

The Effectiveness Of Management The Community Economic Empowerment Fund Program In Improving Community Welfare In Kupang City, Nusa Tenggara Timur Province

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ABSTRACT

This research aims to know what are the supporting and inhibiting factors and the efforts taken to overcome the inhibiting factors for the management of community economic empowerment fund programs in Kupang City. The research design used was qualitative research with a descriptive approach. Data in this study were collected through interviews, document review and field observations. The results showed that the effectiveness of managing the community economic empowerment fund program in Kota Raja, which was measured based on the source approach, process approach and target approach had not been implemented optimally. The inhibiting factors were delays in repaying loans, debts from businesses, awareness of business actors in repaying installments, lack of discipline in human resources of program managers to empower the community economy, weak sanctions for fund delinquents and lack of socialization to the public about this program.

Key words: *Effectiveness, Empowerment, Management*

INTRODUCTION

Development cannot be separated from empowerment and welfare because empowerment and welfare are part of development. Empowerment is a step, a way or solution implemented in the process of development and welfare is the goal of development itself. (Chabib Soleh, 2014: 1). Development is transformation or change from a certain condition to a better condition. In the context of social welfare, development means efforts to improve or improve people's welfare.

Kupang City is the Capital of East Nusa Tenggara Province dominated by young and adult residents. Data in 2014 the poverty percentage of Kupang city was 8.70%. Furthermore in 2015 the percentage of poverty increased to 10.21%. Then in 2016 the percentage of poverty decreased to 9.97%. This poverty percentage is quite high, making it the top priority of the Kupang City Government development agenda. One of the efforts from the Kupang City Government to reduce poverty is to implement the Community Economic Empowerment Fund (PEM) Program, which was confirmed in the City Kupang Regional Regulation Number 10 of 2008 on Management of the Community Economic Empowerment Fund (PEM). To regulate the implementation of the PEM Fund program, the Kupang City Government issued Kupang Mayor Decree Number 1/Kep/Hk/2014 concerning Amendments to Mayor's Decree Number 15a /Kep/Hk / 2013 on

Kupang City Community Economic Empowerment Fund Implementation Guidelines 2013.

Productive economic enterprises as also referred to the City Kupang Regional Regulation Number 10 of 2008 are all types of businesses both agriculture, fisheries, animal husbandry, industry and trade, and other types of productive economic businesses. Where the target of the government through the PEM Fund program is a micro-scale productive economic business both jointly managed and managed individually. The PEM Fund Program is under the control of the Kupang City Government and technically under the coordination of the Regional Development Planning Agency of Kupang City and other related technical Regional Organization Organizations. For the operationalization of its management is submitted to the Community Empowerment Institution (LPM) in each Kelurahan. The aim is to strengthen and develop small-scale community productive economic enterprises. PEM funds provided to the community are for the development of productive economic enterprises and must be returned to the LPM cash, which is then rolled back to the community. The target of the Kupang City PEM Fund program is a small-scale individual business that has been running. The Kupang Economic Community empowerment program has the principle that the provision of PEM Funds to strengthen business capital in the form of revolving funds without interest.

Periodization of PEM Fund returns is a maximum of 18 (eighteen) months, the refund is paid in installments after 3 (three) months (grace period) the funds are received for the recipient who first received and the recipients who have made loans both times are not subject to grace period. PEM Fund Recipients return the fund periodically to LPM by depositing it to the LPM account and the proof of the deposit is submitted to LPM through the PEM Fund Manager so that the funds can be rolled back to the community if the funds available in the LPM account have reached 25% of the total ceiling the Kelurahan budget concerned.

community. The development of the implementation and management of the PEM Fund Program in Kupang City can be determined based on the amount of arrears.

Based on data from the Kupang Regional Planning and Development Agency, it is known that there are 10 administrative villages with the smallest arrears and 10 administrative villages with the largest arrears of 51 administrative villages in Kota Kupang, which are assessed based on arrears. The following is a list of 10 administrative villages in Kota Kupang with the smallest and largest arrears that can be explained in the table below:

List of 10 administrative villages with small arrears

No	Administrative Village	Sub-District	The Amount of Arrears
1.	Fontein	Kota Raja	-
2.	Nunbaun Delha	Alak	-
3.	Alak	Alak	Rp. 3.629.000,00
4.	Oepura	Maulafa	Rp. 11.890.000,00
5.	Nefonaek	Kota Lama	Rp. 12.080.000,00
6.	Bonipoi	Kota Lama	Rp. 19.682.000,00
7.	LLBK	Kota Lama	Rp. 24.889.000,00
8.	Lasiana	Kelapa Lima	Rp. 24.964.000,00

List of 10 Administrative Villages with big arrears

No	Administrative Village	Sub-District	The Amount of Arrears
1.	Penkase Oeleta	Alak	Rp. 310.308.000,00
2.	Fatululi	Oebobo	Rp. 294.923.000,00
3.	Mantasi	Alak	Rp. 291.500.000,00
4.	Fatukoa	Maulafa	Rp. 282.515.000,00
5.	Oebobo	Oebobo	Rp. 229.637.000,00
6.	Liliba	Oebobo	Rp. 224.013.000,00
7.	Naioni	Alak	Rp. 206.137.000,00
8.	Naikoten 1	Kota Raja	Rp. 202.533.700,00

The funds allocated to empower the economy of the Kupang City community are funds sourced from the Kupang City Regional Budget (APBD) in the form of grants to the LPM and rolled out to the

9.	Maulafa	Maulafa	Rp. 28.742.500,00
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9.	Airnona	Kota Raja	Rp. 185.634.000,00
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10.	Kuanino	Kota Raja	Rp. 28.950.000,00	10.	Namosain	Alak	Rp. 185.520.000,00
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Kota Raja Subdistrict is one of the Districts of a total of 6 (six) Subdistricts in Kupang City. Kota Raja sub-district consists of 8 (eight) villages namely Naikoten 1 Village, Naikoten 2 Village, Airnona Village, Bakunase 1 Village, Bakunase 2 Village, Nunleu Village, Fontein Village and Kuanino Sub-District. Based on data from the Kupang City Planning and Development Agency (BAPPEDA), there were 4 (four) administrative villages in Kota Raja Subdistrict which fall into the 10 administrative villages categories with the largest number of arrears and 10 (ten) administrative villages with the smallest arrears namely Naikoten 1 Village, Airnona Village, Fontein Village and Kuanino Village. Naikoten 1 Village and Airnona Village are included in the Village category with the largest arrears, while Fontein and Kuanino Villages are included in the Kelurahan category with the smallest arrears. This raises questions about the effectiveness of PEM Fund management in each administrative villages in Kota Raja Sub-District so that significant impact can be achieved.

Kota Raja Subdistrict became the locus in this study because there were 4 (four) Kelurahan in Kota Raja Subdistrict which could be used as a comparison in evaluating the effectiveness of PEM Funding program. In Kota Raja Subdistrict there are 2 (two) Kelurahan with good management levels and 2 (two) Kelurahan with poor management levels, where the level of management is measured by the amount of PEM Fund arrears. Arrears that occur in the administrative villages are not the only problem because there are many problems that occur in the field, this is justified through data and information received from BAPPEDA, administrative villages officials, LPM administrative villages and the people of Kupang City. Delinquency or delay in refunds that occur is the impact of the complex problems that occur in the field due to ineffective management of the Kupang City Government. Based on the information received from the village administrative

Source: Kupang City Planning and Development Agency officials, LPM administration was still poor resulting the report should be given to BAPPEDA was delayed. It was also found that the delay in reports occurred due to misuse of PEM funds by LPM and the recipient community. The funds that intended for the business capital were used for other purposes so that accountability was often a problem. The lack of public understanding regarding the usefulness of the PEM Fund program that has been established through applicable regulations is one of the evidence that exist in the field.

Another obstacle is the community using the funds as the initial capital to develop their business and this is actually wrong with the initial purpose of the PEM Fund Program that the funds are given to the people who have businesses but lack the capital to develop their businesses. However in the reality the fund used as the main capital, so that if the business is not run well, the recipient should pay the refund. The lack of supervision carried out by the Kupang City Government has become one of problems that make people do not care on how they use PEM fund. The lack of assertiveness of the Kupang City Government in giving sanctions was also one of the factors so that the recipient of the funds felt that they were not responsible for the refund. Lack of supervision also causes business actors to move or leave the area so that their whereabouts are unknown and have an impact on stagnant funds. In the granting of PEM funds it is also not on target, where the funds that should be given to the community with a middle to lower economy are also given to people who already have an established business. For this reason, based on the problems that occur, the researcher is interested in conducting research on "The Effectiveness of Managing the Community Economic Empowerment Fund Program in Improving Community Welfare in Kota Raja Sub-District, Kupang City, East Nusa Tenggara Province".

Based on the background, this research problem was identified as follows:

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(1) Misuse of PEM fund deposits still occurs in the administrative village, (2) Administration of management is still poor, (3) Amount of arrears in repayment of PEM funds from business actors, (4) Business actors are not in place or moved out of the area, (5) Lack of socialization, (6) Lack of assertiveness of the Kupang City Government in giving sanctions and (7) Lack of supervision by the Kupang City Government.

The research questions are:

(1) How effective the management of the Community Economic Empowerment Fund (PEM) Program in Improving Welfare People in Kota Raja District, Kupang City, East Nusa Tenggara Province?

(2) What are the inhibiting and supporting factors for the Management Effectiveness of the Community Economic Empowerment Fund (PEM) Program in Improving Community Welfare in Kota Raja Sub-District, Kupang City, East Nusa Tenggara Province?

(3) What efforts have been made to overcome the problems related to the program?

METHODS

This study uses qualitative research methods with a descriptive approach. (Sugiyono, 2017: 9). (Suharsimi, 2013: 172) stated that to facilitate identifying data sources, it needs to be clarified into 3 (three) parts, namely Person (place), Place (place) and Paper (symbol). Based on the source, research data can be grouped into two types, namely primary data and secondary data. The selection and determination of the informants used in this study is purposive sampling. Data collection techniques used in this study are Qualitative Observations, Qualitative interviews and Qualitative Documents. The location of the study was carried out in Kota Raja District, Kupang City, East Nusa Tenggara Province. The locations that were the main focus in this study were in Naikoten I Village, Airnona Sub-District, Fontein Village and Kuanino Village and the time of the study was carried out for approximately 1 (one) month. The data analysis technique used in this study is an interactive model analysis technique according to (Miles and Huberman in Sugiyono, 2017: 246-253) which suggests that activities in qualitative data analysis are carried out interactively and take place

continuously until complete, so the data is already saturated. Activities in data analysis are data reduction, data display (Data Presentation) and conclusion drawing / verification (Conclusions / verification).

RESULT AND DISCUSSION

Measuring indicators of effectiveness used in this study are based on the theory of Martani Huseini and Hari Lubis, which mentions three indicators namely the Resource Approach, Process Approach and Goal Approach (1987: 55).

3.1 Resource Approach

This source approach consists of 3 sub-indicators that are used, among others, the source of funds / budget, the availability of human resources and the availability of facilities and infrastructure.

3.1.1 Source of funds / budget

The source of funds referred to the budget used to be able to implement the Community Economic Empowerment Fund Program in Kota Kupang. Based on the City Regulation of Kupang Number 10 of 2008 concerning the Management of the Community Economic Empowerment Fund article 18 paragraph 1 which states that the management of PEM funds is borne by the Regional Revenue and Expenditure Budget (APBD) in accordance with regional financial capacity in the form of loans.

Based on the reports from the Regional Development and Planning Agency of the City of Kupang, the number of funds disbursed and rolled out of PEM Funds in Kupang City which was carried out from 2013-2018 to 51 villages in Kupang City until August 2018, namely the total funds disbursed Rp.37,341,000,000.- and total revolving funds amounting to Rp.46,619,150,000, - bringing the total funds for the distribution and overthrow of the Kupang City PEM Fund Program totaling Rp.86,960,150,000, - with 15,021 people receiving PEM funds. Data for Kota Raja Sub-district recorded the amount of distribution funds, which amounted to Rp.5,853,500,000, and the amount of the revolving funds amounting to Rp.7,686,050,000, - the total funds for distribution and rolling out in Kota Raja

Subdistrict were Rp.13,539,550,000. with the number of PEM Fund recipients as many as 2335 people.

It can be explained that PEM funding has been carried out three times since 2013-2018, while rolling out in each administrative village is different because it is in accordance with the technical regulations for the PEM Fund Program which explain that rolling can be done if the funds available in LPM's cash have reached 25 % of the total budget ceiling of the administrative village concerned. Data from the Kupang City Planning and Development Agency in May 2019 recorded Naikoten I Village as having arrears of Rp.243,315,700, and Kuanino Village had arrears of Rp.217,146,000, while Kuanino District had arrears of Rp.63,600. .000, - and the SubDistrict of Fontein is recorded as having no arrears.

3.1.2 Availability of Human Resources (HR)

Based on Kupang Mayor's Decree Number 1 / Kep / Hk / 2014 concerning the Implementation Guidelines for the Use of the Kupang City Community Economic Empowerment Fund, a Technical Team, Expert Team, Management Team and Facilitator of PEM fund managers need to be established. In order to realize the optimization of PEM funds distribution on time, on target, on proper utilization and proper administration, a PEM Fund Management Team, which consists of the Chairperson is the Chairperson of LPM, Treasurer of LPM and Administrative Staff who are local residents who meet certain conditions and Kupang City PEM Fund Facilitators are placed in each administrative village. The Technical Team, Expert Team, Management Team and Facilitators of PEM Fund Management in Kupang City were formed based on the Kupang Mayor Decree. It is known that the number of the Community Economic Empowerment Fund Management Team in Kota Raja Subdistrict amounts to 24 people and the Community Economic Empowerment Fund Facilitator in Kota Raja Subdistrict is 8 people and from 8 facilitators in Kota Raja sub-district, 2 people are civil servants while the other 6 are status as temporary or temporary employees.

3.1.3 Availability of Physical Facilities and Infrastructure

Based on the interview result with informants and field observation, the facilities and infrastructure of the Community Economic Empowerment Fund Program in Airnona Village, Naikoten I Village, Fontein Village and Kuanino Sub-District, namely:

Village administrative Airnona:

(1) Availability of a special room in the Airnona Urban Village office which is intended as a facilitator's work room for PEM and LPM Airnona Village Funds, (2) There is one cupboard, (3) Two tables, (4) Four chairs, (5) Notification board but not containing or empty and (6) One PEM Computer and printer unit but not in the facilitator's work room and Airnona Village LPM but in another room and shared by Airnona Village Office employees.

Village administrative Naikoten I:

(1) Availability of a special room in Naikoten I Village office that is intended as a work room for Facilitators and Managers of the Naikoten I Village Fund Program, (2) Two tables and four chairs are available, (3) Board of LPM Kelurahan Naikoten I and (4) Special computers for PEM Fund management are not in the manager's work room but are in another room because they are used by the Village Facilitator PEM program funds that work in the main room of Naikoten I.

Village administrative Fontein:

(1) Availability of a special room at the Fontein Urban Village office which is intended as a working room for Kelurahan facilitators and managers of the PEM fund program in Fontein Sub-District, (2) Two tables and four chairs are available, (3) information boards or announcements related to program development PEM funds in the Village of Fontein and (4) One unit of computers and printers.

Village administrative Kuanino:

(1) Availability of a special room at Kuanino Urban Village which is intended as a working room for the Village Facilitator and LPM or manager of the PEM Fund Program, (2) Availability of desks, chairs, computers and printers and (3) 1 file cabinet.

3.2 Process Approach

This process approach consists of 3 (three) sub-indicators used, among others: Program Implementation, Program Monitoring / Control and Program Evaluation.

3.2.1 Program Implementation

The implementation of the PEM Fund program refers to the Kupang Mayor's Decree Number 1 / Kep / Hk / 2014 concerning the Implementation Guidelines for the Use of the Kupang City Economic Empowerment Fund. The mechanism for implementing the Kupang City economic empowerment fund program consists of 4 (four) stages, namely the stage of submitting a proposal, the verification and re verification phase, the PEM Fund Recipient stage and the PEM Fund Disbursement stage. Based on the interviews and observations, the following is an overview of this program management which took place in the Airnona Village, Naikoten I Village, Fontein Village and Kuanino Sub-District, as follows:

Village administrative Airnona:

(1) Airnona Village Facilitators tend to work alone because they lack support from Airnona Village LPM or it can be concluded that LPM of Airnona is less active in implementing PEM Fund Program, (2) One of the reasons LPM Airnona is no longer domiciled in Airnona Village because it has moved and resides in another administrative village for family reasons, (3) Lack of discipline of Head of Airnona LPM when based in Airnona village administrative office or in rooms prepared specifically for LPM at village administrative office, (4) the lack of discipline of the LPM chairman was also followed by other staffs in this case the secretary of LPM, especially the administrator of Airnona. (5) The facilities was not used optimally, especially the computer that should have been used by facilitator and LPM, but in reality it is shared with Airnona Office staff. Also the computer is not in a special room for facilitators and LPM but is in another room at the Airnona Urban Village Office (6) The socialization of this program was not optimal, and it gave an impact to the community awareness to pay or pay off debts or installments of PEM Funds and (7)

Public awareness is one of the obstacles in managing PEM Funds related to refunds.

Village administrative Naikoten I:

(1) Public awareness is the main obstacle to the magnitude of arrears, (2) The government's lack of strict regulations regarding sanctions on delinquent business actors makes it difficult for managers to collect to reduce the amount of arrears, (3) PEM fund managers previously leaving quite a lot of work so that the current manager is now trying to complete the work, (4) LPM managers feel that operational funds from the government are lacking, (5) The lack of socialization is due to lack of government fees, (6) one of the obstacles is because there is often a misunderstanding between the recipient community and the management in village administrative (7) Facilities such as computers are not in the LPM room, resulting in work being hampered.

Village administrative Fontein:

(1) Facilitators and LPM work actively in the PEM Fund program, (2) Well-arranged workspace along with complete facilities and infrastructure such as computers, tables and chairs, even a bulletin board containing developments in PEM funds in the Kelurahan Fontein and its certificates and trophies that also complement the workspace of PEM Fund Managers in Fontein Village, (3) Public awareness is still the main problem in paying off PEM fund bills according to a predetermined schedule and (4) An orderly and complete administration.

Village Administrative Kuanino:

(1) The active role of the Village Facilitator and LPM of Kuanino Sub-District in managing PEM funds, (2) The work space in Kuanino Village is well organized and the facilities available to carry out the tasks for smooth PEM funds are used properly such as computers, desks and chairs, (3) Orderly, smooth and complete administration and (4) Public awareness is the main problem in managing the PEM Fund Program.

Significant differences based on the description of the PEM Fund Program implementation that took place in Airnona Village, Naikoten I Village, Fontein Village and Kuanino Sub-District became a form of

reference to overall evaluation, because the implementation process was one of the main components in measuring the management effectiveness of the Economic Empowerment Fund program. Kupang City Community. From the side of the available resources, the budget, human resources and facilities and infrastructure that have been prepared, established and implemented which basically have run in accordance with the regulations and are fair for every administrative villages in Kupang City, but in the presence of arrears with different amounts in each administrative village can be concluded that the implementation of the PEM Fund Program in Kota Raja Subdistrict, especially in Airnona Subdistrict, Naikoten I Village and Kuanino Subdistrict, runs less effectively while the Community Economic Empowerment Fund Program Management in Fontein Sub-District runs effectively because there are no arrears found.

Program Monitoring and Control

Supervision of the implementation and management of the Kupang City Community Economic Empowerment Fund is carried out to protect against the use of PEM Funds. Based on the Mayor of Kupang Decision Number 1 / Kep / Hk / 2014 concerning the implementation guidelines for the Use of the Kupang City Economic Empowerment Fund, which explained that supervision was carried out by the Kupang City Regional Representative Council, Functional Supervisory Apparatus, Technical Team, Sub-District Head, Village Head, RT and RW and Society. Besides that, Coaching and Control is carried out by the Mayor and Deputy Mayor, Head of Sub-District and Village Head.

Program Evaluation

Based on Kupang Mayor's Decree Number 1 / Kep / Hk / 2014 concerning the Implementation Guidelines for the Use of the Kupang City Economic Empowerment Fund, the implementation of monitoring and evaluation is carried out by the Technical Team and Expert Team and carried out regularly such as direct visits to community businesses, regular meetings with the Management LPM and PEM Fund Administration Manager at the administrative village level and the results of monitoring and evaluation are submitted to the

Mayor in the form of reports made periodically with copies to the Kupang City DPRD.

3.3 Goal Approach

This target approach consists of three sub indicators that are used, among others, program objectives, program targets and program benefits.

3.3.1 Program Objectives

Based on Kupang Mayor's Decree Number 1 / Kep / HK / 2014 concerning the Implementation Guidelines for the Use of the Kupang City Economic Empowerment Fund, which states that the objectives of the Kupang City Community Economic Empowerment Fund program are as follows: (1) The Community Economic Empowerment Fund aims to strengthen and develop small-scale productive economic activities of the community, (2) Funds allocated to empower the economy of the City of Kupang are funds sourced from the Kupang City APBD in the form of grants to the LPM and rolled out to the community and (3) PEM funds given to the community are funds for development productive economic enterprises and must be returned to the LPM cash which is then rolled back to the community.

3.3.2 Program Targets

Based on the Mayor of Kupang Decree Number 1 / Kep / HK / 2014 concerning the Implementation Guidelines for the Use of the Kupang City Economic Empowerment Fund, which explains that the target of the PEM Fund program is small-scale individual businesses that have been running on the principle that the provision of PEM Funds for strengthening business capital is in the form of interest-free revolving funds and the Kupang City PEM Fund program approach are carried out with a complementary and simultaneous Tribina approach, namely: (1) Human Development: The PEM program does not merely provide revolving business capital but more important is to improve insight and change people's behavior, through coaching, counseling/ socialization and mentoring so that the community beneficiaries of PEM funds can change their mindset and attitude to become successful entrepreneurs, (2) Business Development: Besides using a human development approach, the business

development approach is very important so that the community-run business becomes a developing and success business with the provision of revolving business capital for people who want to develop businesses (3) Community Development: In running a business, environmental factors are very important to note. So that business activities do not damage the environment but are environmentally friendly.

3.3.3 Program Benefits

Based on the statement from the informant above, it can be concluded that this program really helped the community in developing the business and this was proven through data from the Kupang City Central Bureau of Statistics in 2016, namely economic growth in Kota Kupang in 2016 showed an increase compared to 2015, which amounted to 6,74 percent, which in 2015 reached 6.63 percent. In 2016, the GDP per capita ADHB in Kupang City increased to Rp.46.96 million from Rp.42.79 million in 2015.

CONCLUSION

The Effectiveness of Management of the Community Economic Empowerment Fund Program in Improving Community Welfare in Kota Raja District, Kupang City, East Nusa Tenggara Province, which was measured based on the theory of Martani Huseini and Hari Lubis, there are three indicators namely Resource Approach, Process Approach (Process Approach) and Goal Approach, it can be concluded as follows:

a. Resource Approach

(1) Source of Funds / budget: Availability of financial resources / budget for the implementation of the Kupang City PEM Fund program in general and especially in Kota Raja Subdistrict running in accordance with the applicable regulations, however, in the implementation there are differences in the number or process of rolling out. The difference is due to the different number of PEM Fund recipients in each Kelurahan, besides the various problems faced in managing PEM Fund programs such as arrears greatly influence the smooth implementation of the PEM Fund Program. (2) Availability of Human Resources: The availability of human resources in the Kupang City PEM Fund program, especially in Kota Raja Subdistrict, has been running

in accordance with applicable regulations for consistency regarding supervision and evaluation in general towards all supporting components of the Community Economic Empowerment Fund Program more specifically for managers and facilitators need to be maintained and even improved. (3) Availability of Physical Facilities and Infrastructure: Availability of facilities and infrastructure in the Kupang City PEM Fund Program, especially in Kota Raja Subdistrict in accordance with applicable regulations but in implementation there are differences in each administrative village in utilizing or using existing facilities because adapted to the situation and conditions.

b. Process Approach

(1) Program Implementation: Basically the implementation of the Kupang City PEM Fund program, especially in Kota Raja Subdistrict, runs in accordance with the rules or procedures that have been determined but does not run optimally as expected because of various problems or obstacles that occur in the field caused by the parties who manage or from business actors who get PEM Funds. (2) Program Supervision / Control: Supervision / control in the Kupang City PEM Fund Program, especially in Kota Raja Subdistrict, runs in accordance with applicable procedures or regulations but supervision / control that takes place is only based on reports so that it is not maximized. (3) Program Evaluation: Evaluation in the Kupang City PEM Fund Program, especially in Kota Raja Subdistrict, runs according to established procedures.

c. Goal Approach

(1) Program Objectives: The purpose of the PEM Fund program is very good but in its implementation it runs less optimally as expected because there are some problems. However, it does not mean the program is failed. Thus, continuous evaluation is needed with the intention of smoothing the PEM Fund program to achieve the purpose of the PEM Fund program, which is to strengthen and develop small-scale economic productive enterprises of the community. (2) Program Target: Basically the target of the PEM Fund Program is very clear, namely for small-scale individual businesses that have run, on the

principle that the provision of PEM Funds for strengthening business capital in the form of interest-free revolving funds, but because the preparation is not optimal, especially during the beginning of the PEM Fund Program so that it became one of problems in the implementation of PEM Fund programs, such as arrears. (3) Program Benefits: The PEM Fund Program is indeed very helpful for the community in developing the business and this is proven through data from the Kupang City Central Bureau of Statistics in 2016, the economic growth in Kupang City in 2016 showed an increase compared to 2015, which amounted to 6.74 percent, in 2015 it only reached 6.63 percent. In 2016, the GDP per capita ADHB in Kupang City increased to Rp.46.96 million from Rp.42.79 million in 2015.

Supporting and Inhibiting Factors

a. Supporting factors: (1) The support and trust of Kupang City government in providing capital assistance to the community, that carried out based on the Kupang City Regional Regulation Number 10 of 2008 concerning Management of Community Economic Empowerment Funds and Kupang and Mayor's Decree Number 1 / Kep / Hk / 2014 concerning Implementation Guidelines The use of the Kupang City Economic Empowerment Fund, to be able to develop business through PEM Fund Programs sourced from the Regional Budget which is controlled and supervised through BAPPEDA. District and Sub-District levels which are then managed by the community through LPM, (2) Availability of budgets in the APBD for channeling PEM funds such as the allocation of funds in the form of stimulants, transportation, accommodation, office stationery fees and copy fees for managers and village administrative facilitators of PEM Funds. Also allocation of funds for the improvement of PEM Fund management in the form of awards for Managers and Facilitators of the Best PEM Fund Villages, (3) Evaluated tiller regularly and continuously so that there have been three amendments in the Kupang City PEM Fund Program Implementation Guidelines, (4) economic development in the Kupang City area and (5) Community Participation.

b. Inhibiting Factors: (1) Delays in repaying loans or PEM Fund installments and the existence of arrears or debts from business actors that have not been repaid or due, (2) Awareness of business actors in repaying PEM Fund installments, (3) Lack of discipline of human resources in managing PEM funds, (4) Weak sanctions for PEM Fund arrears and (5) Lack of socialization to the public regarding information about the PEM Fund Program.

Efforts to overcome the problems

(1) Improve supervision and evaluation every stage, regularly, and continuously towards the management team in each administrative village and the community receiving PEM funds, (2) Direct billing carried out by managers in this case the LPM or facilitator in each village. The approach to business people receiving PEM Fund assistance is carried out in a persuasive and friendly manner, (3) Providing motivation to the management team and facilitators both morally and materially such as awards given to the best managers and also regular evaluations, (4) Kupang City Government is designing changes to the technical guidelines for implementing the fourth PEM Fund Program to replace the implementation technical guidelines that are currently use (5) Improve direct communication with business actors.

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