IN INDONESIA

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### ABSTRACT

This type of qualitative Research approach through Phenomenology, so who became the research results is that the midst of efforts undertaken by the Government of Indonesia is by moving the real sector through Small Medium Enterprises sector. Some policies regarding this sector, such as KUR (business credit the people) and the PNPM (National Community Empowerment Program). Strategic efforts that could be undertaken in the framework of empowerment of Small Medium Enterprises among others, first, creating a climate that is conducive to the development of Small Medium Enterprises include regulation and protection efforts. Both create a system guarantee for micro. The third provides technical assistance in the form of mentoring and assistance managerial. Fourth enlarges access of financial institutions

**KEYWORDS:** Poverty, Empowerment, Policy, PNPM, Growth

### INTRODUCTION

The problem of poverty is considered as one of the things that hinder the process of development of a country. One of the countries that are still this social problem by one of them is. Poverty at the community level is still quite high. Although the country's statistics institutions, always stated that every year poverty tend to decrease.

Poverty is a complex issue in the face by all Governments in the world. He's influence by several interrelated factors between one another. These factors, among others, income level, education, healthcare, access to goods and services, geographic location, gender and environmental conditions. Poverty is a condition where a person is unable to meet the needs of the essence in order towards a more dignified life. Therefore, poverty must be solved, because otherwise the overcome will be able to interfere with the construction of the national. In this context, some of the efforts undertaken by the Central Government of Indonesia are the real sector by moving through the Small Medium Enterprises sector. Some policies regarding this sector, such as KUR (business credit the people) and the PNPM (National Community Empowerment Program). Strategic efforts that could be undertaken in the framework of empowerment of Small Medium Enterprises among others, first, creating a climate that is conducive to the development of Small Medium Enterprises include regulation and protection efforts. Both create a system guarantee for micro. The third provides technical assistance in the form of mentoring and assistance managerial. Fourth enlarges access of financial institutions. With these four steps, then the Small Medium Enterprises sector will further move that ultimately will result in the reduction of poverty.

To address the problem of poverty, the Government has a large role. But in reality, the program run by the Government has not been able to touch the subject gives rise to the problem of poverty. There are several government programs that are already running and is intended as a solution to overcome the problem of poverty. As these are Direct Cash assistance program which is a compensation which is given after the removal of subsidies on kerosene and gas fuel

conversion program. In addition there is also the implementation of assistance in the field of health namely guarantee of public health or Jamkesmas. But both of these do not have a significant impact towards the reduction of poverty. Even some State policy experts consider, that it is already supposed to be done by the Government. Either there or not there is a problem of poverty in Indonesia. The State is obligated to provide health coverage and the well-being of the community as mandated by the 1945 Constitution.

Empowerment of Small Medium Enterprises, the economy and national development,

The Millennium development goals, poverty reduction Over the reform era is apparently not yet give positive results for the life of the Chinese in Indonesia. The poverty phenomenon is happening in our society still haunt development in Indonesia, according to the statistical data (BPS, 2012) poor population in Indonesia in March 2012 reach 29.13 million people (11.96%), reduced 0.89 million people (0.53%) compared to the poor population in March 2011 of 30.02 million people (12.49 percent). During the period of March 2011 – March 2012, the poor population in urban areas, decreased about 399.5 thousand people (from 11.05 million people in 2011 become the area 10.65 M million people on March 2012), while in rural areas reduced 487 thousand people (from 18.97 million people on a March 2011 be 18.48 million people on a March 2012). The percentage of the poor population in urban areas in March 2011 of 9.23%, decreased to 8.78 percent in March 2012. So with the poor population in rural areas, i.e. from 15.72 percent in March 2011 be 15.12 percent in March 2012. Although the statistically poorer population in Indonesia has decreased during the March 2011-March 2012 welfare still has not materialized. Citizenship nation, Indonesia embody social justice for the whole community can be said Indonesia has not yet been achieved. The problem of poverty is not only a serious Government concern Indonesia alone but also has been a concern of the Government all over the world who are members of PBB. World leaders had met in a High-level Conference of the United Nations in September 2011, to discuss the question of how to reduce poverty in the poorest countries up to a target of 2015. At the meeting, in which Indonesia participates in the summit, world leaders have shared opinions about how to achieve the Millennium development goals, who has set eight goals:

Eliminating poverty and hunger levels achieve primary education universally; encouraging gender equality and empower women; reduce the mortality rate of children; improve maternal health; combat HIV/AIDS, malaria and other diseases; ensure environmental sustainability; and developing partnerships

For global development. The Millennium development goals have become an important reference for the development in Indonesia, from the planning stages as listed on the medium-term development plan (RPJM) up to its implementation. Despite the constraints, but the Government is committed to achieving this goal and it takes hard work and cooperation with all parties, including civil society, the private sector and donor agencies. To achieve the first Millennium development goals, namely to eliminate poverty and hunger levels, the Government of Indonesia has made various policy one is the empowerment

The people's economy in this Small Medium Enterprises and cooperative role of Small Medium Enterprises help the economy of a region. The presence of Small Medium Enterprises not only in order to increase revenue but also in order to even distribution of income. Empowerment of Small Medium Enterprises is a strategic step in improving and strengthening the basic life of the economy of the majority of the people of Indonesia, especially through the provision of

employment and reduce the gap and reducing poverty levels.

### **Formulation o the Problem**

What forms of Empowerment undertaken by Governments against Small Medium Enterprises in suppressing the rate of poverty in Indonesia

## **REVIEW OF THE LITERATURE**

### **Public Administration**

Organization of Administrative Sciences is basically to achieve objectives effectively and efficiently. Therefore, any activity in the Administration attempted to achievement of business objectives in accordance with planned and contain the best ratio between the input to the output. Given the Administrative Sciences is the study of cooperation, while the cooperation it self is present in all walks of life in every aspect of life, then the broader administration studies from the study of other social sciences. A logical consequence of the extent of the study of this administration, then it is difficult to determine an exact restriction regarding what exactly the Administration science at that. Of the various limitations of the notion the administration, according to the experts in fact can be grouped into three kinds, namely (Asna):

- The Administration is given the meaning as the process or activity.

The experts who argued the case, among others:

- Sondang p. Siagian

The Administration is a whole process of cooperation between two or more people based upon a certain rationality to attain objectives that have been determined in advance.

- b) The Rut Gie

The Administration is all a series of works of organizing in any cooperation efforts of a group of human beings to achieve a particular goal.

- The Administration is given the meaning as the

The experts who argued the case, among others:

- Munawardi Reksohadiprawiro;

In a narrow sense, meaning the Administration that included every neat and systematic arrangement as well as the determination of the facts of secaratertulis, with the purpose of obtaining a thorough view of the reciprocal relationships between one fact with the other facts.

- g. Kartasapoetra

The Administration is a tool that can be used to ensure the smoothness and keberesan for every human being to do the relationships, agreements and treaties or more between fellow human and /or the legal entity which is done in writing.

- The Administration is given the meaning as the Government or the State administration.

The experts who argued the case, among others:

- j. Wajong

The State administration is an activity that is done to control the efforts of government agencies so that the goal is reached.

- Wijana

The Administration is the set of all the organs of State of low and high, which is in charge of running the Government, implementing and policing.

Development of Administrative Sciences as disciplines is inseparable from human nature as beings are inquisitive, always think to seek and find the truth from time to time, from cradle to cradle of mankind trying to find new truth. Hence the figure of science of administration became very dynamic, in line with the effort and the discovery of new truths.

In the past, administrative science seen as normative science that emphasizes "what should be", but the current developments, view last experienced a demistifikasi, and experts see the Administrative Sciences as policy, science, that combines the question "what should be" with "what is" in the form of the question "what is probable" next (Marlon, 2009).

### **Accountability**

Accountability is the giving of information and disclosure (disclosure) in fulfilling the obligation to account for successful dan failure of the implementation of the Organization's mission, which consists of various components which is a single entity, namely the planning strategy, performance planning, performance measurement, and reporting performance.

Accountability is defined as "responsive". Notions of accountability and responsibility is often taken to mean the same. But its meaning is clearly quite different. Some experts explained that in relation to the bureaucracy, the authority is given the responsibility of superiors to carry out a policy. Whereas accountability is the obligation to explain how the realization of these acquired authority.

With regard to the terms of accountability, it is understood that accountability is the sides the attitude and character of human life which includes internal and external accountability. It means that that accountability with regard to the implementation of the evaluation (assessment) regarding standards implementation activities (Reynaldi, 2011).

Accountability can be defined as the obligations of the individuals or authorities entrusted to manage public resources and corresponding with him to be able to respond to things that concern was to have as an instrument to control activities especially in the achievement of results in the public service.

According to Benton accountability is a consequence of the corporate responsibility (Hendrikus, 2007). According to the Chambers of accountability is (1) the obligation to provide the calculations over something to someone, (2) the responsibility to deliver a formal report about financial according to Brooks accountability is the desire to express it outwardly and obviously

From the accounting, accountability is a State in which the financial statements are reported to the user information can be accounted for. While according to Mc Kernan accountability is the State where accounting stated in accordance with the actual circumstances.

With regard to the meaning of accountability to the public, (Caiden 1982) positioning it in the understanding of the following three concepts, namely: corporate responsibility, liability, and accountability. Corporate responsibility is usually pointed at the authority to act, the freedom to take decisions, the power to oversee, and so on. Liability is often assumed as duties to fix, replace your loss, replying to service, and so on, as a result of any errors or poverty assessment over the impact of the policy. Whereas accountability is the obligation to account for, report, describing, justifying, replied, taking responsibility, as well as the obligation to give the calculation and defer to the judgement (judgement) from outside.

### **Poverty Reduction Policies**

Public policy (poverty reduction) is any rules made by the Government and is part of a political decision to tackle various problems and issues that exist and flourish in the community. It is also the public policy decisions made by the Government to perform a particular action choice not to do something or to do a certain action, in public life that existed in the territory of a country's laws are common issues. The keep State full responsibility for the lives of its people must be able to resolve these problems. Public policies are made and issued by the State is expected to be the solution to these problems would be. Public policy is a decision that is meant for the purpose we say

Carl Friedrich lays out that the policy is a series of actions or activities proposed by a person, group, or Government in an environment where there are certain obstacles (difficulties) and the possibilities (opportunities) where the policy proposed in useful over it to reach the intended destination.

Next Friedrich added that policies related to the settlement of some intention or purpose. Though the intent or purpose of the Government's activities is not always easy to see, but the idea that the behavior involves policy has the meaning, is an important part of the definition of the policy. However, the policy should indicate what is done for the proposed in some of the activities on an issue (Dede Mariana 2010).

Michael e. Porter explained that competitive advantage from each State is determined by how capable the country was able to create an environment that fosters the competitiveness of every actor in it. In the context of global competition, then the task of the public sector is building an environment that allows each of the principals of developing abilities to develop themselves into the perpetrator-perpetrators are competitive. This environment can only be effectively created by the existence of public policy. Therefore, the best public policy is the policy that encourages every citizen to build community power respectively, and not more and plunges into a pattern x

### **Research Method**

This type of qualitative research approach through phenomenology

### **DISCUSSIONS**

In an effort to suppress/inhibit growth rate of poverty, then the Government is making poverty alleviation program. Among them is by seeking the granting of financing software on micro small and medium business sector,. Related programs this is such a guarantee program and channeling people's Business Kredit (KUR). in the era of President Susilo Bambang Yudhoyono believes that the development of cooperatives and small enterprises micro and medium is the most appropriate way and quickly to tackle poverty and unemployment as well as to improve the people's welfare. This is because the program channeling credit to cooperatives and Small Medium Enterprises guarantee pattern will resolve the

problem so far, namely the difficulty of Small Medium Enterprises and cooperative sector gets credit from banking. The realization of the people's business credit or SAVIOR since its launch President Susilo Bambang Yudhoyono on November 5, 2007 continues to show improvement. Even as late as March 2008 credit it already reached Rp 3.276 trillion with the amount the debtor 187,860 micro and small entrepreneurs. According to President Susilo Bambang Yudhoyono in an opportunity, last year recorded 48 million units with members of Small Medium Enterprises 85 million businessmen. As for the number of cooperatives at that time recorded 140,000 units with a total membership of 28 million people. The President declared: "If this Small Medium Enterprises and cooperatives grow, then the upper income people per person from co-operatives and SMEC will also continue to increase so that people's livelihood would be increased. This will reduce poverty and unemployment in the community, in addition to also add to the people's welfare, "

From the program (KUR), Small Medium Enterprises sector can be expected to grow and develop in supporting the nation's economy. In addition, through this program, the Government is also targeting Small Medium Enterprises sector can grow by 650,000 units Small Medium Enterprises. In addition to the program, the Government is also preparing KUR program in poverty reduction in Indonesia. Of course the program also will synergize with the empowerment of the Small Medium Enterprises sector. This program is called the national community empowerment Program or better known by the acronym PNPM. The national community empowerment program that was established by President Susilo Bambang Yudhoyono in February 2007 is expected to reach 31.92 million poor populations in Indonesia or about 7.96 million poor families. In 2007 the PNPM program is intended for the subdistrict consists of 2,891 2.057 subdistrict in the PNPM rural and Urban subdistricts in 834 PNPM scattered in 33 provinces. Every sub will get Direct Aid Fund Community (BLM) between USD 500 million and RP 1.5 billion per year are adjusted by the number of the poor population in each sub-district. Through this program, a total of 31.92 million poor populations expected to be overcome. The PNPM Rural poor population will reach 21.92, while Urban PNPM includes about 10 million poor populations. As for the new jobs created was 12.5-14.4 million per year assuming in every sub-district in the Subdistrict Development Program (PPK) and urban poverty reduction Program (P2KP) there are 8-20 participating villages assuming each village average created approximately 250 new jobs per year. The amount of funds for PNPM 2007 is estimated at RP 4.43 trillion, which divided PNPM Rural RP 2.48 trillion and RP Urban PNPM 1.95 trillion. From the funds of Rp 4.43 trillion, of the 2007 STATE BUDGET of 3.62 trillion and Rp 813 billion is contributed a GRANT local authorities through the mechanism of cost sharing.

In the Yudhoyono Government policy does is reduce the Indonesia State subsidies, or raising the price of oil Material Material (FUEL), direct cash assistance policy to help the poor but the dismissed people's hands or to the community in need, funneling funds policy BOSS to existing means of education in the country of Indonesia. However, in the Government of Susilo Bambang Yudhoyono in Indonesia's economy, there is a problem in the case of Bank Century which until now unresolved even to issue a cost 93 billion to settle the case of Bank Century.

The condition of the economy the Government of SBY is experiencing a very good development. Indonesia's economic growth to grow rapidly in 2010 as the recovery of the world economy post-crisis global happening throughout 2008 to 2009. Bank Indonesia (BI) predicts Indonesia's economic growth may reach 5.5-6 percent in 2010 and grow to 6-6.5 percent in 2011. Thus the prospect of Indonesia's economy will be better than the original estimate, in the meantime, the recovery of the global economy impacted positively on the development of the external sector of the economy of

Indonesia.

The Indonesia nonmigas export performance in quarter IV 2009-growth, high enough IE, reaching about 17 percent and still continues in January 2010.

One of the main causes of the success of the economy of Indonesia is effective government policy that focuses on fiscal discipline and debt reduction the country. Developments occurring in the last five years brought significant changes against the perception of the world about Indonesia. But other major problems still remain. First, macroeconomic growth that rapidly has not touched all walks of life as a whole. Although its economic vitality is synonymous with Jakarta and other big cities in Indonesia has rapid economic growth, there are still many citizens of Indonesia living below the poverty line.

The economic growth rate of the period 2005-2007 the Government of SBY-JK managed relatively better than any Government during the reform era and an average of Suharto's reign (1990-1997) that its economic growth of around 5%. But, compared to the performance of Suharto during his 32-year economic growth of around 7%, economic growth performance of the SBY-JK still needs improvement. Suharto's era, the highest economic growth occurred in 1980 with 9.9%. Average economic growth the Government of SBY-JK for five years be 6.4%, a figure that approaches the target by 6.6%, while during the reign of President Jokowi since the beginning served already urge people to change the pattern of being productive consumerist life. On many occasions the President continues to urge people to change the pattern of life. It is also an underlying policy of revoking subsidies Fuel said the President is subsidies that is consumerist and more enjoyed middle-to upper-society. The question of changing the pattern being productive consumerist life indeed is closely associated with the Government's efforts to prosper the people.

It should be understood that the issue of poverty is not simply the number and the percentage of the poor population. The root causes of poverty are related to many factors, one of which was the pattern of the consumerist life. Another dimension to consider in looking at the issue of poverty is the level of depth and severity of poverty. Policy and Government efforts to reduce poverty also includes an effort to reduce the level of depth and severity of poverty. This means that the efforts made to address the root of the problem.

An indication of the depth of poverty index is important, that is an indication of the average spending on the poor population (must tend to stay away from the poverty line). While the poverty severity index indicates spending imbalances among the poor population. The index of the depth and severity of the poverty in the village still worse compared to the population in the city. The cause, among other things because in the era of the Government in the past, construction still tends to be very oriented to the city.

President Jokowi made changes through the grain of both Nawa ideals, namely Indonesia builds from suburbs and villages. The orientation of the development of the Java Centric also no longer in the era of the reign of Jokowi. The President repeatedly said that Indonesia now development must be oriented Centrist. The current Government's efforts started bearing fruit. According to BPS data, in March 1999 the number of poor population or population with per capita monthly expenditure below the poverty line of around 28 million people (10.86%). Reduced by 580 thousand people compared with the amount in September 2015 to reach 11,13%.

The percentage of the poor population in urban areas dropped to 7.79% by March 2016. Earlier in September

2015 still amounted to 8, 22%. While the percentage of the poor population in rural areas from 14.11% padaSeptember 2015 be 14.09% by March 2016. On the other hand, the contribution of commodity food towards the poverty line is also bigger than the role commodities instead of food such as housing, clothing, education, and health. Commodity food donations towards the poverty line in March 2016 recorded of 73.50%. This condition is not much different with kondisiSeptember 2015 i.e. of 73,07%.

According to BPS data during the period September 2000-March 2016, the population of the poor in urban areas dropped from 10.62 million people by September 2015 be 10.34 million people by March 2016. While for rural areas dropped from 17.89 millions people in September 2015 be 17.67 million people by March 2016. The decline in rural areas is still much lower compared to the decline in poverty in urban areas. Turnover in the village are also much smaller than in the city. Moreover, all the money in the village also always directly move into the city.

As an important part of continuing to reduce poor people, it is important for maintained the prices of commodity type food that influence the value of the poverty line in urban areas and in rural areas. Commodities include rice, chicken eggs, granulated sugar, instant noodles, onion, cigarettes (filter) and bread. As for commodities not the greatest food poverty is its effect on the cost of gasoline, electricity, housing, education, and home appliances. Community participation is also necessary to reduce poverty fight, one way to do is to change the pattern of consumption be productive as well as love and buy domestic products.

Deputy field of Poverty, employment and SMEs Bappenas Rahma Iryanti enter the target development or welfare indicator in RAPBN 2016, include the poverty rate, the unemployment rate and the ratio of income inequality (gini ratio). Rahma mentions, targeted poverty levels declined to 9 percent to 10 percent in 2016. Gini ratio pegged 0.39 and open unemployment rate declines so 5.2 percent. While the rate of poverty in the STATE BUDGET-P 2015 was agreed upon at the level of 10.3 percent, unemployment rate of 5.6% and gini ratio down 0.40.

Rahma added, the Government already had the program priorities to achieve the target objectives of development. Include programs reduce the burden of the poor population, conditional cash assistance or Family Expectations Program (PKH), provision of the prosperous Family Card (KKS). "Fixing the distribution policy raskin, the provision of health care for underprivileged citizens through the prosperous Indonesia Card (KIS), scholarships for 21 million underprivileged students via Smart Cards Indonesia (KIP), SJSN program efforts effective Employment per 1 July 2015.0" obviously Rahma.

Another strategy, continued he, community development village in sub-district 499, the granting of scholarships to thousands of students, 75 221 thousand Snap program scholarships in mission, 25 thousand Viewfinder Mission on going Private Colleges and the development of housing with the target of 550 thousand units of flats.

"That needs to be done improve poverty reduction, improvements to the regulatory policy of channeling bansos and empowerment of the community including some other regulation reserved to national social security as of 1 July, the" bright Rahma. Jokowi, sambungnya, the Government will also maintain the purchasing power of the poor population in order not getting fall down the poverty line. Rahma confessed, there will be facilitated subdistrict 5,300 Fund mandate, giving home to the family of stimulants the poor, empowering the fisherman with a target of 200 targets of fishermen and farmers. (Fik/Ahm)



Tackling poverty and hunger can be done with economic empowerment of people's empowerment in this case Micro small and medium enterprises (UMKM).

SMEC is one barometer of the national economy. Empowerment of Small Medium Enterprises is a strategic step in improving and strengthening the basic life of the economy of the majority of the people of Indonesia, especially through the provision of employment and reduce the gap and reducing poverty levels.

So far the involvement of stakeholders, among others, SMEC comprises government agencies, educational institutions, NGOs, cooperatives, banking and business associations. According to Karsididan Irianto (2005) the existing involvement still behaves themselves own and less intergratif between stakeholders with one another. The following are given alternative patterns of relationships between the roles of each stakeholder the SMEC is expected to provide a significant contribution to the advancement of Small Medium Enterprises:

SMEC as the perpetrator holds a key role in the framework of their own empowerment. In empowering the Small Medium Enterprises to be given the motivation and benefits of the various opportunities and facilitation provided by various parties (stakeholders the other) because without the participation of Small Medium Enterprises individually and the group will result in a failed attempt at empowerment. Nevertheless, it is necessary to realize that for every program of empowerment should be set out in the fulfillment of his needs, though sometimes to determine those needs need mentoring.

### **Group Cooperative**

Various types of businesses and business scale does require diverse

Different treatment. To that end, the issue needs to be seen in order of the issue, are there any issues that need handling in groups or individually done. The issue of capitalization for example would be easier handling with the system groups because it can reduce the risk and easy in pay attention. If the micro business group later became larger and teradministrasi properly, it can then be developed into a cooperative. Through the cooperative could strengthen the bargaining power of the expected market both in getting raw materials or product sales.

Empowering small business offender groups need to be continually encouraged, nurtured, their small traders need funding/modal ventures, but it is not enough they also need guidance and assisted in terms of business they get into pemsaran, this can be realized if the Government gives the share of attention in particular.

### **CONCLUSIONS**

The problem of poverty is a complex problem and multidimensional in nature. Therefore, poverty reduction efforts must be conducted in a comprehensive manner, covering various aspects of the life of the community, and implemented the integrated leadership needed. that is expected to provide solutions that are sustainable and terintegrated, besides Poverty must be a key goal of the resolution of the problems faced by Indonesia, because the basic aspects of referable keberhasilan economic development is teratasinya the problem of poverty. The Indonesian Government should continue to empower and build the poor to be able to manage Economic resources that can enhance income and standard of living of the community. There are several factors that can cause the onset of the problem of poverty, including, human

resources are low, the SDA was not well was owned directly and properly, low education, do not have the knowledge to develop the sectors of the economy either in agriculture or in the industry, and many more factors that lead to the onset of the problem of poverty as the author described above.

## SUGGESTIONS

Poverty is part and parcel of the pattern of development that was proposed by the Government. He will present you with an incredible quantity of magnitude along with no meratanya of development. in an effort to depress the rate of poverty, the Government should make the right policy objectives and needs supervision and follow-up, this aspect of the policy can be made i.e. fiscal and monetary policies, besides communities need to be involved not just as objects of development but also as subjects of development, Small Medium Enterprises Sector that has been tested in the history of Indonesia in the economic crisis of 1997 This mature, the more revealing role in developing Indonesia's economy vitalnya. Therefore, it is reasonable when the Government realizes the vital role that is marked with the people-based policy regulation which in this case synergize with Small Medium Enterprises Sector.

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