

INTISARI

Penelitian ini bertujuan untuk menganalisis optimalisasi pelaksanaan program Kelompok Usaha Mandiri Masyarakat-Program Ibu Mandiri Pos Keadilan Peduli Umat Yogyakarta dalam meningkatkan pendapatan rumah tangga. Kemudian menganalisis implikasi program KUMM-Prima terhadap ketahanan ekonomi rumah tangga.

Metode penelitian menggunakan metode campuran kualitatif dan kuantitatif. Interpretasi wawancara dan dokumentasi dengan analisis deskriptif kualitatif. Pendekatan kuantitatif menggunakan regresi linear sederhana dan *paired sample t-test*. Variabel pendapatan dan angka garis kemiskinan dijadikan sebagai indikator penilaian variabel ketahanan ekonomi rumah tangga.

Optimalisasi program KUMM-Prima terkendala oleh inkonsistensi kehadiran pertemuan pekanan, pengelolaan keuangan rumah tangga yang tidak baik, materi pelatihan keterampilan yang belum optimal, dan masalah teknis lainnya. Penyelesaian kendala tersebut diatasi dengan menerapkan *reward and punishment*, pelatihan keuangan rumah tangga secara sederhana, bersinergi dengan mitra yang memiliki keterampilan, serta diadakannya *capacity building* secara berkala. Program ini telah dapat meningkatkan pendapatan anggota. Uji *paired sampe t-test* menunjukkan adanya rata-rata peningkatan pendapatan antara sebelum dan sesudah bergabung KUMM-Prima. Kontribusi pendapatan tersebut telah mengeluarkan 80 persen sampel rumah tangga dari garis kemiskinan yang ditetapkan oleh BPS DI. Yogyakarta. Hasil regresi linear sederhana menunjukkan korelasi kuat antara variabel pendapatan dengan ketahanan ekonomi rumah tangga. Meskipun variabel pendapatan hanya mampu menjelaskan ketahanan ekonomi rumah tangga sebesar 29,4 persen.

Kata kunci: Optimalisasi KUMM-Prima, Pendapatan Rumah Tangga, Ketahanan Ekonomi Rumah Tangga, PKPU Yogyakarta

ABSTRACT

This research aimed to analyze optimization and implication of implementation Kelompok Usaha Mandiri Masyarakat-Program Ibu Mandiri (KUMM-Prima) Pos Keadilan Peduli Umat Yogyakarta in efforts to achieve household economic resilience. The program operated women community empowerment approach through zakat funds.

The approach was used in through mixed qualitative and quantitative methods. Interviews and documentation interpretation would be analyzed qualitative description. Quantitative approach used simple linear regression and paired samples t-test. In terms of analyzing the data, the variable income and the poverty line served as an assessment indicator of household economic resilience.

The program optimalization KUMM-Prima confronted with as such inconsistencies the weekly meeting attendance, bad family financial management, skills training material was not optimal, and the issues of speed and accuracy of the mustahik data. All of them can be addressed by applying reward and punishment, household finances training, synergy with partners who have the skills and a capacity building agenda regularly. KUMM-Prima program increased household income. Paired t-test showed an average increase in revenues between before and after joining KUMM-Prima. The revenue contribution has issued 80 percent samples families from poverty line that has been determined by BPS DI Yogyakarta. Linear regression showed that there was a strong correlation between household income variables by the household economic resilience. Although the household income only able to explain household economic resilience of 29.4 percent.

Keywords: KUMM-Prima, household income, household economic resilience, PKPU Yogyakarta