

Implementation of Financing Kompak for Welfare Partner Operational System Grameen Bank in Banyumas Regency

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Abstract

Indonesia has a variety of microfinance service providers such as Commercial Banks, Rural Banks, Non-Bank Financial Institutions (LKBB), Micro Finance Institutions (MFIs), Savings and Loans Cooperatives (KSP) and other semiformal and informal institutions operating at the local community level. One Non-Bank Financial Institution operating in Indonesia is an institution with a group finance system - commonly referred to as a Grameen bank. Its business objectives are to tackle poverty or other problems such as education, health, access to technology, and environmental issues that may threaten people and society. The research method used is field research with a sociological juridical approach. With the establishment of a poverty alleviation program involving many women, Grameen banks became one of the integrated institutions in public health programs by establishing sanitation and water programs as a health support product of its partners. This product is called KOMPAK and aims to develop financing products for the development of water quality and sanitation improvement among low-income people. Women Grameen bank actors are not only a target in the development of the business world, they also provide education on improving the quality of life and raise awareness of the importance of water hygiene and sanitation health. The company offers loans to economically active but low-income women especially those living in urban and rural areas.

Keywords: *financing, sanitation, female client, grameen bank, public health*

A. INTRODUCTION

Micro and small entrepreneurs until now have received less attention. Whereas in their hands, the wheel of the vast majority of business is sustained. On their shoulders, too, many people rely on life. Unfortunately, they are marginalized by the lack of access to capital and coaching. [Darsono, Ali Sakti, "Memberdayakan Keuangan Mikro Syariah Indonesia", Jakarta: Tazkia Publishing Bank Indonesia Cooperation, September 2017, p.1]

Initial pioneering of microfinance was achieved by promoting the sector with the aspiration to improve the lives of the poor. In order to encourage the empowerment of small and medium-income communities, there needs to be comprehensive support from financial institutions.

Macro-finance institutions such as banks have numerous obstacles to overcome in order to serve community groups that are generally informal sector business actors. These enterprises typically that do not have robust record standards and financial reports. In addition to not being considered bankable, the form of business also does not meet the “five Cs” criteria (character, capacity, capital, condition, and collateral). Characteristically, Small and Medium Enterprises (SMEs) have weaknesses in their practical profile. Additionally, this segment of the business community has a relatively very low educational background. SMEs’ capital is typically too low and has no separation between business funds and household funds. In condition, business sustainability from MSE groups are very sensitive to changes in the economy and business environment. And finally, collectively, MSE groups generally have difficulty providing collateral in obtaining financial access. [Darsono, Ali Sakti, "Memberdayakan Keuangan Mikro Syariah Indonesia", p. 7]

In Indonesia, the microfinance industry plays an important role in improving access to finance and financial inclusion in general, especially for low-income segments of the population. Micro Finance Institutions (MFIs) are expected to foster the interest of small communities to open businesses and improve local economies, MFIs should also help increase people's incomes.

MFI's goal is to improve micro-finance access to the community, help improve economic empowerment and community productivity, and help to increase the income and welfare of the community - especially the poor and/or low income. [Product Review, Consumer Education, "Pentignya Lembaga Keuangan Mikro", Jakarta: OJK, 2014, p.33]

The concept of utilising microfinance to empower women and SMEs is a new challenge and is included in Indonesia's economic development targets. UMKM presents a business that is not only oriented towards profit, but also social access becomes an important thing in business sustainability in this arena.

Financial literacy for women and SMEs is very important as an alternative to the development of the economy in poverty alleviation with the empowerment of productive women in the business world.

An institution that is currently aggressively fostering women in the world - referred to as Grameen Bank or otherwise known as Rural Bank. Muhammad Yunus

mentions Grameen bank is a national bank that serves the poor in every village. The concept of the early Grameen bank is the focus in lending to women because they are capable of bringing more profit to the family. Women typically have a stronger drive to overcome poverty. Lending money to women in the countryside is an effective way of fighting the poverty of society as a whole. [Muhammad Yunus, Jakarta: PT. Gramedia Pustaka Utama, 2011, Hal: xii-xiii.]

Women who act as Grameen banks are legal subjects who need to be in good health and capable of living and working efficiently and independently. For this reason, the institute Bina Artha Ventura (which is the author's place of research) is issued the KOMPAK product with its goal to improve the quality of its partner's lives, health and management skills.

A number of problems that often become the current conversation include water access and sanitation access that has not been fully absorbed well among the poor - especially in the suburbs. There are a lot of people who are currently not educated in good hygiene and sanitation practices for healthy living starting from their own home.

Almost all regions in Indonesia are surrounded by villages or settlements full of poor people, garbage, floods, drought, famine and other kinds of problems. For example, after through interviews and data extraction, the people around us still behave BABS (Miserable Shelter)

Discussion on water health and sanitation is an important point in this paper, related to the financing of KOMPAK that supplies water and sanitation, taken from a book entitled Environmental Health Law by Masrudi Muchtar explains that rivers and lakes are freshwater sources still used by the residents of Indonesia. In total, there are 5,590 rivers flowing throughout Indonesia. Since not all Indonesians have access to clean water infrastructure, there are still many Indonesians who use the river as a source of drinking water and for sanitation. Unfortunately, as mentioned by former Minister of Public Works of Hermanto Dardak (June, 2014), 73 percent of Indonesia's 53 major rivers have been polluted by organic and chemical materials from industrial waste and household waste. The highest pollution occurs in urban areas. The Citarum River is the most heavily polluted river. The Citarum River is the most polluted river in the world based on surveys from the Blacksmith Institute

(USA) and Green Cross (Switzerland). The Ciliwung and Cisadane rivers are two other examples of rivers polluted by household waste and garbage. While the river hedgehog in West Kalimantan is one of the most polluted river by mining waste such as mercury which is the result of gold mining byproducts. [Masrudi Muchtar, Abdul Khair, Noraida, "Hukum Kesehatan Lingkungan (Kajian Teoritis dan Perkembangan Pemikiran), Yogyakarta: New Pustaka press, 2016, Pages: 129]

Based on the above data, the author strives to examine further how the process and implementation of the KOMPAK product can improve water and sanitation practices for the welfare of the community, especially Grameen bank financing customers in Indonesia in order to minimize the occurrence of problems in improving the quality of life in environmental health.

B. RESEARCH METHODS

1. Type and Location of Research

This field research (field research) aims to obtain data or information directly. [Suharsimi Arikunto, Management Research, Yogyakarta: Pustaka Pelajar, 2005 Pg. 234]. Research conducted at PT. BINA ARTHA VENTURA Kabupaten Banyumas.

2. Approach Method

The approach method used is the sociological juridical qualitative approach. directly interact with the community and participant that examines the behavior or matters relating to the pattern of Grameen bank community and financing KOMPAK issued.

3. Subjects and Research Objects

The subject of this research is Product Management Officer (PMO) PT. Bina Artha Ventura (BAV) Regional 6 Central Java and Client at PT. Bina Artha Ventura Kabupaten Banyumas

The object of this research is the implementation of the application of KOMPAK product for the welfare of client of Grameen Bank operational system in PT Bina Artha Ventura of Banyumas Regency.

4. Data Sources

a. Primary Data

Data obtained directly from the object of research in the form of information the description of the case study and interview with the Program Management Officer of PT. Bina Artha Ventura Regional 6 Central Java, Health Office, Sanitarian Puskesmas, PDAMs, Construction Partners, Village Heads and Wusan (Sanitation Entrepreneurs), (Local Programs, Water / Sanitation Policy, Data Access Sanitation, water / sanitation, areas with low sanitation access, population per sub-district and village, number of latrines, diarrhea cases, 10 most high-risk diseases in the area, common types of latrines built: cubluk, etc.).

b. Secondary Data

Secondary Data Sources are sourced from data obtained from other parties, in other words, sources quoting from other sources such as laws and regulations, literature books, internet and documents and other sources related to research materials.

APPSANI (Association of Indonesian Sanitation Management and Empowerment), PAPSIR (Association of Sanitation Entrepreneurs), AKSANSI (Association of Indonesian Sanitation KSM) WUSAN related information can be asked directly through sanitarian at Puskesmas level.

Secondary data sources in this study are Law number 10 Year 1998 About Banking, Compilation of Sharia Economic Law, Association of Fatwa of National Sharia Council of Indonesia, Law number 11 Year 1962 about Hygiene, Book containing about Grameen bank entitled Social Business System of New Capitalism who sided with the poor Kamun of Muhammad Yunus, Masrudi Muchtar's Law on Environmental Health, as well as other supporting articles and books.

C. RESULTS AND DISCUSSION

Environmental Health is a human right and one of the elements of welfare that must be realized in accordance with the ideals of the Indonesian people as referred to in Pancasila and the 1945 Constitution of the Republic of Indonesia. Related to this environmental health is done through improvement of environmental sanitation,

place or to the form or substantive form in the form of physical, chemical, or biological including behavioral changes.

Environmental health can affect public health conditions. Essentially the level and degree of human well-being are strongly influenced by the environment, and many diseases can be initiated, supported, supported or stimulated by environmental factors. So that the living environment is something that is very fundamental in influencing the survival of life and the welfare of human beings and living beings. [Masrudi Muchtar, Abdul Khair, Noraida, "Environmental Health Law (theoretical and developmental Thought), Yogyakarta: New Library press, 2016, 18]

According to HAKLI (Association of Indonesian Environmental Health Experts) suggests that Environmental Health is an environmental condition that is able to sustain a dynamic ecological balance between humans and their environment to support the achievement of a healthy and happy human life quality.

According to WHO (World Health Organization), Environmental health is an ecological balance that must exist between humans and the environment in order to ensure healthy human condition. Environmental Health is essentially an optimum environmental condition or condition that positively affects the realization of the optimum health status as well. According to WHO there are 17 environmental health scopes, namely:

1. Provision of Drinking Water
2. Waste management and pollution control
3. Solid Solid Waste
4. Vector Control
5. Prevention/control of soil pollution by human excreta
6. Food hygiene, including milk hygiene
7. Control of pollution
8. Radiation control
9. Health work
10. Control of noise
11. Housing and settlers
12. Aerospace and air transport
13. Planning and urban planning

14. Accident prevention
15. General recreation and tourism
16. Sanitation measures related to epidemic/epidemic states, natural disasters and population movements
17. Precautions necessary to ensure the environment.

Water.org is a US-based non-governmental organization working to improve access to water, sanitation and hygiene (WASH) with a vision of "We envision the day when everyone in the world can take a drink of water and experience the dignity of a toilet ". One of the efforts undertaken is through the Water Credit Program, which is working with financial institutions in order to develop financing products for the construction of water and sanitation facilities. Therefore, Water.org provides technical support to PT. Bina Artha Ventura (BAV) to provide sanitation access among low-income communities.

Bina Artha Ventura is a venture company in Indonesia established in 2011 to provide financial services to low-income people in a fair, transparent, efficient and sustainable manner. The company offers loans ranging from Rp. 1-4 million to economically active but low-income women. Target BAV group credits are women with daily earnings of Rp. 20,000 - Rp. 50,000, especially those living in peri-urban and rural areas. The BAV loan approach is a joint liability of group loans without collateral requirements. In June 2017 BAV serves more than 300,000 partners and seeks to reach 1,000,000 households by 2020.

Since June 2015, Bina Artha Ventura has developed a loan product to finance household sanitation facilities, especially toilets and septic tanks named KOMPAK products. After one year of trial, Bina Artha plans to apply KOMPAK to all BAV branches. The purposes of this product are:

1. Provide access to partners to build healthy latrines for families
2. Help build a clean and healthy environment for families and communities
3. Provide access to finance for women and families to build their businesses.

The provisions for obtaining loans KOMPAK not much different from working capital loans that have already been running in Bina Artha, namely:

1. Productive women of not more than 57 years
2. Being in a group of at least 15 mothers (consisting of several groups)

3. Members of the collection that are less than 2 in a set
4. Have identity in the form of ID card and KK
5. Determine the type of sanitation facility to be proposed for development
6. This application may be submitted by a new partner or next cycle partner
7. The completed facilities are built H + 14 from the date of disbursement

The purpose of financing provided to Indonesian women clients as financing targets in improving people's living standards is for business capital, both for new business capital and the addition of working capital. KOMPAK's products are water and sanitation for Bina Artha Ventura's partner who wants to improve their quality of life by having access to healthy water and good sanitation.

Mitra KOMPAK, which is funded by Bina Artha currently has access and a good opportunity to improve the quality of its health through KOMPAK products proclaimed by Bina Artha. The scope of KOMPAK's products is water access and sanitation access. For water access based on a quote from Media Indonesia November 2016;

"The government will work hard to reach the target because until 2015, the achievement of access to drinking water to the community is still 70.97% and new access to sanitation 62.14%", said Minister of National Development Planning (Bappenas / Head of Bappenas) Bambang Brodjonegoro in Jakarta.

According to the Director of Environmental Health, Ministry of Health, dr. Imran Agus Nurali, Sp. KO taken from www.depkes.go.id/article published on 15 March 2017 targeting universal achievement in 2019 is 100% access to drinking water, 0% slum area and 100% access to proper sanitation. The Government seeks to make it happen with the Community Based Total Sanitation approach (STBM) in accordance with the Minister of Health Decree number 3 of 2014 on STBM [www.depkes.go.id, downloaded on 5 April 2018.t 21.32 wib]

Based on data released by STBM secretariat, up to 2015 as many as 62 million or 53% of rural residents still do not have access to proper sanitation. 34 million of them still practice haphazard defecation. It takes 400% acceleration to reach Indonesia's target of a haphazard stool (SBS) by 2019. [Depkes.go.id]

KOMPAK Sanitation Access includes the construction/renovation of healthy latrines, bathrooms, stool sludge, construction/ renovation of sewerage and

impregnation. While Water access is funded, among others, Water Filter, PDAM water channel/home connection, Toren / water tank, water pump, water trader and well renovation.

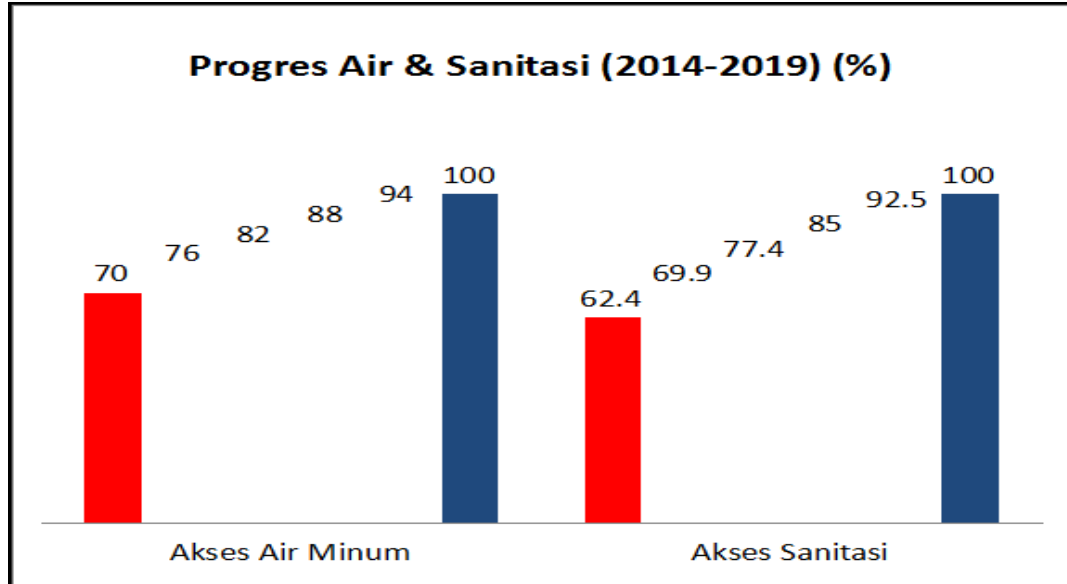


Figure 1. Graph of Progres Air & Sanitasi (2014-2019)

The partner financing procedure begins with selecting partners conducted by conducting the Partner Feasibility Test, conducting surveys and interviews, then providing Partner Group Discipline Training (LKKM) including group formation, Testing of Partner Partnership (UPKM), Monitoring of Financing Products of KOMPAK. The process of Liquidation, Installment and Business Inspection conducted 1 month maximum after liquid for business capital is evidenced by business photos, then if inspection of KOMAK Air and Sanitasi products maximum 14 working days after liquefaction process. In connection with the above, then some things become parameters to "GREAT PARTNER" is as follows:

1. Discipline attendance in group meetings Present on time
2. Pay the exact amount
3. Joint liability

Partners who have the willingness to follow the financing and paying requirements above are evidenced by Discipline of attendance at the time of LKKM, Recommendation from within the collection consisting of 10-25 persons, In

accordance with the result of business verification after obtaining financing (eg through business monitoring and surprise visite), and partners still have business.

Preliminary process is to survey the village to be socialized KOMPAK products that are by:

1. Checks on density, type of business, red area, and community (arisan / PKK meeting)
2. Checks on similar financial institutions
3. Checks on water and sanitation conditions
4. Survey shop materials and builders
5. Go to the Village Office / Village
6. Go to the PDAM
7. Go to the Puskesmas (Sanitarian) and conduct a survey related to village latrine/latrine assistance, BABS behavior (s), access to toilet ownership, house connection installation price, pipeline coverage area.

The community socialization process begins with an interview on the habit of defecation (BAB), an explanation of the hazards of BABS and contaminated water from the side of the disease, economic impact and public comfort, the benefits of healthy latrines and good water facilities.

Target targets are people who do not have access to adequate water and sanitation facilities including:

1. Semi-Permanent Healthy Spring (JSSP)
2. Residents who are still sharing
3. Residents who still defecate carelessly / (BABS)
4. Residents who do not have access to adequate water such as not having the well of infiltration, wells that are still shallow depth so dry in the dry season, etc.

The process at the time of the SME (Test the feasibility of partners) things that need to be done among others are summarized in the following table:

Table 1

The Process at the time of the SME

No	Tools to be built	Photo SMEs (Client in Location Development)
1	Construction of new latrines	Photo of the candidate of latrine location to be constructed (candidate location of toilet and septic tank)

No	Tools to be built	Photo SMEs (Client in Location Development)
2	Renovation of the latrine	Photo of the latrine to be renovated For example: if the addition of a toilet, then the photo of the candidate location of the toilets added; etc
3	Wastewater pipes and impregnation	Photo of renovated pipe section / prospective pipe location constructed as well as photographs of candidate location of drainage that will accommodate pipe water
4	Bathroom Room Renovation	Photos of locations/sections to be renovated (eg Photo partners with prospective cement floor locations to be tiled)
5	PDAM / BPSPAM home connection	Photo of the prospective home connection installation location
6	Pump installation	Photo pump installation of new pump location to be installed/ pump to be renovated and photo water source
7	Repairs/making of a well (deepening wells for example)	Photo of wells to be renovated / well fields to be made
8	Installation of water reservoirs	Photo of candidate location of installation of the water tank and the photo of water source
9	Water Filter	-
10	Water Merchants	Photo partners with locations of water trading businesses (refill depots, etc.)

The Partner of Bina Artha cooperates in groups to improve the quality of life for the sake of family health, environmental health as well as the health of rivers, water and land in its environment by applying the financing of KOMPAK to make latrines for those who still do not have healthy latrines or drainage facilities.

Based on data from <http://stbm-indonesia.org/monev/> Total community-based sanitation, community behavior in Banyumas district about bowel movements can be explained in the following table:

No	Nama Kab/	Nama Kecamatan	Identitas Data (Data)			Baseline							
			Jumlah Desa/Kel	Jumlah KK	JSP	Akses JSP	JSSP	% Akses JSP	Sharin g	% Akses Sharing	BABS	% Akses BABS	% Akses Baseline
1	BANYUMAS	GUMELAR	10/10	15813/15660	6794	43,39	0	0	500	3,57	7766	53,05	46,95278
2	BANYUMAS	SOMAGADE	9/9	10644/10502	4069	38,04	1399	13,33	1030	10,67	4146	37,97	62,0296222
3	BANYUMAS	WANGON	12/12	25559/22971	12559	55,45	0	0	128	0,5	9273	44,05	55,9541083
4	BANYUMAS	LUMBIR	10/10	16658/14826	5366	37,1	409	2,66	188	1,17	8917	59,06	40,93826
5	BANYUMAS	SUMPIUH	14/14	17588/15198	7232	46,4	1546	9,82	839	5,73	6001	38,05	61,9536357
6	BANYUMAS	TAMBAK	12/12	14809/13728	8198	60,88	217	1,13	319	2,24	5306	35,75	64,2505417
7	BANYUMAS	BANYUMAS	12/12	15462/14282	7705	61,35	82	0,61	655	4,51	5894	33,53	66,4693333
8	BANYUMAS	PURWOKERTO SELA	7/7	18516/19785	5790	38,06	0	0	0	0	10284	61,94	38,0613714
9	BANYUMAS	PURWOKERTO TIM	6/6	14023/14442	8236	59,61	3	0,03	0	0	5784	40,37	59,6344333
10	BANYUMAS	SOKARAJA	18/18	23108/23839	9042	44	0	0	568	2,19	12315	53,82	46,1826944
11	BANYUMAS	JATILAWANG	11/11	20610/18080	4348	30,64	0	0	749	4,01	15340	65,35	34,6535545
12	BANYUMAS	PURWOKERTO UTA	7/7	16211/13395	8491	64,84	0	0	438	3,02	3769	32,14	67,8565571
13	BANYUMAS	RAWALO	9/9	15315/13970	8077	56,12	0	0	0	0	6683	43,88	56,1195111
14	BANYUMAS	PATIKRAJA	13/13	16450/15776	6278	35,91	2435	16,43	2219	13,62	5071	34,04	65,9617923
15	BANYUMAS	CILONGOK	20/20	36707/33154	15077	43,77	0	0	442	1,83	18781	54,4	45,5988
16	BANYUMAS	KALIBAGOR	12/12	15213/14282	3787	29,02	0	0	1115	5,77	9023	65,21	34,7854083
17	BANYUMAS	BATURRADEN	12/12	14087/14122	6412	47,65	0	0	198	2,5	6968	49,85	50,1451333
18	BANYUMAS	PURWOJATI	10/10	10695/10150	5376	56	684	5,02	0	0	4125	38,97	61,02524
19	BANYUMAS	KEMBARAN	16/16	21749/21197	9654	43,79	93	0,62	2810	14,08	7931	41,51	58,4947688
20	BANYUMAS	AJIBARANG	15/15	26166/27873	12293	47,33	0	0	282	1,39	13686	51,27	48,72508
21	BANYUMAS	KEMRANJEN	15/15	19271/19312	8241	46,02	0	0	432	1,79	9750	52,2	47,8022
22	BANYUMAS	KEDUNG BANTENG	14/14	16289/15927	4990	31,06	0	0	625	3,87	10769	65,08	34,9239071
23	BANYUMAS	KEBASEN	12/12	17093/17338	6930	42,08	131	1,01	1367	9,25	8505	47,65	52,3477417
24	BANYUMAS	SUMBANG	19/19	25874/23343	10624	42,5	0	0	1457	4,43	11740	53,07	46,9318263
25	BANYUMAS	PEKUNCEN	16/16	21852/20555	11128	55,03	0	0	343	2,27	8710	42,69	57,307
26	BANYUMAS	KARANGLEWAS	13/13	16154/17086	6485	40,16	0	0	18	0,09	9651	59,75	40,2455
27	BANYUMAS	PURWOKERTO BAR	7/7	13100/14895	5854	43	0	0	0	0	7246	57	43,0017429
			331/331	495016/47561	209036	45,363	6999	1,7854	16722	3,891	233434	48,96	51,0394341

Figure 2. Total Community Based Sanitation

Source: Sanitasi Total Berbasis Masyarakat

Based on the above data, the implementation of the financing of KOMPAK in the region of Banyumas district is now a matter that needs to be socialized so that public health in the district of Banyumas can be realized well.

There are still many people who do not have awareness about water health and good sanitation. In Banyumas district there has been progressed in BABS behavior. It is presented in the following table:

No	Nama Kab/Ke	Nama Kecamatan	Identitas Data (Data)		Kemajuan								
			Jumlah Desa/Ke	Jumlah KK	JSP	% Akses JSP	JSSP	% Akses JSSP	Sharing	% Akses Sharing	BABS	% Akses	% Akses Progres
1	BANYUMAS	GUMELAR	10/10	15813/15660	9275	58,85	835	7,36	5703	33,8	0	0	100
2	BANYUMAS	SOMAGEDE	9/9	10644/10502	6735	63,28	1783	16,67	2126	20,05	0	0	100
3	BANYUMAS	WANGON	12/12	25559/22971	20686	81,34	2290	7,13	2583	11,53	0	0	100
4	BANYUMAS	LUMBIR	10/10	16658/14826	10791	68,44	672	3,74	5195	27,82	0	0	100
5	BANYUMAS	SUMPIUH	14/14	17588/15198	9508	57,23	3537	19,85	3002	16,77	1541	6,16	93,8447857
6	BANYUMAS	TAMBAK	12/12	14809/13728	9951	67,29	2295	15,73	1144	8,4	1419	8,59	91,4082583
7	BANYUMAS	BANYUMAS	12/12	15462/14282	9241	72,86	992	2,86	1901	9,28	3328	14,99	85,0105
8	BANYUMAS	PURWOKERTO	7/7	18516/19785	12769	65,74	566	3,3	2550	12,89	2631	18,06	81,9377714
9	BANYUMAS	PURWOKERTO	6/6	14023/14442	10944	79,1	30	0,24	285	2,11	2764	18,54	81,4571833
10	BANYUMAS	SOKARAJA	18/18	23108/23839	16869	75,09	747	2,84	824	3,31	4668	18,76	81,2382944
11	BANYUMAS	JATILAWANG	11/11	20610/18080	9599	55,12	2613	10,42	3597	15,61	4801	18,85	81,1495182
12	BANYUMAS	PURWOKERTO	7/7	16211/13395	12647	77,56	0	0	450	3,12	3114	19,32	80,6821429
13	BANYUMAS	RAWALO	9/9	15315/13970	9666	64,35	1200	7,34	1163	6,76	3286	21,55	78,4484556
14	BANYUMAS	PATIKRAJA	13/13	16450/15776	8179	46,21	2341	15,47	2267	15,14	3663	23,19	76,8146615
15	BANYUMAS	CILONGOK	20/20	36707/33154	19160	52,53	3760	10,75	4021	12,18	9766	24,54	75,461415
16	BANYUMAS	KALIBAGOR	12/12	15213/14282	8459	53,21	1265	5,98	2834	16,06	2655	24,75	75,2499083
17	BANYUMAS	BATURRADEN	12/12	14087/14122	9209	67,54	0	0	828	7,2	4050	25,26	74,7378333
18	BANYUMAS	PURWOJATI	10/10	10695/10150	5307	53,58	1545	12,41	1058	7,22	2785	26,79	73,21416
19	BANYUMAS	KEMBARAN	16/16	21749/21197	11435	50,55	441	1,72	4207	20,07	5666	27,66	72,3394938
20	BANYUMAS	AJIBARANG	15/15	26166/27873	17906	69,84	0	0	167	1,1	8093	29,06	70,9426133
21	BANYUMAS	KEMRANJEN	15/15	19271/19312	10272	53,83	1276	5,07	1509	8,7	6214	32,41	67,5926333
22	BANYUMAS	KEDUNG BANTEN	14/14	16289/15927	8213	52,48	29	0,35	2102	13,46	5945	33,7	66,3024857
23	BANYUMAS	KEBASEN	12/12	17093/17338	8758	49,55	432	2,06	1868	11,8	6035	36,59	63,4060917
24	BANYUMAS	SUMBANG	19/19	25874/23343	14409	54,7	334	1,11	1554	5,58	9577	38,61	61,3899737
25	BANYUMAS	PEKUNCEN	16/16	21852/20555	11573	52,14	1290	4,97	694	2,85	8295	40,05	59,9532875
26	BANYUMAS	KARANGLEWA	13/13	16154/17086	6772	41,72	9	0,04	373	2,02	9000	56,21	43,7929462
27	BANYUMAS	PURWOKERTO	7/7	13100/14895	5854	43	0	0	0	0	7246	57	43,0017429
			331/331	495016/47568	294187	59,404	30282	5,8917	54005	10,775	116542	23,93	76,0702997

Figure 3. Progressed in BABS behavior

In accordance with the interview with Novita Sari, Wash Expert Manager on 26 March 2018 at 16:26 wib in Jakarta. Access to water in Indonesia is still very low at only 40% and has no legal access, therefore the Health Office makes an assessment with water.org to collaborate on financing to fund access to water and sanitation. The government has a target of 100-0-100 that is one hundred percent of the people of Indonesia have proper water and sanitation, 0% slum area and 100% decent settlement.

In Banyumas Regency, KOMPAK financing has a good rating and can be received either by Bina Artha Ventura (BAV) partner. According to Mrs. Ratem and Tohiroh who is the BAV financing client of KOMPAK in Margasana village, Karanglewas Sub-district, Banyumas District, improve access to sanitation in his home, the bathroom becomes healthier and access to the disposal does not pollute the environment.

According to them, KOMPAK Products is a product that can be used for two needs simultaneously ie working capital and sanitation facilities and clean water connection. The advantage of an installment is not increased, can choose own model of the latrine, water connection and water filter and can build their own or buy their

own. The advantages of having latrines/toilet and its own clean water connection are:

1. Healthier and safer for the family
2. To avoid the risk of being bitten by a snake (rice field/ garden) or slipping in a river
3. No need to worry when the relatives stay or have guests visiting
4. More modern
5. Higher and cleaner environment
6. Save time. No longer queuing in public toilets or rivers
7. To avoid the risk of medical expenses
8. Having a water reserve during the dry season (by having its own water reservoir)

After participating in the BAV KOMPAK BAV product socialization program, BAV client have awareness about the hazards of BABS and contaminated water sources due to the contamination of groundwater due to BABS, among others, severe diarrhea in children under 2 years old who can culminate death, Typhus, Worms, Stunting (inhibition of growth in children), skin diseases and poisoning.

D. CONCLUSIONS

From the discussion on Financing of KOMPAK on Water and Sanitation of Grameen Bank Operational System at PT Bina Artha Ventura area of Banyumas district, it is concluded:

1. With this information system, the Company can more easily present information about the financing of KOMPAK to its partners and be able to carry out all implementation on the socialization of water and sanitation health for partners who are all women by considering all aspects of positive law in Indonesia and for the sake of the achievement of government targets of one hundred percent achievement of access to drinking water services, zero percent of the proportion of occupied households and inadequate settlements and one hundred percent achievement of access to sanitation services.
2. Facilitate access information for women in partnership and start a business venture in PT Bina Artha area of Banyumas Regency, whether in searching data,

Implementation of Financing Kompak for Welfare Partner Operational System

Grameen bank operational process, KOMPAK product implementation for public welfare and environmental health.

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