# Impact of Artificial Insemination Training on Quality of Purnawidya Life in Jember District

## **ARIFFIEN**

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Abstract: This study aims to examine the effects of the self (age, education and experience), extrinsic factors (extrinsic motivation and organizational culture), intrinsic factors (competence, intrinsic motivation and job satisfaction) on quality of life (income, home circumstances, and children's education) purnawidya IB training. The data were analyzed using descriptive statistical analysis, cross tabulation analysis, Pearson correlation analysis and multiple linear regression analysis, followed by financial analysis using indicator approach or balance sheet analysis tool, profit and loss, typical flow, and business feasibility analysis, break-even point, return period of capital, cost and profit comparison, asset return and investment rate of return. The results of the analysis show the figure of self; extrinsic factor and intrinsic factor have an effect on significant to quality of life purnawidya IB training. These empirical findings indicate that only educational indicators show no effect, while others indicate a very strong positive effect. In multiple linear regression analysis, education, experience. Extrinsic motivation, work culture, competence, intrinsic motivation and job satisfaction, the equation obtained is capable of affecting the quality of life of purnawidya IB training. The business analysis shows that the IB service business is in a profit and efficient position, the payback period of the entire investment capital is relatively short and the money invested in the business is able to generate profit greater than bank interest, so the service business is feasible to continue.

Keywords: self-figure, motivation, quality of life, business analysis.

#### 1. INTRODUCTION

In an organization, both institutions, and institutions, human resources are an important factor in determining the success and achievement of organizational goals. Resources are a vital and indispensable part, especially to run and operate the existing sectors of an organization. In the organization, human resources play a role in the achievement of work plans that have been created and prepared as well as a driver in carrying out the tasks and functions that exist. In the mandatory beef cattle breeding program (SIWAB), retired Artificial Insemination training (IB) plays an important role as human resources. No matter how perfect the government's plans are, and their supervision and research, if they cannot perform their duties with interest and happiness, the SIWAB program will not achieve as much as they can achieve. Thus human resources need special attention in the form of improving the quality of life, taking into account the figure of self, extrinsic and intrinsic factors that make purnawidya IB training is prosperous because humans are resources that have sense and reason. The relevant good offices will be able to maintain and improve the factors that can encourage the work of human resources is none other than Purnawidya IB training derived from the figure of the self, extrinsic and intrinsic factors they get through SIWAB program which is specifically devoted to maintain and improve the quality of life retired the IB training.

The above description shows that the human factor, in this case purnawidya IB training, plays an important role to achieve the goal of SIWAB program. Purnawidya IB training and related offices are two things that cannot be separated. Purnawidya IB training holds the main role in running the wheel of SIWAB program. Purnawidya IB training who is satisfied with what obtained from the government will provide more than what is expected and will continue to seek to improve itself. In contrast, Purnawidya IB training with low quality of life tends to see work as tedious and boring so that it works with forced and not serious (As'ad, 1998).

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

According to Robbin (2006), job satisfaction is an individual's general attitude towards his job, a high level of satisfaction is shown with a positive attitude while discontent is shown with a negative attitude towards his work. In line with that opinion, attitudes and behaviors reflected in the role of motivation as a tool used to perform organizational functions are expected to change job satisfaction, image and produce quality of life purnawidya IB training.

Thus the motivation is a condition or energy that moves self-purnawidya IB training directed or directed to achieve goals SIWAB program. High motivation will make Purnawidya IB training serious and responsible in carrying out the work that is charged to him. Low motivation can affect the purnawidya performance of IB training is not maximal which in the end the quality of life decreased, so with low motivation of work, then purnawidya IB training will not be in the spirit of work and have difficulty in completing the work. This is in accordance with the results of Akbar's research, (2013) which states that intrinsic motivation and extrinsic motivation have a positive and significant effect on employee performance.

Based on the above description, the researcher conducts research on the strategy that must be taken to fix the internal condition of the retired IB training in order to be able to anticipate the development of the future external environment so that the resulting performance that resulted in the quality of life, then in this study determined the title: Impact of Artificial Insemination Training on Quality Life Purnawidya IB training.

## Research purposes:

To know; the influence of self-esteem on the quality of life, the influence of extrinsic factors on the quality of life, the influence of intrinsic factors on the quality of life, the influence of self-esteem, extrinsic factors, and intrinsic factors on quality of life, financial analysis of IB services, and the feasibility of IB services.

#### 2. THEORETICAL REVIEW

Soekanto, in the quality of life, (2007: 207) states that socioeconomic status as a socially arranged state or position of family and establishes a person in a certain position within the structure of society. The socioeconomic status of parents greatly affects the fulfillment of family needs in achieving a prosperous standard of living and achieving maximum education. As Peter & Olson (2006: 6) states that the socioeconomic status of the family has a major role in attitude. According to O'Connel (1982) welfare economics is a branch of economics that uses microeconomics techniques to simultaneously determine the efficiency of the allocation of macroeconomics and the resulting income distribution. Welfare economics is the framework used by most public economists to evaluate the income society wants. The welfare economy provides a basis for assessing market performance and policy makers in resource allocation (Besley, 2002). The criteria of prosperous society according to BPS (2005) in Eko Sugiharto's research (2007) indicator used to know the level of welfare there are eight, that is income, consumption or expenditure of family, condition of residence, facility of residence, health of family member, the ease of enrolling children in education, and the ease of obtaining transportation facilities. But in this study as an indicator of welfare purnawidya IB training is the quality of life, which for testing using a questioner that leads and emphasis on: 1) income; 2) the state of the house; 3) child education.

According to Erikson in Desmita, (2008), self-identity (self-figure) means feeling can function as a person who stands alone but that is closely related to others. This means being a member of a group but at the same time having characteristics that are different from the group that is the specificity of the individual. The identity of the self-sought by adolescents in an effort to explain who he is, what role in society, in this study consists of age, education and work experience. 1) Age; according to the literal age it is from birth or held, so the addition of age to a person will: a) improve the level of one's ability to experience certain feelings; b) increase one's maturity in one's life; c) improve the level of one's ability to distinguish the good from the less good. 2) Education is Human Investment or capital investment in the form of labor, the answer will be different when viewed from the point of sociology of education is the socialization or process of a person become a member of the expected society. School education is education to develop all aspects of personality, both intellectual (cognitive), affective (attitude), as well as skills (psychomotor). Not only do these three kinds of aspects, but there is also a good balance. 3) Work experience is the length of time a person executes the frequency and type of task according to his ability (Gratitude, 2001: 74). From these opinions can be concluded that work experience is the time used by a person to gain knowledge, skills, and attitudes according to the frequency and type of task. The experience of working on similar work needs to be given consideration in the placement of the workforce. The fact shows the longer the workforce, the more experience the workforce has.

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

Extrinsic factors are factors derived from organizational management policies that affect work productivity (J. Ravianto 1985) consisting of: extrinsic motivation and organizational culture. In extrinsic motivation selected the theory of needs that are now widely embraced people. This theory assumes that the action taken by human in essence is to meet the needs, both physical and psychic needs, therefore according to this theory if the central government or related offices intend to motivate purnawidya IB training, it must try to find out first what the needs of purnawidya the IB training that will be motivated. Nowadays there have been many psychological theorists who have put forward his theories of basic human needs. One of the theories of necessity closely related to motivation is the theory of needs hierarchy proposed by A. Maslow cited by Ibrahim Bafadal, (2003): "The basic human need lies, in a continuum and hierarchical line, starting from the bottom needs up to the top needs i.e. a) physiological needs, b) security needs, c) social needs, d) self-esteem needs, and e) self-actualization needs.

Organizational culture is a system of spreading trust and values that develop within an organization and direct the behavior of its members. Organizational culture can be an instrument of major competitive advantage, that is, when an organizational culture can answer or address environmental challenges quickly and appropriately. Organizational culture is also called work culture because it cannot be separated with human resource performance. The stronger the organizational culture, the stronger the achievement drive. One of the factors that distinguish an organization from another organization is its culture. Culture is a very important factor in improving organizational effectiveness. Organizational culture can be a major competitive competitiveness tool, when organizational culture supports organizational strategy and can answer or address environmental challenges quickly and appropriately. According to Robbins (2006: 279), there are 7 (seven) primary characteristics that are collectively the essence of organizational culture that is: a) innovation and risk taking that is, related to the extent to which members of the organization or employees are encouraged to innovative and courageous take risk, b) Attention to details, that is, to the extent to which members of the organization or employees are expected to demonstrate accuracy, analysis and attention to detail. c) outcome orientation, i.e. the extent to which management focuses on outcomes, not on the techniques and processes used to obtain those results, d) people orientation, i.e. the extent to which management decisions take into account the effect of outcomes to people within the organization, e) team orientation that is related to the extent to which the work activities of the organization implemented in teams of work, not on individuals, f) aggressiveness i.e. how far individuals in the organization show aggressiveness and competitive, rather than relax, g) stability, that is how far the organization's activities emphasize the preservation of the status quo as opposed to growth or innovation.

The intrinsic factor is a factor derived from self-employment (Nawawi, 2005), in this study consists of competence, intrinsic motivation and job satisfaction. The professional competence of a retired IB training is a set of capabilities a retired purnawidian of IB training needs to be able to carry out their duties successfully. Thus the professional competence of retired IB training is a number of competencies related to professions that demand various skills in the field of large ruminant reproduction. Professional competence is a basic ability to retrieve in human behavior, the right attitude about the environment and have skills in IB techniques. The competence that must be owned by a retired IB training, consists of 3 (three), namely personal competence, social competence, and professional competence. 1) Personality competence, reflecting a steady, stable, mature, wise, and authoritative personality, being an example for the breeder who is nurtured, and noble. Purnawidya IB training is a role model, respected and respected by farmers, so easy to carry out the task of changing the behavior of breeders towards the better. 2) Social competence, the ability to communicate and get along effectively with farmers, fellow retired IB training, and the community around their working area. 3) Professional competence is an indicator of ability that shows to observable acts, and as a concept that includes skills, cognitive, and affective aspects through the implementation of IB.

In the intrinsic motivation selected the theory of Equity Theory; this theory indicates that humans basically enjoy fair treatment. Expectancy Theory; the magnitude of the work effort that a person will show, depending on how the person sees the likelihood of success from his behavior in reaching or avoiding. Attitudes and motivations are interrelated parts of the overall organization of individual personalities. In motivation to meet the needs of characters that must be owned by a purnawidya IB training namely: 1) hard worker (hard worker), is the basic capital for one's success, Hard work or work ethic is often regarded as an ancient dream, and should be replaced, but hard- work and smart-work are not separated anymore now. Almost all successful start-ups need workaholics, 2) never surrender is a resilient struggle of IB training that is tough, energetic, not despairing, strong and not giving up, it will be a booster and endurance in the face of all odds, obstacles, trials and obstacles to manage his profession, of course, the attitude of unyielding work in managing

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

his professional activities must be supported by the sacrifice, the struggle, the spirit, and the confidence in the self-ret) own IB training, 3) have the spirit, as a purnawidya IB training, often rejoice, joy is a cure for the spirit, and the spirit is a panacea to support strength while doing the work with passion and strength will foster courage that supports to success. 5) Committed, Richard M. Steers (Dunham.1994) defines commitment as a sense of identification (trustworthiness of values), involvement (willingness to do the best for the benefit of the organization) and loyalty to the organization. Purnawidya IB's commitment to the SIWAB program means not just formal membership, because it includes the attitude of liking work and willingness to seek high level of effort for the interest of SIWAB program for the achievement of goal.

According Hasibuan (2007) Job satisfaction is a pleasant emotional attitude and love his job. Job satisfaction employees should be created as well as possible so that work morale, dedication, love, and discipline of employees increases. This attitude is reflected by work morale, discipline, and work performance. Job satisfaction is enjoyed in work, out of work, and in and out of work combination. Job satisfaction in work is job satisfaction enjoyed in the job by obtaining good work praise, placement, treatment, equipment, and working environment. Employees who prefer to enjoy job satisfaction in work will prefer to work more than repayment even though the rewards are important. Aspects of job satisfaction consist of 5 aspects, namely: 1) work itself; each job requires a certain skill in accordance with their respective fields. It is difficult for a job and a person's feelings that his skills are needed in doing the job, will increase or decrease job satisfaction, 2) supervision, good boss means to respect the work of his subordinates. For subordinates, superiors can be regarded as fathers / mothers / friends and at the same time their bosses, 3) workers, are factors related to the relationship between employees with their bosses and with other employees, both the same and the different types of work. 4) Promotion, is a factor associated with the presence or absence of opportunities to obtain career improvement during work, 5) pay, is a factor to meet the needs of employees who are considered decent or not.

Ratio analysis is an analytical method to know the relationship of certain items in the balance sheet or income statement individually or in combination of both reports. Financial ratio analysis is a common form or way used in the analysis of financial statements. Ratio analysis is useful for internal analytics to help management make evaluations of its operating results, correct errors and avoid situations that can cause financial sustainability. Financial ratio analysis according to Munawir (2010: 106), is: future oriented or future-oriented, meaning that with the analysis of financial ratios can be used as a tool to forecast the financial condition and the results of business in the future. With the figures of historical ratios or if possible with industry ratio figures (supplemented with other data) can be used as a basis for the preparation of projected financial statements which is one form of corporate financial planning.

According to Husnan, S and Pudjiastuti, E, (2002), an important business feasibility analysis is undertaken by a manufacturer to avoid losses and for business development and sustainability. Financially, business feasibility can be analyzed using several approach indicators or analytical tools, such as using a break-even point (BEP), return period of capital, cost and profit ratio (BCR), asset return (ROA), and investment return (ROI).

#### Research Hypothesis

Hypothesis 1: The figure of self affects the quality of life

Hypothesis 2: Extrinsic factors affect the quality of life

Hypothesis 3: The intrinsic factors affect the quality of life

Hypothesis 4: The figure of self, extrinsic factor and intrinsic factors affect the quality of life

For more details in this study continued with ratio analysis and business feasibility analysis IB services purnawidya IB training.

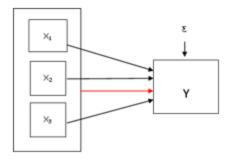
## 3. RESEARCH METHODS

The method used in this research is survey method with quantitative approach. This type of research seeks to prove the presence or absence of relationship between independent variables with dependent variables. The variables included in the category are self-figure (X1), extrinsic factor (X2) and intrinsic factor (X3) as independent variable, while quality of life (Y) is dependent variable. Measuring instruments (instruments) used are prepared based on the indicators that exist in the research variables. Respondent for dependent variable and independent variable is Purnawidya IB training certified in district Jember, East Java province.

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

This research was conducted in Jember district, East Java province. this will be done for ten months, starting from November 2017 through June 2018, from submitting titles to filings to journals.

Research model



#### Information

X1: the figure of self

X2: extrinsic factor

X3: intrinsic factor

Y: quality of life

**\( \)**: another variable

Population used in this research is all Purnawidya IB training in district of Jember which amounted to 79 people. The samples were taken by using purposive sampling method, ie all Purnawidya IB training which have been certified reproduction of big ruminansia first level (artificial insemination occupation) as many as 30 purnawidya IB training.

Primary data were obtained from questioner result data a) quality of life instruments; b) instruments of the self; c) extrinsic factor instrument; and d) intrinsic factor instrument, supported by direct observation or observation. The questionnaires distributed to retired IB subjects contain quantitative variables that reflect the response of retired IB training to the ongoing SIWAB program (Nawawi, 2005). The answer to this questionnaire is a score based on the Likert scale (Nazhir, 2007).

#### 4. DATA ANALYSIS

Descriptive statistical analysis, cross tabulation analysis, Pearson correlation analysis at 0.05 level of significant and multiple linear regression analysis run with Statistical Package Social Science (SPSS) software to analyze data, Tests continued with financial analysis and business feasibility of retired IB services The IB uses indicator approach or balance sheet analysis tools, profit and loss, cash flow, break-even point, return period of capital, cost and profit comparison, asset return and investment return

#### **Analysis Results:**

Table 1: Descriptive statistical analysis results

Descriptive statistical					
	N	Minimum	Maximum	Mean	Standar Deviation
Indicators	Sum	Minimum			
Age	30	27,00	62,00	43,2000	9,52456
Education	30	1,00	4,00	1,4667	,81931
Experience	30	2,00	36,00	16,5333	9,22042
External motivation	30	28,00	54,00	41,7333	5,89525
Organizational culture	30	24,00	49,00	37,0667	6,09654
Ability	30	23,00	40,00	30,3333	4,90836
Internal motivation	30	28,00	44,00	33,6667	4,55111
Job satisfaction	30	21,00	41,00	28,3000	4,77890
Quality of life	30	21,00	46,00	38,5000	5,29639
Data is valid	30				

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

The cross-tabulation analysis of quality of life with all high-level independent variables is inhabited by high variables and vice versa.

Results of Pearson correlation analysis, and multiple linear regression analysis.

Based on the calculation using SPSS version 20.00. the influence of self-indicator figure (age, education and experience) on quality of life purnawidya IB training. The empirical findings indicate that the age and experience of correlation values 0.507 p (0.004), and 0.781 (0.000) show a positive correlation with a very strong correlation strength, only education correlation value 0.048, p (0.802) indicates no correlation. Extrinsic factor; extrinsic motivation and organizational culture of each correlation value 0.755 and 0.785, p (0.000) showed a positive correlation with very strong correlation strength. The intrinsic factor; competence, intrinsic motivation and job satisfaction of each correlation value of 0.763, 0.710 and 0.770, with p (0.000) showing a positive correlation with very strong correlation strength,

Multiple linear regression analysis; on the figure of self (age, education and experience) on the quality of life purnawidya IB training. Empirical findings of the self-figure, p (0.000). Adjusted R Square is equal to 0.638 means that the equation obtained can affect the quality of life of 63.8%, the remaining 36.2% influenced by other variables that are not examined. In extrinsic factor (extrinsic motivation and organizational culture) to quality of life purnawidya IB training. Empirical findings of extrinsic motivation and organizational culture p (0.000). Adjusted R Square is equal to 0601 meaning that the equation obtained can affect the quality of life purnawidya IB training 60.1%, the remaining 39.9% by other variables not examined and the intrinsic factor (competence, intrinsic motivation and job satisfaction) to the quality of life purnawidya IB training. Empirical findings of competence, intrinsic motivation and job satisfaction p (0.000), Adjusted R Square is 0.586 means that the equation obtained can affect the quality of life purnawidya IB training 58.6%, the remaining 41.4% influenced by other variables that are not examined. Together age, education, experience. extrinsic motivation, work culture, competence, intrinsic motivation and job satisfaction. Empirical findings adjusted R Square is 0.651, p (0.000) which means together self, extrinsic factor and intrinsic factor is obtained ability to influence quality of life purnawidya IB training for 65.1%, the remaining 34.9% influenced by other variables that are not examined.

Financial Analysis Result And Business Feasibility

Based on financial analysis, by analyzing the revenues and expenses of an IB services purnawidya IB training. The empirical findings indicate the profit earned for a given period is Rp.58.149.000, - per year, break-even point = Rp.16.000, - unit breakeven point = 1.241; capital turnover period 0.59 years; cost and profit ratio = 5,553; asset return rate = 156.32%; rate of return on investment = 156.22%.

### 5. SIMULTANEOUS DISCUSSION

Based on the study of the theory that has been done, there are several theories that states that indicators that can be used to measure quality of life is the figure of self, extrinsic factors and intrinsic factors. The Summary, Adjusted R Square is equal to 0.638 means that the equation obtained is able to influence the quality of life purnawidya IB training 63.8%, the remaining 36.2% influenced by other variables which is not examined, this corresponds to the age-added theory of a person: a) improving the level of a person's ability to experience certain feelings; b) increase one's maturity in one's life; c) raising the level of a person's ability to distinguish the good from the less good, but the education is not in accordance with the opinion Irawati Machasin (2007), that education partially have a positive and significant effect on work productivity while the results in this study, IB technique is dominated by domain psychomotor (skill), it is a factor of work experience that is very influential, this is in accordance with the research of Irawati Machasin (2007), Nesty Widyaningsih (2012), Adya Dwi Mahendra (2014), Khoirul Efendi Lubis (2012) and Fitriyanto Nugroho (2012). that partial work experience has a positive and significant effect on work productivity.

Hypothesis 2 shows extrinsic factor very strong positive influence to quality of life, based on model summary, adjusted R square is equal to 0601, p (0,000) means that the equation obtained is able to affect the quality of life purnawidya IB training 60.1%, the remaining 39.9% by other variables not examined, means that when extrinsic factors are improved, then quality of life increases. The results of Munizu (2010) found that external factors consisting of government policy aspect, socio-cultural and economic aspects, and the role aspects of related institutions have a significant and positive influence on internal factors with contribution of 0.254 or 25.4%.

Hypothesis 3. shows the intrinsic factor of positive influence is very strong on the quality of life, the model summary, adjusted R square is 0.586, p (0,000), the equation obtained shows intrinsic factor capable of affecting the quality of life

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

purnawidya IB training 58.6%, the remaining 41.4% is influenced by other variables that are not studied, it supports previous research Internal factors consisting of human resources aspect, financial aspect, have a significant and positive influence on performance with contribution of 0.792 or 79.2%, because in the business of IB services the better the performance then the acceptors (the number of IBs) ultimately improve the quality of life.

Hypothesis 4. shows that the self, extrinsic factor and intrinsic factor of positive influence are very strong on the quality of life, based on multiple linear regression analysis, age, education, experience. extrinsic motivation, work culture, competence, intrinsic motivation and job satisfaction on the summary model, adjusted R Square is 0.651, p (0,000), the equation obtained shows the three variables simultaneously capable of affecting the quality of life purnawidya IB training of 65.1%, the remaining 34.9% is influenced by other variables that are not examined. Research conducted by Maupa (2004) found that individual characteristics, corporate characteristics, business external environment, socioeconomic policy impact and business strategy simultaneously have a significant effect on the growth of small businesses including IB services.

Financial analysis; the results of the income analysis of IB services business showed Rp. 58.149.000 per year or Rp. 4.846.000, - per month. According to the criteria of BPS community prosperity (2005) in research Eko Sugiharto (2007) Indicators of income are classified into 3 items: a. High (> Rp 10,000,000) b. Medium (Rp 5.000.000) c. Low (< Rp 5.000.000). Feasibility analysis of IB services; break-even Price = Rp. 16.000, - < Rp. 30.000, - the price obtained from the program SIWAB, it can be concluded that the business services IB on the position of profit. break even Business service unit IB = 1.241 < 2.364 per year it can be concluded that IB services business on the profit position, capital return period of 0.59 means the ability of IB services purnawidya IB training in returning all capital invested during the time of 0.59 years or 7 months 24 days, it can be concluded that the payback period of the entire investment capital of IB services business is relatively short. Comparative cost and business service profit of 5.553> 1, this figure indicates that the service business is profitable and efficient. the return rate of IB services business assets is 156.32%, indicating that the total assets invested in the IB business is able to generate net profit per year of 156.32%> bank interest is currently 9%. The return on investment of IB services indicates that the money invested in IB services is able to generate a net profit of 156.22% per year> current bank interest, then the service business is feasible to continue.

#### 6. CONCLUSION

Based on the results of data analysis in the research that has been done, it can be drawn conclusion as follows: that the figures of self, extrinsic factor, and intrinsic factor have a positive influence simultaneously on quality of life with the value of equation 65.1%. Financial analysis of IB services business profit of Rp. 58.149.000 per year or Rp. 4.846.000, - per month, included in low category income (<Rp 5000.000, -). Feasibility analysis of service business: breakeven Price of business services IB per one time IB equal to Rp. 16.000, - <Rp. 30.000, - the price obtained from SIWAB program, the breakeven of IB service business is equal to 1,241 per year <2,364 per year. Period of return on capital, the ability of IB services in returning all capital invested for 0.59 years or 7 months 24 days. Cost and profit comparison 5.553> 1, indicates that the service business is profitable and efficient. The asset return rate of 156.32% indicates that the total assets invested in the IB business are able to generate an annual net profit of 156.32%. The return on investment of 156.22% indicates that the money invested in IB services is able to generate a net profit of 156.22% per annum> current bank interest, then the service business is feasible to continue.

## **Suggestion:**

In relation to the research that has been done, the authors can provide the following suggestions: based on the results of the questionnaire data analysis, it is necessary to pay little attention to the level of intrinsic factors of retirement in the IB training especially in the awards and self-development because retired IB training felt lack of appreciation and opportunity for promotion of a position. If this can be improved then the intrinsic motivation of purnawidya IB training will increasingly increase the quality of life purnawidya IB training also increased. The government is expected to give more attention to matters related to the retirement of IB training in SIWAB program, in the context of improving the quality of life of purnawidya IB training, because purnawidya IB training is a very valuable asset and main that is owned by the Department of Food and Livestock Sustainability Jember district in achieving the objectives of SIWAB program. It is hoped for further researchers to further develop other factors that may affect the quality of life of purnawidya IB training. Research subjects are expected not only limited to Jember district but can be done nationally, so it can produce a conclusion that is really accurate and can be used as a reference for policy holders.

Vol. 6, Issue 2, pp: (707-715), Month: April - June 2018, Available at: www.researchpublish.com

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