

ABSTRACT

IMPACT OF YAYASAN DAMANDIRI PROGRAM ON FULFILMENT OF CHILDREN EDUCATION IN SURABAYA CITY

(Analysis of the Poor Family with Credit Scheme Pundi Kencana)

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The purpose of this research was to identify the effect of the loan of Yayasan Damandiri on the fulfillment of children education. Since its Credit Scheme (Pundi Kencana) not directly related to financing for children education, then the effect of loan on the family welfare needs to be investigated carefully. Thus, hypotheses proposed here are that, firstly, there is a significant correlation between the credit scheme and family welfare, second, that the increased family welfare produces effect on fulfillment of children education.

Design of the research was a cross sectional design. This was conducted in Surabaya City. In this research, Yayasan Damandiri with Credit Scheme Program as independent variable, the fulfillment of children education as dependent variable, and the family welfare as intervening variable. Data were collected through questionnaires. Population of this research was 97 people, 65 of them were eligible for this study. Statistical analysis used to test hypotheses was logistic regression. Based on the results, it was known that number of respondents who felt that loans granted to them were small are 36 people (29.2%), enough 17 people (26.2%) and large 12 people (18.5%). Number of family who enjoyed well-being life are 46 people (70,8%) and the less well being are 19 people (29.2%).

Thus, these is a significant correlation 0.000 ($p < 0.05$) between the credit scheme of Yayasan Damandiri and the family welfare. Furthermore, the family welfare correlated significantly 0.001 ($p < 0.05$) with the fulfillment of children education.

Key Words: Scheme Pundi Kencana, family welfare, children education