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JOURNAL PUBLICATION - NOTIFICATION OF FULL PAPER ACCEPTANCE.

PAPER TITLE: SELF- HELPING MODEL FOR POVERTY ALLEVIATION ON THE PRODUCTIVE URBAN POOR

We are pleased to inform you that on the basis of your submission the reviewers have accepted the above paper for publication in the following journal:

International Journal of Business, Economics and Law Vol. 5, December 2014 (ISSN 2289-1552)

South East Asia Journal of Contemporary Business, Economics and Law Vol. 5, December 2014 (ISSN 2289-1560)

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Yours sincerely,



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Declaration by Authors

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November 17, 2014

SELF- HELPING MODEL FOR POVERTY ALLEVIATION ON THE PRODUCTIVE URBAN POOR

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Abstract— Poverty alleviation is not just a matter of making the poor become rich or prosperous, but also regarding the way they looked on poverty. Therefore, poverty alleviation programs should be tailored to the character of the poor, especially on how they think. In previous research has been identified two social psychology characters of the poor that reflect their way of thinking. There are the poor who receives poor and poverty as the destiny (the rural poor) and there are the poor who belief that poor and poverty can be changed (poor urban). These characters can be used as the basis of the poverty alleviation program development. The right program will encourage the poor to overcome their poverty by themselves. This is what we call self-helping model. This study focusing on the empowerment of urban poor groups. Based on previous studies is known that poverty alleviation programs should or even must match the social psychology character of the poor. We argued that the type of poverty alleviation program that matches the urban poor are the program which provides insights on how to develop chances to increase their income, because the urban poor are basically ready to get out of poverty. By using experimental approach, this study aimed to assess the effect of training on the urban poor by comparing conditions before and after training. The module that are tailored to the character of the urban poor are implemented as instrument of treatment. The results showed that after training, urban poor groups that were targeted having an improvement of knowledge about efforts and chances to increase their income and some of them have a business idea.

Keywords: poverty, self-helping, social-psychology character.

Introduction

Poverty has always been an interesting topic to be studied, both on the causal factors, impacts and how to overcome. There are some facts of poverty in the world such as more than a quarter of the inhabitants of developing countries still have nothing to live on, almost one person in five are currently living in a situation of extreme poverty, surviving on the equivalent of less than one dollar a day; half the people in the world are trying to manage below the poverty level of two dollars a day and about 824 million people go hungry or have a precarious food supply; 500 million of them suffer from chronic malnutrition (UNDP). Poverty also becomes the one of the most important problems in Indonesia, and also Central Java Province.

Poverty is one of the problems faced by provinces in Indonesia, including Central Java. Indonesian statistic's data shows the number of poor people in Central Java in 2013 reaching 4,732,950 people, the rural poverty was 2.82174 million (15.99 percent) and the urban poverty was 1.91121 million (12.8 percent). The number of poor people has decreased significantly from March 2011 which amounted to 5,107 million people (15.76 percent). Concern with this issue, pro poor perspective being referred by all the development programs in Central Java Province. Pro-poor perspective is expected to be the energy for all development programs in Central Java the province (2013- 2018), especially eleven flagship programs which established (Agenda 18, Ganjar Pranowo and Heru Sudjatmoko). Therefore understanding of the social psychology of characters that includes how poor people think, the way the poor make decision, the group they're referred to, and so forth are very important in the planning of development programs especially poverty alleviation program itself.

In previous study examining the social psychology character of the poor. Based on the typology rural and urban, two social psychology characters of the poor are identified. Firstly, the rural poor which receive poor condition as destiny. Secondly, the urban poor which have the belief that poor conditions can be changed and they create opportunities in the short term and long term to get out of poverty (Suslilowati, Rahutami, & Winarno, 2013). Therefore, poverty alleviation programs need to be tailored to their character. Poverty alleviation programs can't be uniform, because it will be less effective. Poverty programs that match the character of rural poor is a program that emphasizes the effort to change the mindset of rural poor about poverty. Meanwhile, the program that match for the urban poor is a program that is providing insight and skills to develop chances to increase their income. By experimental approach of this research is focused on developing modules for urban poverty alleviation.

Literature Review

Poverty, Poverty Alleviation Program And Productive Poor

In general, the definition of poverty refers to the inability conditions or fecklessness such as inability to meet the needs, even basic necessities such as food, clothing, housing, education and health. There are several definitions of poverty, among others are absolute poverty which refers to poverty line the U.S. \$ 1 per day and U.S. \$ 2 per day; relative poverty which refers to the condition of the distribution of income in society, structural poverty which refers to poverty caused by the structure or governance of community life and many more.

Poverty has always been an interesting issue because of its characters and impact. There have been many poverty alleviation programs undertaken by the Government, both central government and regionally. In the year 2013 the Government implement the program for the Acceleration and Expansion of Social Protection (P4S) that consisting beras untuk orang miskin/ RASKIN (rice for the poor), poor students' aid, Program Keluarga Harapan/PKH and other special Programs in an effort to tackle the problem of poverty arising from subsidy reduction of fuel oil i.e. Unconditionally cash transfer and the Program for the Acceleration and Expansion of Infrastructure Development. Previously we also recognize the various poverty alleviation programs such as Kredit Usaha Tani/KUT (Credit for Famer), Jaring Pengaman Sosial/JPS (the social safety net), Kartu GAKIN (Low- income family card), education for poor students, Kredit Usaha Rakyat/KUR (the People's Business Credit), P2KP (urban poverty reduction programs), Program Nasional Pemberdayaan Masyarakat Mandiri/PNPM Mandiri (National Program for Community Empowerment) and so forth.

Although it was successful, but there are factors that cause the problems of poverty still remain. There are limitations in prior poverty alleviation programs. In prior poverty alleviation programs, the poor is tended to put as objects instead of the subject, economic oriented more, yet multidimensional, (2) not productivity nuance but charity or generosity (Huraerah, 2006). Nowadays, new paradigm in the alleviation of poverty emerges. This new paradigm emphasizes on "what is owned by the poor" instead of "what is not owned by the poor" (Samovar, 2010).

President Susilo Bambang Yudhoyono issued Presidential Decree No. 15 Year 2010 on the Acceleration of Poverty Alleviation. The main purpose of the regulation is to reduce poverty rate to 8-10 percent by the end of 2014. It is mentioned "productive poor" term in this Presidential Decree. "Productive poor" is defined as poor families who have no source of income and neither ability to meet basic needs or people who have a source of livelihood, but cannot meet basic needs for decent humanity. Productive poor is also defined as the poor families who have a decline in income and welfare or having income discontinuation. Based on the age grouping, productive poor are poor people aged 15-55 years. This group is then used as a focus of productive poor poverty alleviation.

Inclusive Growth

Basically, the development aims to improve the social welfare. One of the increasing in social welfare indicators is the growth of economic that is reflected in the increasing of Gross Domestic Product (GDP). Therefore, high economic growth is often defined and equated to development goals. Income distribution problems existing in society are sometimes overlooked in achieving the high economic growth. As a result, the income gap in society goes wider. There is a group of people who cannot participate in the development process nor access development results. It is one of the causes of poverty. Therefore, development planning which aims to improve the social welfare through the growth of economic should adopt some of these issues because high growth of economic are inseparable to poverty. Development and economic growth should pay attention to and involve all the levels or groups of society, especially the poor, the weak and the marginalized. Inclusive growth is often referred to as the growth for all. It is a concept that refers to the growth of an economy involving all the groups or levels of society (including the poor and marginalized are often overlooked) and sustainable which enabling economic opportunity can be enjoyed or distributed to all the levels of society now and the future.

There are two main points in inclusive growth, (1) Inclusion, and (2) sustainable growth. Inclusion means involving all stakeholders and all the groups of society, including the poor, the weak and the marginalized. Sustainable means of economic growth occur continuously. As both elements contained in the inclusive growth, then inclusive growth hypothesized as an effective strategy to reduce poverty. This is due to the reduction of poverty that are based solely on absolute income criteria may ignore issues of inequality and the associated risks. By inclusive growth strategy it is expected the high growth of economic was also accompanied by the more equitable of income distribution in the community, among community members and between regions. Because, the inclusive growth strategy contains elements that are pro-poor, pro-job, pro-environment. Inclusive growth strategies focus on creating equal chances or opportunity and guarantees for all the groups and levels of society to participate and access the results of development.

The Culture and Poor

The Society cannot be separated from their culture because whether consciously or not culture influential in their thinking and behavior (Hartomo & Aziz, 2008). Poor people who live in rural areas influenced by the character of rural such as environment, a close relationship and a strong bond, strict social control, mutual assistance habits, and the pattern of a simpler life. Similarly, poor people who live in urban areas. The heterogeneity, environment, the habits

which tend no close relationships among people and the existence of a higher tolerance will affect the way of thinking and how do the urban poor make decisions (Bandura, 2001).

Albert Bandura, an expert of social learning theory stated that human behavior cannot be separated from the influences of the individual and their environment (Colquitt, LePine, & Noe, 2000). The environment, individual, and behavior have a reciprocal (mutual) relationship. This theory assumed that the individual economic activities, both production, distribution and consumption cannot be separated from their environment and personal characteristics of the individual concerned. This could be mean that these three elements, namely environmental, individual, and behavior are interplay. Environment, both social and physical, providing a variety of possibilities and also restricting for individuals to behave, which is simultaneously form social behavior. Such a behavior is in turn affects the individual behavior, how they notice and treat environment in which he lives. Associated with the behavior of the poor, poverty and cultural character and sub-culture can be understood in the same way. That is, that the perspective of the poor to himself and the conditions of poverty, will appear (or not appear) any effort to get out of the poverty conditions that exist in itself is also influenced by the behavior of the group and its environment. The effort will impact reciprocally between individuals and society. This influence is not limited to changes in economic conditions, but also the character of the person concerned, as well as the capabilities and skills, knowledge and motivation.

Research Method

Research Objectives

People / poor people have the environment, habits and different character. Therefore, in order to be more effective poverty alleviation programs should refer to the character of each group. As mentioned in the previous chapter, in this research is stated that poverty alleviation programs that match to the urban poor is the program that provides insights on how they may develop chances to increase their income. Because, the urban poor are basically ready to get out of poverty. By using experimental approach, this study aims to assess the effect of training on the urban poor.

Beneficiaries

This research has some beneficial as follows:

- 1) The society as a whole: this study is expected to contribute in the welfare accelerating.
- 2) Donor: This study is expected to be a reference to allocate fund and technical assistance to address the poverty alleviation.
- 3) Government: This study is expected to be a guidelines in formulating programs and policies to address the poverty alleviation.
- 4) Academicians: This study is expected to enrich the knowledge that concern with poverty alleviation.

Sample and Population

The study population are the parties involved in the poverty alleviation efforts, especially the productive poor. The sample in the study was 20 productive poor. For each area of the sample will be taken 10 people which were determined by purposive. Respondent must meet the criteria of the productive poor such as age 14 -59 years, living in urban, have a dream or a passion for forward/get out from poverty. In finding respondents that meet the criteria, Researchers collaborated with the local government, those are regional development planning board (BAPPEDA) in Klaten and community empowerment and women's board (BAPERMAS dan Perempuan) in Semarang.

Data

In order to achieve the research objectives, primary data is used as the main data in this research. Data were collected by observation of the experiment as a "media trial" of module. Primary data consist the data of respondents' insights about the chance in increasing their income, such as developing a business idea, business and marketing communication, networking and partnership as well as funding opportunities.

Analysis Technique

This research aims to produce a poverty alleviation module based on self-helping model for poverty alleviation. In the first research has been drafted the blue print of module. This second research aims to produce a module that can be applied. Qualitative approach with descriptive and comparative is used to attain the objectives of the research. Data analysis was conducted in several stages as follow:

1. Determining the target group, i.e. the group productive poor urban

2. Implementing / testing the modules. In this stage, "the modules to empower the poor" will be implemented. At this stage, target group was treated, ie training by using the modules that have been developed. The impact of training seen by comparing the pre-test to post-test.
3. Evaluating the Modules. Modules evaluation was used to identify the various issues related to the development of target groups supporting factors, constraints and suitability of the modules to module development goals.
4. Revising and enhancing the modules. This activity aims to ensure that the modules developed can be applied.

The Result and Discussion

Respondents Characteristics.

Training target groups in Klaten are 16 people with an age range between 30 years to 50 years. Seven of them are graduates, one is diploma, four graduated from high school, one graduated from junior high school, and the rest did not answer. They work as entrepreneurs, housewives, workers, and government employees. Meanwhile, the target group of Semarang are eight people. Six people of them are graduated from high school, one is graduated from junior high school and one is primary school. They are housewives, entrepreneurs and retirees and have age in the range of 30 years to 50 years.

Social Psychology Character Based Self-Helping Model Of Poverty Alleviation

In previous studies has been known that there are two groups of productive poor based on the character of social psychology. As mentioned in background of this study, the two groups are the group of poor who receive poverty as a destiny and the poor who believes that poverty can be changed. The first group is the group who live in the village, so we called the rural poor. Later tend to live in the city, then we called urban poor. Rural poor have properties such as receiving poverty as destiny, tend apathy, less conscious of education, intensity of social interaction with the outside community is relatively low, has a relatively homogeneous community (in terms of education level, economic status, livelihood, culture), living in a neighborhood that has inadequate/limited public and social facilities, low mobility, low infrastructures of mobility, and tend to work that merely to survive (subsistence). In contrast, the urban poor properties are having a belief to get out of the poor condition, having a belief that poverty is not destiny, so it can be changed, having a self-confidence and eager for a better life, aware to education, tend to think that education is the key to get out of poverty, intensity of social interaction with the outside community is relatively high, tend to live in a heterogeneous community (in terms of education level, economic status, livelihood, culture), living within the adequate public and social facilities, high mobility, high infrastructure of mobility and already allocate a part of their income to save in order to live better in the future (saving to accumulate capital, allocating budget for education).

Based on these findings, we argue that the empowerment model corresponding to rural poor is a model which emphasis on encouraging a change of mindset about poverty and the importance of education for a better life. A change in mindset, change in the way of thinking about poverty, the spirit for a better life and awareness of the importance of education is the most basic thing to get out of poverty. They should be thought that poor is not destiny, well-being in is the right of every one. The Title of modules planned for this group is "Development Mindset to a Better Life". The development of this module aims to encourage the poor target to have a positive view about education, especially formal education as well as a view that poor can be changed, poor is not destiny that must be accepted. This module consist of five topics, i.e. rich or poor is a choice, thinking in long term oriented, education is a future investment, self-potential development and dare to try.

Meanwhile, the empowerment model corresponding to the urban poor is a model of empowerment that encourage increased knowledge and ability to utilize and develop their potential and social capital. For this group was developed modules titled "Development of Increasing income opportunities". The focus of this module are the development of knowledge and ability to boost the utilization of self and social capital. This module consists of five topics considered relevant to the achievement of objectives and based on the needs of the urban poor. The five modules are an introduction to the management, the development of business ideas, business and market communication, partnership and networking, and financing: financing sources and how to access.

The Result of The Experiment

Pretest Analysis

a. Management Knowledge

Pre-test questions related to knowledge management tried exploring the depth of trainees' management knowledge. When they were asked about the meaning of management, most of them tend to say little know, and the only two people stated do not know. Their understanding of the management is about how to manage, organize or arrange to achieve certain goals. They also said that management knowledge is needed to have a better understanding some of proper management strategies, facilitate the conduct an activity, more focused and the goal can be achieved. When they were asked, in case they have a business, what they know about management that

need to be considered? Only a few people who stated that the things that need attention are the problem of marketing, finance, production, and supervision.

b. Business Ideas

From the twenty-two participants, there were only four participants who do not have a business yet, because they do not have any idea of what kind of business will be taken. Meanwhile, some types of businesses that are owned by other participants are sellers of vegetables, groceries, construction materials and produce goods such as convection. They've been doing business for one to five years. All participants are doing this business by themselves, was not helped by others, and sometimes assisted by family.

When the question is developed toward the background of business ideas, some of them replied that the business idea comes out of nowhere, some of them said that the business idea come because they saw the opportunities and some others said that their business idea emerged because they have certain skills and hobbies. Most of the participants did not know the "superiority" of their business, some said that the goods they sell are cheaper, hospitality, comfort and cleanliness of the environment. One of them said that he has the ability to do the difficult details. Technology they use tend to be traditional technology. They also feel that they cannot compete in the market because there are many similar goods in the market, with a market potential mediocrity. Their target market are the end user or final consumer. Most of the participants stated that they sell products directly to consumers and some of them also use online marketing

c. Business and market communication

Pre-test regarding marketing communications aimed to determine the understanding of trainees on business communication, how to market their product and what kind of marketing strategies to be carried out. The majority of the participants do not know exactly what business communications is. When they were asked about how they sell their products to consumers, they stated that it is goes naturally, communicate and influence the buyer verbally, use some advertising, and there is also a direct some samples of quality goods at affordable prices.

When they were asked if they knew how to inform the product to prospective buyers, they said that they knew. They mention some ways they inform the products they sell, such as showing a sample product to prospective customers, word of mouth promotion, advertising a product through the media of radio, television, newspapers and banners.

The next questions regarding business communications is about the way they use to sell their products. To these questions, some participants stated that they do direct selling, word of mouth promotion and use the mobile phones. Besides the way they have used currently, participants also have another idea on how they may promote the product consumer i.e. via SMS, phone/ mobile phones, and online via the internet.

d. Networking and Partnership

The next pretest is pretest that related to the problem of development of networking and cooperation/partnership. Regarding the development of networking and co-operation/partnership, most of the trainees stated that in order to start or expand their businesses need to work together with other parties. There are several reasons that cooperation is useful in order to start or expand the businesses such as (i) to share the operating cost , (ii) to develop a network / marketing area that favorable, (iii) to develop the of products quality, and (iv) on the whole they considered that cooperation/partnership is an advantageous process.

When answering the question of who can be invited to work together to start or expand a business, they pointed to programs and individuals. The program in question is UPK / PNPM capital. Meanwhile, the designated individual is a person who has certain skills and those who are experienced in business management.

e. Financing: financing sources and how to access.

Last question is about the sources of and how to access funding. This question based on the result of previous research, which found that of one of the problems of urban poor and micro small and medium enterprises to get out of poverty is by opening a business. In the previous study known that the urban poor trying to allocate a part of their income on education. Generally, the urban poor also has a plan to do a business and so they allocate a part of its income to save in order to be used as working capital in the future. The questions in this topic are used to explore trainee knowledge about the sources of and how to access funding.

Answering questions about what they do when they are short of funds, the first thing they will do is look for a loan. Financing sources are addressed include (i) banks and non-banks (ii) government loans such as PNPM and KUR, and (ii) individuals such as friends and siblings / relatives. Their knowledge of the source of financing is quite good. They mentioned financing sources such as (i) KUR, (ii) Micro credit form PNPM, (iii) BKK, (iv) LSD, (v) cooperative, (vi) groups, and (vii) P2KP.

Meanwhile, the participants' knowledge about the source of funding are quite varied. They mentioned some sources of funding, among others, (i) commercial paper, (ii) trust, (iii) ID card, (iv) households card, (v) letter of guarantee, (vi) financial statements, (vii) HO, and (viii) Trade License (Business License).

Posttest Analysis

a. Management Knowledge

Based on the post-test, most of the participants have a better understanding on management knowledge. They are able to mention that the management process is needed for planning, controlling, directing and supervising in order to achieve the set objectives. They argue that management knowledge is needed to enable

them manage things better. The answers given by the participant are always associated with the basic functions of management that has been taught. This condition indicates that the participant is able to absorb the training material. Participants become more informed about the management functions, namely (i) planning, (ii) organizing, (iii) control, and (iv) monitoring.

When participants were asked to mention in more detail, what is meant by planning and coordination, although not entirely right answer, however the answers given by the participants tend to be equal / similar to the meaning of those terms theoretically.

The last question related to the meaning of monitoring. Trainee stated that monitoring is necessary to (i) identify the weaknesses and potential, (ii) determine the performance of a program / activity, (iii) evaluate the results of the business, (iv) minimize / reduce problems arising unwanted, (v) achieve the intended purpose, and (vi) directed that the implementation of activities in accordance with the plan.

b. Business Idea

Training on the development of business ideas proven able to lead to the idea of business (for those that do not own a business yet) or innovation to develop a business idea (for those who have a running the business). For example, there are participants who previously did not have a business, after training they have a business idea. One participant, who is a housewife, she has not been able to imagine / define what kind of business that might be developed before, however after join the training she had a business idea to sell clothes by way around from village to village . The idea came because she has time, flexible / communicative, have an easy access to get supplies and can drive a motorcycle. Other participants were also a housewife, after training he had the idea to sell vegetables on the terrace of his house. There are reasons behind her idea, such as she has a spacious terrace which can be utilized, in her village where she lived, there was an existing itinerant vegetable seller, however the preoccupations of her neighbors cause they often do not have time to buy on the seller. If she sell vegetables, time to buy vegetables becomes more flexible, it can even be done during the day and early evening. New businesses that tend to appeal to them to be developed is a business trade or become a distributor.

Some of who are already running a business, during the training their share problems they have found in doing business and ask for suggestions to overcome these problems. They were also ask for suggestions to expand their business. However, some are not or does not want to start a business because of the trauma of the past and was not ready. Participants are also able to mention excellence or value offered to consumers. Among them are, consumers can make payments by installments, the place is clean and comfortable, so the ability to work on a special detail products can be customized, friendly-clean-sense-price (*ramah-resik-rasa-rego/4R*) and others. About how they are going to sell their products, they tend to still plan to use traditional ways.

c. Marketing Communications

Participants' understanding of marketing communication has not shown good improvement. Some participants still expressed his ignorance about business communication. When they asked about the possibility of another way to market than they do today, it turns out there is no difference between pretest and posttest. They are still struggling in the short massage services and online business.

d. Networking and partnership

Post test questions concern with the development of networking and partnership used to see whether there is an increase in participants' understanding of networking and partnership development or not. The Post test results showed that after the training, the participants understand the meaning and importance of developing networking and partnerships more comprehensive. On the first question about the two benefits of cooperation/partnership, participants are able to write in more detail than in the pre-test answers. They claim the benefits of cooperation are (i) simplify/ease the way to work, (ii) receive new information, (iii) expand the marketing network, (iv) facilitate reaching goals, (v) make faster growing businesses, and (vi) the sharing of expertise in business development. The answer given is much more comprehensive.

e. Financing: financing sources and how to access

Participants' knowledge on financing have also increased. They were also able to show the difference between the financial institution, bank and non-bank financial institutions. Participants are also able to mention the types of credit such as Bank Perkreditan Rakyat/BPR, Bank Rakyat Indonesia, micro-credit, consumer loans and business loans.

The last question in the post-test about funding is related to the financing requirements. Participants are able to mention more than two items, such as identity card, family card, financial statements, business prospects, business profiles, Taxpayer Identification Number (TIN), security and others. Such of these things indicate that there is a better knowledge.

As mentioned previously, this study aims to assess the effect of training on the urban poor. Related to these objectives, the results showed that the sample group (urban poor) has better understanding associated with topics, such as management knowledge, the ways of developing business ideas, marketing and business communications, collaboration as well as the knowledge about the sources of funding and how to access them. In addition, this training is also able to lead participants to formulate business ideas in accordance with the their own potential and social capital to create operational plans to realize the business idea.

Conclusion.

Although just grown slightly, the comparison between the pretest and posttest shows that the treatment in the form of training are able to give better knowledge about opportunities to increase the income. It shows that the training associated with efforts to increase its income gives a positive impact on the participants. However, treatment or training without any follow up actions has limitations, i.e. that a short training is not sufficient to make the participants have a comprehensive knowledge. Therefore, the trainees, especially those who have a business idea and those who have innovative ideas need to be accompanied intensively within a certain period so that the business idea or business innovative ideas that emerge can be realized. Evaluation is also not enough if just by doing a pretest and post-test in writing in the classroom. More in-depth evaluation needs to be done through the process of observation and simulation exercises.

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