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**THE INFLUENCE OF SOCIAL CAPITAL ON LOAN PAYMENT BEHAVIOUR
COMMUNITY SELF HELP GROUP****(Case Study at Financial Management Unit Institute for Community Self-
Reliance In Blimbing Subdistrict Malang City)**Moh.Fakhruddin Mudzakkir¹, Sri Wilujeng²¹Faculty of Economics, Departement of Management, Kanjuruhan University of Malang²Faculty of Economics, Departement of Management, Kanjuruhan University of Malang

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Abstract

This study aims to examine the effect of social capital on the loan payment behavior community self help group in Blimbing Subdistrict Malang city. This type of research is survey. The population are members of community self help groups. The technique of sampling is *simple random sampling*. This study uses multiple linear regression analysis. The analysis result showed that all the independent variable simultaneously has positive and significant effect on the dependent variable. Partially, *networks* has positive and significant effect on payment behavior. *Trust* has negative and no significant effect on payment behavior.

Key Words: *Social Capital, Networks, Trust, Loan Payment Behavior***Research Background**

In September 2012 number of poor people in Indonesia for the urban areas are 28,59 million people or 11,66%, This number is divided 10,51 million people in urban and 18,08 million people in rural areas, BPS (2013). The poverty rates how a decrease of 0,3% from the previous period as 29,13 million people in march 2012. The Government has some poverty alleviation programs intensive initiated after 1999 years after the monetary crisis including, Urban PNPM Mandiri, Rural PNPM Mandiri, PNPM Peduli, Social Safety Nets, Direct Cash Assistance, how ever the number of intensive program is less has a strong correlation with a reduction in number of poor people.

This phenomenon was confirmed by Center for the Study of Poverty and Region Gajah Mada University whose conducted a study on Poverty Alleviation Programs rural PNPM Mandiri that from the year of 2004 until the year of 2010 only occurs a decline 0,56% per year and it is still far from the target MDG's that is 7,5% per year, even though the funds that have been issued by the government from 2004 to 2011 for the alleviation of poverty rose as much as 400%.

PNPM Mandiri is a development programs community-based or Community-Driven Development (CDD). Characteristics of the CDD approach is: 1) Community have control on the decisions taken and resources used. 2) The poor are treated as the main actors (subjects and partners) in the decision-making process. 3) Empowerment occurs when people interact in mutual respect, tolerance and there are social support, TNP2K (2011)

The approachment of Urban PNPM Mandiri on poverty reduction using a participatory approach, where people play an active role in solving the problem of poverty that exist in