

Research Article

Policy Change: Overview of the Samisake Revolving Fund Program in Bengkulu

Jatmiko Yogopriyatno¹, Suratman¹, Yorry Hardayani¹, Abdul Aziz Zulkhakim¹, Muhammad Fauzan Aziman¹, Fariz Antonius Azhari¹, and Aleksander²

¹Department of Public Administration, Faculty of Social and Political Sciences, University Of Bengkulu

²Department of Public Administration, Faculty of Social and Political Sciences, UNHAZ Bengkulu

Abstract.

This article will discuss in detail the changes to the Samisake revolving fund policy in Bengkulu City, how they are implemented, as well as the expected impact on economic growth and SME empowerment in Bengkulu City. In this research, a qualitative descriptive method was used, and the data mining process was carried out by interviewing a number of key informants and data documentation in the field. Data analysis consists of two main sub-processes: (1) data reduction and pattern identification and (2) drawing and presenting the conclusions. Based on the results of the study: There are three program areas that are the focus of modification, namely; (1) the first area is a proposal from the legislature to improve the mechanism for distributing revolving funds, (2) the second area is the desire of the bureaucracy (Bengkulu City Government) to improve the dimensions of program assistance, and (3) the last area is the hope of the UPTD in the aspect of fulfillment of human resources/implementing staff, both in terms of quality and quantity of personnel.

Keywords: policy changes, revolving fund program, pro poor policy, Samisake revolving fund

Corresponding Author: Jatmiko
Yogopriyatno; email:
jyogop@unib.ac.id

Published: 19 March 2024

Publishing services provided by
Knowledge E

© Jatmiko Yogopriyatno et al. This article is distributed under the terms of the [Creative Commons Attribution License](#), which permits unrestricted use and redistribution provided that the original author and source are credited.

Selection and Peer-review under the responsibility of the IAPA Conference Committee.

1. Introduction

Indonesia, like many other developing nations, has recognized the vital role small and medium-sized enterprises (SMEs) play in economic growth and job creation[1]. The Indonesian government implemented the Revolving Fund Program to support these businesses, a financial initiative designed to provide much-needed capital to SMEs[2]. Over time, the program has undergone significant policy changes to adapt to the evolving economic landscape and technological advancements. This article provides a comprehensive overview of the recent policy changes in the Revolving Fund Program in Indonesia and their implications for the local business community and the economy at large.

However, in line with the dynamics of global change and the demands of the times, revolving fund policy in Indonesia has undergone a significant transformation[3]. This

OPEN ACCESS

change is driven by various factors, including technological developments, changes in people's consumption patterns, and increasingly complex global economic challenges. Apart from that, changes in the terms and conditions for the use of revolving funds are also a main focus. The government is intensifying training and assistance for fund recipients, not only in financial aspects, but also in business management and marketing. By providing comprehensive assistance, it is hoped that business actors can optimize the use of revolving funds and increase their business productivity.

If we refer to paragraph 4 of Bengkulu City Regional Regulation Number 12 of 2013[4] concerning the Management of Samisake Revolving Funds and paragraph 2 of Bengkulu Mayor Regulation Number 12 of 2013[4] concerning Implementation Guidelines for Samisake Revolving Fund Management, the objectives of Samisake revolving funds are:

1. Increasing community income and welfare;
2. Expansion of employment and business opportunities through the creation of new jobs;
3. Increasing regional competitiveness;
4. Implementation of efforts to accelerate the strengthening of the people's economy through the involvement of the City Government, business world, local communities and community groups in a participatory process.

Furthermore, based on paragraph 6 of Bengkulu City Regional Regulation Number 12 of 2013[4] concerning Management of Samisake Revolving Funds and paragraph 3 of Bengkulu Mayor Regulation Number 28 of 2013[5] concerning Implementation Guidelines for Management of Samisake Revolving Funds, the targets of Samisake revolving funds are:

1. People who have the potential to try and/or develop micro-enterprises,
2. Individuals who want to start a business,
3. Development of micro, small and medium enterprises.

Based on Regional Regulation Number 12 of 2013[4] concerning Management of Bengkulu City Samisake Revolving Funds, where in the regional regulation it is stipulated that the management of Samisake revolving funds is carried out by the Regional Technical Implementation Unit (Unit Pelaksana Teknis Daerah/UPTD) at the Department.

The UPTD has the status of a Regional Public Service Agency and in managing revolving funds Samisake collaborates with Microfinance Institutions (LKM) in each sub-district.

Then, related to the realization of this Regional Regulation, it is regulated in the Implementation Guidelines for Management of Samisake Revolving Funds and Perwal Number 28 of 2013[5] concerning Technical Instructions for Management of Samisake Revolving Funds. The vision for Samisake City of Bengkulu is; “Realizing the Welfare of the People of Bengkulu City through Increasing Income with Social Justice”[6][7].

However, if we dig deeper into the core problem of this phenomenon, there is non-compliance in the process of disbursing and returning funds for the Samisake Program carried out by policy implementers, as well as recommendations from the Ministry of Home Affairs and the Supreme Audit Agency of the Republic of Indonesia regarding the revision of the Samisake Regional Regulation which then processed by the Legislature, the policy taken by the Bengkulu City Government is related to the disbursement of funds below Rp. 5,000,000.00- is a form of error in the decision making process.

Furthermore, related to reports from the public (as program recipients) regarding the practice of illegal levies in the form of deductions by certain individuals during the process of disbursing Samisake funds, in this context there is a tendency for non-compliance by the implementing bureaucracy at the field level (street level bureaucrats) towards their superiors. The phenomenon that occurs in the process of disbursing Samisake funds is in line with the concept of successful implementation of a policy or program according to Ripley and Franklin[8] who see it from three perspectives, namely:

1. compliance perspective, which measures the successful implementation of street level bureaucrats' compliance with their superiors.
2. the success of implementation is measured by the smoothness of the routine and the absence of problems.
3. successful implementation leads to performance that satisfies all parties, especially the intended beneficiary groups.

Compliance is an important element in policy implementation. If the policy is good, but is not implemented according to the rules due to non-compliance by the implementers, the policy will fail. Based on this idea, it then becomes a big question for the author about how the implementing actors in the field carry out their duties, how the program targets are determined and the socialization carried out by the city government regarding the distribution of Samisake funds in Bengkulu City, so that distortions are still found in program implementation. which ultimately causes problems in the process

of implementing the Samisake Program in Bengkulu City. From the questions that arise, it is important to study the problems related to the implementation of the Samisake Program in more depth, because with the breath of the pro-poor program contained in the Samisake policy, it becomes a hope for the poor people in Bengkulu City.

By paying attention to three previous studies related to the One Billion One Village Program which had yet to be able to achieve the target as determined, in this research the author attempted to conduct a program evaluation study of the Samisake Revolving Fund which was realized in Bengkulu City.

Furthermore, by looking at the various problems that have surfaced and become public issues among the people of Bengkulu City related to the implementation of the Samisake Revolving Fund Program, it is important to carry out a program evaluation study as a form of recommendation for the Samisake Revolving Fund policy in Bengkulu City. This is because the Samisake Revolving Fund Program is very much needed by the people of Bengkulu City because it is a new hope for improving the quality of life through job creation and access to capital costs for the community.

During policy implementation, the policy content 'may be substantially modified, elaborated or even negated' [9], although previously framed by legally-mandated policymakers. Such modifications might occur in policy delivery, mainly promoted by street-level bureaucrats. However, policy change also happens during the sub-stage of policy implementation that is the focus of my attention: the 'policy set-up', or the constant development and improvement of instruments for policy delivery, which is one of the core responsibilities of bureaucrats, often at mid-level positions. Mid-level bureaucrats create the instruments for implementation and often need to adapt the policy due to enforcement limitations that lawmakers could not foresee. In the context of policymaking, politicians play a role in designing policies to determine the objectives of the policy [9] while middle-level bureaucrats are tasked with preparing policy instruments and determining ways to implement the policy. These bureaucrats - who are not directly involved with later policy delivery - are responsible for making decisions to enable – or not – a policy in what calls 'post-legislative stages of decision-making'.

Most of the academic debate about policy change concerns policy formation. Policy changes in the opposite direction - policy dismantling – is a much less investigated subject [10]; [11]. Policy dismantling is 'a change of a direct, indirect, hidden or symbolic nature that either diminishes the number of policies in a particular area, reduces the number of policy instruments used and/or lowers their intensity' [12]. According to [13], a policy can be dismantled in its density when there is a reduction of the range of policy instruments, or in its intensity when the government reduces the quantity of policy

output. For the author, policy dismantling is not an absolute concept: it is a spectrum of change aiming at the end of a policy from subtle changes in its scope to open and radical termination of it. Governments can also dismantle policy under different levels of transparency. Finally, governments can dismantle policies by changing the 'core elements of a policy' or 'manipulating the capacities to implement and supervise [it]' ([13].

This change in the revolving fund policy is also designed to ensure the program's sustainability in the long term. The government is working with financial institutions and the private sector to find innovative solutions in funding and providing economic stimulus to SMEs. In this way, the revolving fund program can continue to provide maximum benefits to the national economy while still mitigating risks and ensuring its sustainability in the future.

In this context, this article will discuss in detail the changes to the Samisake revolving fund policy in Bengkulu City, how these changes are implemented, as well as the expected impact on economic growth and SME empowerment in Bengkulu City[14]. In addition, this article will also explore the responses and expectations of various parties regarding this policy change, creating a comprehensive picture of the important evolution in the government's approach to economic empowerment through the Samisake revolving fund. This is important because there are basically four phases that form the 'stage framework' of the policy cycle: i) agenda setting; ii) formation; iii) implementation; and iv) evaluation [9].

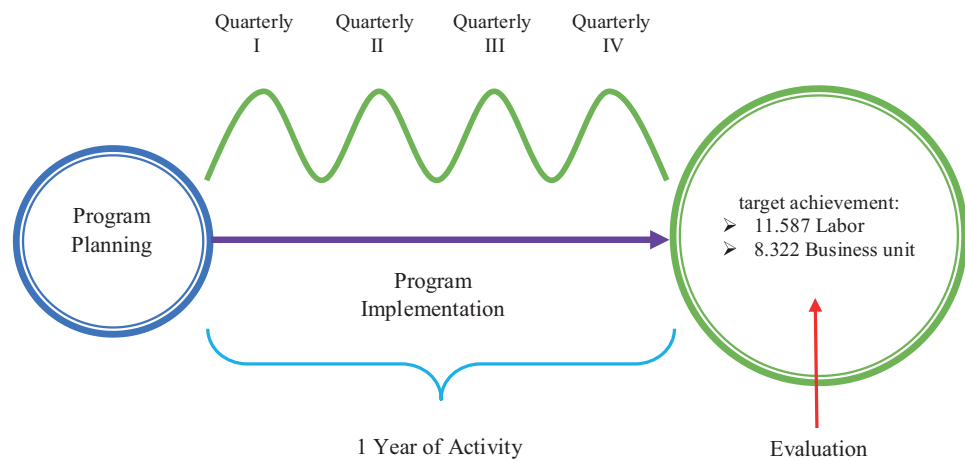
2. Methods

In this research, a qualitative descriptive method was used, and the data mining process was carried out by interviewing a number of key informants and data documentation in the field[15][16]. Data analysis uses analytical subprocesses and practices developed by Sharon L. Caudle in program evaluation research[17]. This data analysis consists of two main sub-processes: (1) data reduction and pattern identification, namely data reduction which is carried out by identifying patterns, categorizing, tabulating data, comparing, or recombining data obtained in the field to display/presenting the data.. stage, and (2) drawing conclusions and presenting these conclusions, this process functions to look for relevant and significant findings in the data patterns that have been identified, including interpreting findings in the field.

3. Results and Discussion

In the context of the Samisake Revolving Fund Program in Bengkulu City, as stated in the Samisake travel document, it is stated that this program is intended as a breakthrough in overcoming poverty and unemployment in Bengkulu City, which is the “jargon” of the Regional Head’s political promise during the General Election campaign. Furthermore, at the implementation level after the issuance of Bengkulu City Regional Regulation Number 12 of 2013 concerning the Management of Samisake Revolving Funds.

The initial objective of implementing the Samisake revolving fund program was to answer problems that exist in society by providing capital assistance and job creation in order to overcome the problem of poverty. So in program planning, the Samisake revolving fund allocation is aimed at creating 50,000.00 workers through revolving fund loan interventions allocated to each sub-district in Bengkulu City.



Source: *Research Results, 2023*

Figure 1: Analysis of Target Suitability and Program Achievement Results, 2014.

If we examine the monitoring design designed to support the performance of program implementation as shown in the picture above, then the Bengkulu City Government has carried out a thorough monitoring design. This is identified from a well-scheduled supervision process to monitor policy implementation. In one year the program is implemented, and the monitoring process is carried out four times, namely at each quarter of activity. So within one year of the implementation process, it was recorded that the Samisake revolving fund program had produced short-term outcomes for 11,587 workers spread across 8,322 business units.

If seen from the aspect of achieving program objectives, mathematically this program has shown optimal performance in the first year with a short-term percentage of results

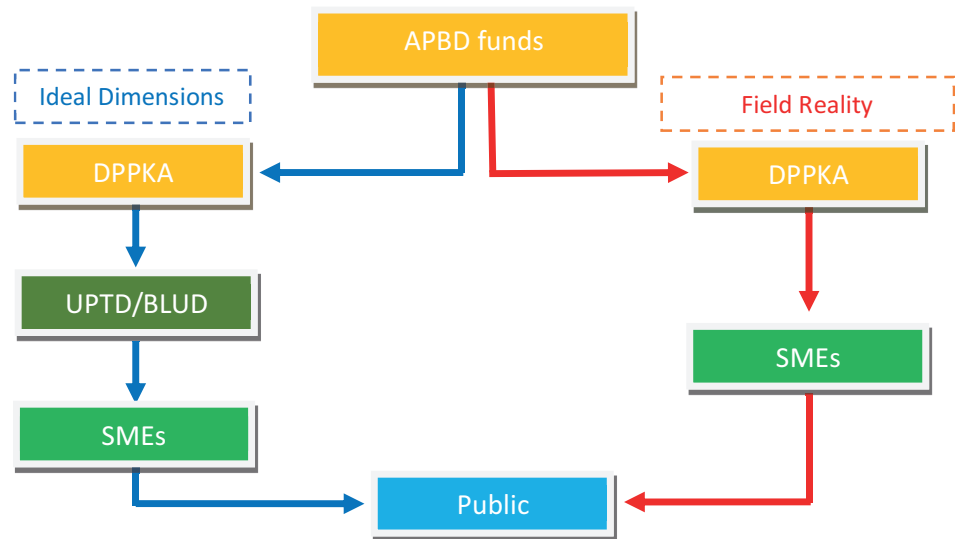
of 23% or 11,587 workers from the total program target of 50,000 jobs within one year of the five-year program target. mayoral leadership. In other words, from the program planning contest the creation of 50,000 jobs through the Samisake program intervention will be achieved within a period of five years of activity, provided that each component of the program that has been designed can run smoothly.

By looking at the program design as shown in the picture above, conceptually the Bengkulu City Government has designed the program implementation in detail to support the achievement of program objectives. This process was identified by street level bureaucrats (field level bureaucrats) both as executors (program distributors) and as motivators (assistant personnel), as well as integration with technical SKPDs to support program assistance activities for the target group.

However, in the process of implementing the program in the field there were various technical obstacles that hampered the performance of program implementation. This has been explained by the technical obstacles to implementation starting from problems in recruiting staff/personnel, lack of implementing resources, non-compliance by street level bureaucrats, bureaucratic ambiguity, and problems with the program realization process which according to BPK recommendations violates procedures. Based on a number of phenomena encountered in the program implementation process and the BPK's recommendations regarding improving program management, in the course of implementation, the Bengkulu City Government carried out a process of modifying the program which is currently being reformulated together with the Bengkulu City DPRD. The comprehensive program modification design can be seen in the image below.

The process of changing the Samisake revolving fund policy started with an inconsistency in program realization as per the initial program plan design, wherein the initial program concept the management process would be implemented through the Regional Public Service Agency (BLUD). This is based on Government Regulation Number 61 of 2007 concerning revolving fund management which requires that every revolving fund management must use the BLUD mechanism in its management. However, because the process of establishing a Regional Public Service Agency requires a long process and is not easy to prepare complete instruments, the Bengkulu City Government chose the alternative of carrying out the initial realization of the program directly from the regional treasury to the SMES (Microfinance Institution) account and distributing it to the target group.

The mechanism for the initial realization of this program is also a step by the Bengkulu City Government to reduce public demands regarding the elected mayor's political promise of a revolving fund program for the people of Bengkulu City. So in Article 3 of the



Source: Research Results, 2023.

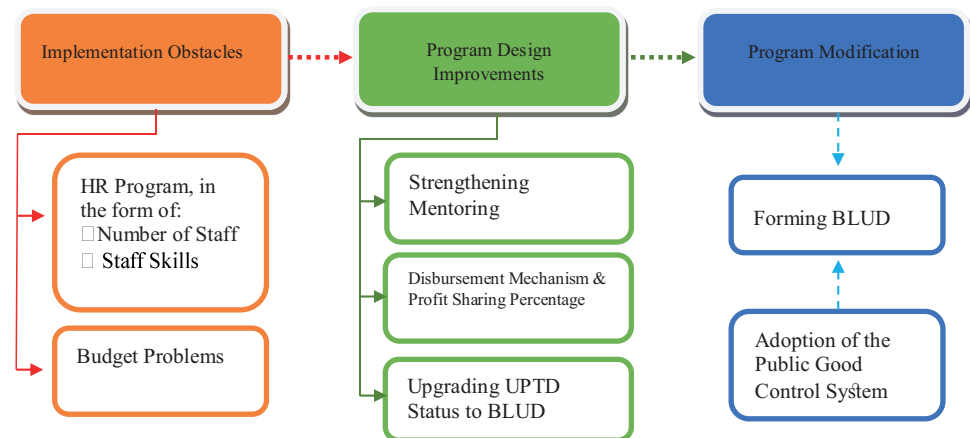
Figure 2: Problems with the Samisake Revolving Fund Budgeting System on 2014.

Technical Instructions for Management of Samisake Revolving Funds it is regulated that “Prior to the formation of the UPTD with the Regional Public Service Agency Financial Management Pattern, the distribution of Samisake Revolving Funds was carried out directly from the Regional treasury in the SMES account”. This step ultimately gave rise to a recommendation from BPK-RI to restore the rolling process using the BLUD mechanism.

The existence of the BPK RI Recommendations[18] and a number of problems that emerged in the process of program realization in the field (as contained in the previous sub-chapter) became the basis for the Bengkulu City Government to implement policy changes which were implemented through the revision of the Samisake revolving fund regional regulation. Based on the process of extracting data in the field related to the policy change process, three components are the main focus in the policy change study. The three focuses of this study are based on the interests of each policy actor, namely; (1) the first area is a proposal from the legislature to improve the mechanism for distributing revolving funds, (2) the second area is the desire of the bureaucracy (Bengkulu City Government) to improve the dimensions of program assistance, and (3) the last area is the hope of the UPTD in the aspect of fulfillment human resources/implementing staff both in terms of quality and quantity of personnel.

In the first area related to policy changes, the legislature wants strong legal rules to become the basis for program implementation. In the legislative view, through the Special Committee for the Draft Regional Regulation on Samisake Revolving Funds, the party does not want to carry out comprehensive strengthening of the legal provisions

which are the basis for implementing the program, namely: (a) related to the mechanism for distributing Samisake revolving funds, whether using accounts, manually or implementing both patterns simultaneously. simultaneously; (b) determining banks as partner institutions in distributing Samisake revolving funds, whether the currently designated banks are sufficient or is there a process of adding banks or actually reducing the number of bank partners, and (3) assessing the percentage of profit sharing in the process of disbursing funds from SMEs to the public, is a profit sharing percentage of 6% sufficient, or an increase in the percentage as applied by conventional banking. Then, to ensure the feasibility aspect of the Draft Regional Regulation, the legislature also designed a form of cooperation by asking for responses from the results of the Regional Regulation modifications to related institutions such as the Attorney General's Office and the Republic of Indonesia's BPK, to minimize risks regarding the feasibility of the Regional Regulation.



Source: Research Results, 2023

Figure 3: Program Design Improvements in 2014.

Furthermore, in the second area, the regional component of policy change which is the bureaucratic domain (Bengkulu City Government) requires improvements in the form of program assistance to support the achievement of the implementation of the Samisake revolving fund program. The bureaucracy requires a program assistance mechanism similar to the assistance concept used by PNPM Mandiri. This is because the current mentoring concept only focuses on mentoring at the sub-district level so that in the future the bureaucracy wants the mentoring process to run at the sub-district and city levels. With this concept, it is hoped that there will be a wider range of control while making it easier to carry out the monitoring process.

Regarding the planned mentoring concept, the companion at the sub-district level will act as a coordinator for the companions assigned to each sub-district that covers

the sub-district area. Facilitators at the sub-district level are designed to overcome every problem faced by each sub-district, so that follow-up actions towards efforts to resolve each problem faced by sub-district level assistants can be responded to quickly by sub-district level coordinators. The same thing applies to city-level coordinators, with a wider range of discretion this coordinator will be given responsibility for dealing with problems at the sub-district level.

The final modification occurred within the body of street-level bureaucrats, namely within the UPTD body as the person responsible for managing the Samisake revolving fund program which is being prepared to transform into a Regional Public Service Agency (BLUD). In this area, the UPTD wants to increase the quality of program-implementing resources at the field level. This modification process is based on lacking staff/personnel to support program implementation and provide technical services to microfinance institutions (SMES) assigned to each sub-district. This is because the number of implementing staff in the UPTD is currently still very low, namely only having four personnel and having to serve as many as 62 SMEs spread across nine sub-districts.

Of the three components of the program improvement area mentioned above, conceptually the direction of modification is shown to raise the status of the Regional Technical Implementation Unit (UPTD) to become a Regional Public Service Agency (BLUD) as a legally valid institution for implementing the Samisake revolving fund program in Bengkulu City. This assumption is based on the greater authority that BLUD has in carrying out the management of Samisake revolving funds, so that an established BLUD institution is needed. In its management process, BLUD adopts a public good control system, where there is freedom to play its role like a non-profit company which is allowed to make a profit, and on the other hand, it is still obliged to implement the concept of public service as the government's domain in serving its community.

Apart from that, with the public good control system owned by BLUD, this institution will have the freedom to manage and distribute revolving funds to the community through SMEs which is currently not owned by UPTD. Flexibility here means that the execution process for the allocation of revolving funds in each SMEs can be rolled back to other SMEs that need it with the aim of equalizing the realization of revolving funds. This component is currently not owned by the UPTD as a program management institution, so funds that have been deposited in a number of SMEs cannot be rolled out to target groups in other SMEs, and if this condition is forced at this time it will violate the rules as found by BPK RI.

By referring to various phenomena and deviations that occurred in the implementation process of the Samisake revolving fund program, both in the initial process (program

design) and in the implementation process, it can be said that in the implementation of the Samisake revolving fund program in Bengkulu City there has been a gap. In other words, there is a gap between expectations and reality (*das sein* versus *das sollen*). Because the initial design of the Samisake revolving fund program could not be fully realized nor was it positioned consistently as a design guidance in the realization of the revolving fund program. So what was hoped for in the Samisake revolving fund program was not fully realized in the program implementation process at the field level.

In the concept of public policy, this phenomenon is mentioned by Dunsire in [19] as an implementation gap. Furthermore, according to Dunsire, the implementation gap is described as a situation where in the policy process there is always the possibility of differences between what is expected by policy makers and what is actually achieved. The size of this difference will depend on the implementation capacity of the street level bureaucrats who are entrusted to realize the program at the field level which turns out to be hampered by various technical conditions, namely the level of insufficient understanding of policy objectives and the compliance of street level bureaucrats in carrying out their duties and functions.

By referring to the implementation process of the Samisake revolving fund program in Bengkulu City, a number of constraints and obstacles were identified which ultimately contributed to the gap, even though in principle the policy had been implemented/implemented. This phenomenon is in line with the theory put forward by [20], which states that in every implementation of government policy it must be faced with many obstacles, mainly originating from the environment (context) in which the policy will be implemented.

In Grindle's thinking, policy implementation is largely determined by the content of policy and the policy context [21]. Furthermore, by examining the research results presented in the previous sub-chapter, we can observe together that both the content of policy and the context of policy have influenced the implementation process of the Samisake revolving fund program in Bengkulu City, which ultimately gave rise to a gap.

Based on the data above, it can be seen that the Samisake revolving fund program intervention developed by the Bengkulu City Government has produced program output in the form of program beneficiaries totaling 9294 people spread across nine sub-districts in Bengkulu City. The overall program target group proportion is dominated by the female target group, namely 60%, while the male target group is 40%. This means that at least the female target group has a wider place in accessing business capital.

Then from this data we can also see that the target group as beneficiaries of the Samisake revolving fund program in Kampung Melayu District is more than in

other sub-districts with 1266 program beneficiaries consisting of 552 men and 714 women, followed by Teluk Segara District with There are 1220 program beneficiaries consisting of 398 men and 822 women. Next, the sub-district with the smallest number of beneficiaries is Sungai Serut Sub-district with a total of 688 program beneficiaries consisting of 233 men and 455 women, followed by Gading Cempaka Sub-district with a total of 853 program beneficiaries consisting of 354 men. and 499 women. To realize the program for the target group, the Bengkulu City Government appointed 62 Microfinance institutions (SMEs) in 61 sub-districts as distributors of the program to the community.



Source: Research Results, 2023

Figure 4: Samisake Revolving Fund Installment in Bengkulu, 2023.

To carry out the management of Samisake revolving funds, the Bengkulu City Government established the Samisake Revolving Fund Management Service Technical Implementation Unit (UPTD) at the Bengkulu City Cooperatives and Micro, Small and Medium Enterprises Service. The Service’s Technical Implementation Unit is in the form

of a Regional Public Service Agency. In distributing Samisake revolving funds, UPTD collaborates with Microfinance Institutions located in each sub-district in Bengkulu City. The cooperation pattern is that SMEs act as executors of Samisake revolving fund distributors with the task of selecting and verifying potential recipients, determining potential recipients, signing credit contracts with recipients, coaching, billing and reporting. So, the UPTD and the Department do not have direct contact with the community. With this pattern, it is hoped that public access to revolving funds will be greater and at the same time reduce the risk of channeling funds that are not on target.

This revolving fund allocation was allocated through the Bengkulu city APBD in the Non-Permanent Investment Post amounting to IDR 19,000,000,000.00, and in the launching of the Samisake Revolving Fund Management and Assistance Program on December 2 2013 at the Pancasila Islamic Boarding School field, Jembatan Kecil. In the 2013 Fiscal Year, Samisake's revolving funds were distributed amounting to IDR 13,649,000,000 to 62 Microfinance Institutions (SMEs) in 61 sub-districts[14].

The occurrence of gaps or successful implementation is a logical consequence in the course of a policy, meaning that a policy implementation can show the achievement of its performance even though it is not complete or the opposite applies. In this context, even though the program has been well designed, there will be a number of obstacles in the implementation process, such as in many pro-poor program implementations which are caused by policy environmental conditions (social, political, economic) which are factors beyond policy control.

By referring to the implementation process of the Samisake revolving fund program in Bengkulu City, a number of constraints and obstacles were identified which ultimately contributed to the gap, even though in principle the policy had been implemented/implemented. This phenomenon is in line with the theory put forward by [20], which states that in every implementation of government policy it must be faced with many obstacles, mainly originating from the environment (context) in which the policy will be implemented.

In Grindle's thinking[21], policy implementation is largely determined by the content of policy and the policy context. Furthermore, by examining the research results presented in the previous sub-chapter, we can observe together that both the content of policy and the context of policy have influenced the implementation process of the Samisake revolving fund program in Bengkulu City, which ultimately gave rise to a gap.

If we analyze this problem in the realm of implementation from Ripley's view of the What's happening perspective[22], then the gaps that occur in the implementation process of the Samisake revolving fund program in Bengkulu City need to be studied in

relation to the determinant factors that occur at the level of program implementation at the field level. Therefore, in this context, researchers analyze the factors that influence the implementation of the Samisake revolving fund policy as follows:

3.1. Stakeholder commitment

The strength or weakness of stakeholders has a very important role in directing the effectiveness of the implementation of a policy. When stakeholder commitment is conducive, or in other words, stakeholders have high/strong commitment, then it becomes a very valuable asset for realizing successful policy implementation. In the context of implementing the Samisake revolving fund program, it appears that the ranks of stakeholders tend to lack a strong commitment to the successful implementation of the Samisake revolving fund program. This was identified by the non-compliance of street level bureaucrats who tended to use their discretion for personal interests both in determining target groups and misappropriating the allocation of assistance funds. So the practical step that can be taken by the Bengkulu City government is to carry out an intensive monitoring and coaching process for street-level bureaucrats.

3.2. Target Group Behavior

The position of the community in policy implementation is very urgent because the community at large is the target group for a policy and government policies are generally oriented towards the public interest, namely to increase their level of welfare. Therefore, support from target groups, which is one of the variables of the policy environment, has an important role in supporting the achievement of implementation. In field findings, it was found that the character of poor people who have low levels of social capital makes it difficult for the community's mental attitude to increase their capacity as identified in the program design.

3.3. Application of Sanctions

We can describe a policy without sanctions as a "tiger without claws and fangs". Therefore, the success of policy implementation will be more effective if it is complemented by the regulation of sanctions and their implementation, provided that these sanctions are actually implemented consistently and firmly. In field findings, it was identified that in the Samisake revolving fund program in Bengkulu City there were no strong sanctions

regulated in the Regional Regulation component. This contributes to the target group’s non-compliance in loan repayment and at the same time means that MFIs do not have a “coercive tool” in program repayment.

By referring to the implementation gap in the implementation of the Samisake revolving fund program in Bengkulu City, it is necessary to analyze the consequences that will arise in the future process of the Samisake revolving fund program. By adopting Ripley’s theory about categories X and Y in the context of a what’s happening perspective, the researcher analyzes the context of policy implementation as contained in the picture below:

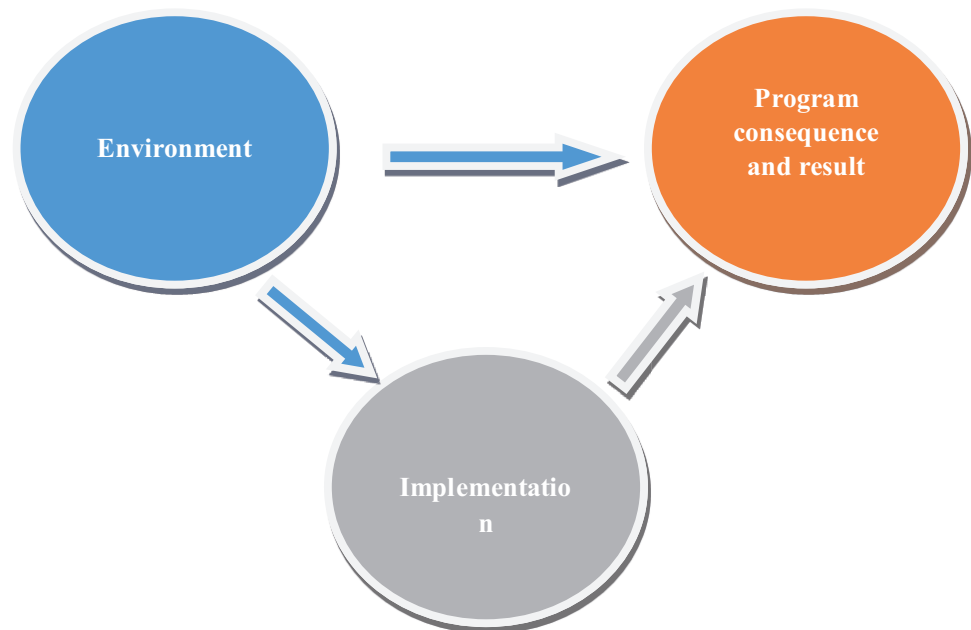


Figure 5: What’s Happening Perspective.

In Ripley’s view that; “If we do something (X) then the desired result (Y) will occur.” Variable (X) is formulated as the dynamics that occur in the implementation of the Samisake revolving fund program, while variable (Y) is formulated as the desired result in the implementation of the Samisake revolving fund program[8][23].

3.4. Treatment Program

The program provided in the context of the Samisake revolving fund policy, apart from disbursing business capital assistance, also provides assistance related to business operations and development. The mentoring process is carried out starting from assessing the business sector to be implemented, developing an entrepreneurial mentality, financial administration, to product marketing. This is carried out with the involvement

of SKPD according to their respective fields of affairs in supporting the success of the business group.

3.5. Bureaucratic Organization

Bureaucratic organizations or agents of the Samisake revolving fund program can be divided into 2 categories, namely:

a) In the policy formulation stage, which includes:

(i) Government bureaucracy (executive and legislative), academics, and the wider community. Their capacity is as stakeholders related to program characteristics.

(ii) The consultant, in his capacity as an expert assisted in the drafting process of the Samisake Revolving Fund Draft Regional Regulation.

b) In the policy implementation stage

In this stage, there are several parties who are implementers of the Samisake revolving fund program, namely:

(i) UPTD, as the leading sector in implementing the Samisake revolving fund program.

(ii) LKM, as manager of the Samisake revolving fund program at field level.

(iii) Village Team, as the party that handles the recommendation and supervision process for the target group.

(iv) Technical SKPD, as assistance starting from assessing the business sector to be implemented, developing an entrepreneurial mentality, financial administration, to product marketing.

(v) Village Facilitator, as a companion to the target group in implementing the business.

(vi) Bappeda and DPPKA, as coordinators in program supervision

(vii) Partner Banks, as government partners in distributing the program budget

3.6. Process

The policy implementation process includes, among other things, the process of determining target group candidates, disbursing funds to target groups, program assistance, as well as program returns and reporting. However, this process was marked by several deviations and weaknesses, such as non-compliance by street-level bureaucrats, weak enforcement of sanctions, and behavior of target groups that were not in line with the Samisake revolving fund program.

3.7. Target Population

The target population in the Samisake revolving fund program in Bengkulu City is people who have the potential to try and/or develop micro businesses.

Furthermore, in relation to Ripley's theoretical perspective regarding categories

3.7.1. Planning Dimensions

The time limitations that occur in the program design process mean that the program instruments do not meet the complete aspects required in the implementation process. This is identified by the lack of formation of BLUDs and technical guidelines for street level bureaucrats in providing program services to target groups. Under these conditions, it is difficult for the policy to be accommodated optimally and comprehensively, both regarding contemporary dynamics and future dynamics.

3.7.2. Dimensions of Program Implementation

Various obstacles that arise in the program implementation process such as non-compliance by street-level bureaucrats, weak enforcement of sanctions, target group behavior that is not in line with the Samisake revolving fund program in the long term will result in obstacles to achieving program goals in the long term.

3.7.3. Control Dimensions

Inconsistency and indecisiveness in control efforts, through the application of sanctions and other measures, in the event of deviations from program objectives, apart from causing losses in the budgeting aspect, will also reduce public trust in the government and its compliance with policies issued by the government.

Based on the findings and analytical conclusions in the context of evaluating the Samisake revolving fund program developed by the Bengkulu City Government to overcome poverty problems, the lessons learned regarding the sustainability of the Samisake revolving fund program are as follows:

1. In the implementation process, consideration of the adequacy of program-supporting instruments must be seen as an absolute requirement, so haste in the realization process needs to be avoided because it will have an impact on the occurrence of maladministration in it.

2. The Samisake revolving fund policy intervention must be viewed as a complete poverty alleviation program. The government should not create program ambiguity among the community regarding the program's main objectives, so that there is no ambiguity in understanding the scope of the program objectives among the community.
3. The level of understanding of street level bureaucrats in the process of providing services to target groups must be a serious concern for the bureaucracy. Because this condition in a negative aspect can cause non-compliance both within the street level bureaucrats themselves and for the target group.
4. Policy environmental factors in the context of implementation need to receive sufficient attention, this is considering that previous pro-poor programs tended to fail in this dimension.

4. Conclusion

Policy changes in the context of the Revolving Fund Program underscore the Bengkulu city government's commitment to developing a dynamic entrepreneurial ecosystem. By leveraging resources, offering comprehensive support, and fostering collaboration, the government aims to create an environment where SMEs can thrive. These strategic changes not only provide benefits for individual businesses but also make a significant contribution to the economic development of the people of Bengkulu City as a whole, thereby making this country more competitive in the global market.

In the plan and program design dimension, it is known that the policy change process identified in the Samisake revolving fund program design process went through a long process through model diversion which ultimately establishing the BLUD model as the program implementation model. Furthermore, to support successful implementation, the Bengkulu City Government implemented a mentoring mechanism involving multiple actors.

In the process of implementing the Samisake revolving fund program in the field, it was not in accordance with the initial program plan. This can be seen from the process of rolling out the program which is directly allocated from APBD funds through the Regional Treasury directly to SMEs, not through BLUD.

There are three program areas that are the focus of modification, namely; (1) the first area is a proposal from the legislature to improve the mechanism for distributing revolving funds, (2) the second area is the desire of the bureaucracy (Bengkulu City

Government) to improve the dimensions of program assistance, and (3) the last area is the hope of the UPTD in the aspect of fulfillment human resources/implementing staff both in terms of quality and quantity of personnel.

References

- [1] Hasanah AU, Shino Y, Kosasi S. The Role Of Information Technology In Improving The Competitiveness Of Small And SME Enterprises. *IAIC Trans Sustain Digit Innov.* 2022;3(2):168–74.
- [2] Utami AP, Rahmahita A, Dermawan D. UMKM Sebagai Peningkatan Pembangunan Ekonomi Bangsa Indonesia. *J Manaj Akunt.* 2022;2(4).
- [3] N. N. Sunariani, A. O. Suryadinata, and I. I. R. Mahaputra, “Empowerment of Micro, Small and Medium Enterprises (MSMEs) through Fostered Programs in the Province of Bali,” *J Ilm Manaj dan Bisnis*, vol. 2, no. 1, 2017.
- [4] Walikota Bengkulu, Peraturan Daerah Kota Bengkulu Nomor 12 Tahun 2013 Tentang Pengelolaan Dana Bergulir Samisake. 2013.
- [5] Walikota Bengkulu, Peraturan Walikota Bengkulu Nomor 28 Tahun 2013 Tentang Petunjuk Teknis Pengelolaan Dana Bergulir Samisake. 2013.
- [6] W. Bengkulu, Peraturan Walikota Bengkulu Nomor 17 Tahun 2018 Tentang Pembentukan Unit Pelaksana Teknis Daerah pengelolaan Dana Bergulir Samisake Pada Dinas Koperasi Usaha Kecil Dan Menengah Kota Bengkulu, No. 1. 2018, pp. 430–439.
- [7] W. Bengkulu, Peraturan Walikota Bengkulu Nomor 17 Tahun 2022 Tentang Pelaksanaan Investasi Jangka Pendek Pada Badan Layanan Umum Daerah Dana Bergulir Samisake. 2022, pp. 1–7.
- [8] Kozak DC, Ripley RB, Franklin GA. “Congress, the Bureaucracy, and Public Policy,” *West Polit Q*, vol. 33, no. 4, 1980, <https://doi.org/10.2307/448087>.
- [9] Hill M, Hupe P. *Implementing Public Policy: An Introduction to the Study of Operational Governance.* Sage. 2009.
- [10] Bauer MW, Jordan A, Green-Pedersen C, Hérítier A, editors. *Dismantling Public Policy: Preferences, Strategies, and Effects.* Oxford University Press; Dec. 06, 2012. <https://doi.org/10.1093/acprof:oso/9780199656646.001.0001>.
- [11] Bauer MW, Jordan A, Green-Pedersen C, Hérítier A. “Dismantling Public Policy: Preferences, Strategies, and Effects,” in *Dismantling Public Policy: Preferences, Strategies, and Effects*, 2013. <https://doi.org/10.1093/acprof:oso/9780199656646.003.0009>.

- [12] Bauer MW, Knill C. A Conceptual Framework for the Comparative Analysis of Policy Change: Measurement, Explanation and Strategies of Policy Dismantling. *J Comp Policy Anal.* 2014;16(1):28–44.
- [13] Bauer MW, Guy Peters B, Pierre J. “Pathways to administrative resilience: public bureaucracies ruled by democratic backsliders as a transnational challenge,” *Policy Anal*, vol. 3, no. 3, 2021, <https://doi.org/10.2870/752884>.
- [14] Yogopriyatno J. “Evaluation Implementation Of Revolving Fund Program Samisake In Bengkulu,” *SENGKUNI J (Social Sci Humanit Stud*, vol. 1, no. 1, 2020, <https://doi.org/10.37638/sengkuni.1.1.1-11>.
- [15] J. W. Creswell, *Penelitian Kualitatif & Desain Riset: Memilih di Antara Lima Pendekatan.* 2020.
- [16] Ridder HG, Miles MB, Michael Huberman A, Saldaña J. *Qualitative data analysis. A methods sourcebook.* *Zeitschrift fur Pers.* 2014;28(4).
- [17] Newcomer KE, Hatry HP, Wholey JS. *Handbook of practical program evaluation.* 4th ed. 2015. <https://doi.org/10.1002/9781119171386>.
- [18] B. P. K. (BPK) P. Bengkulu. “SAMISAKE Temuan Lagi,” *BPK PERWAKILAN PROVINSI BENGKULU*, 2014. <https://bengkulu.bpk.go.id/samisake-temuan-lagi/>
- [19] Abdul Wahab Solihin, *Analisa Kebijakan: Dari Formulasi ke Implementasi.* 2004.
- [20] M. S. Grindle, *Going local: Decentralization, democratization, and the promise of good governance.* 2009. . <https://doi.org/10.1515/9781400830350>.
- [21] M. Grindle, *Public Choices and Policy Change.* 2023. <https://doi.org/10.56021/9780801841552..>
- [22] R. Nugroho, *Dinamika Kebijakan, Analisis Kebijakan, dan Manajemen Politik Kebijakan Publik.* 2017.
- [23] Bozeman B, Ripley RB, Franklin GA. *Bureaucracy and Policy Implementation.* *J Policy Anal Manage.* 1983;2(2):315.