



## Analysis of the Effectiveness of the Community Empowerment Trust Fund Program in Efforts to Improve Welfare

Widah Fitri Wulandari<sup>1</sup>, Dwi Setya Nugrahini<sup>2</sup>

<sup>1</sup> Institut Agama Islam Negeri Ponorogo, Indonesia, [wulandari140500@gmail.com](mailto:wulandari140500@gmail.com)

<sup>2</sup> Institut Agama Islam Negeri Ponorogo, Indonesia, [dwiita79@yahoo.com](mailto:dwiita79@yahoo.com)

**Abstract:** The Community Empowerment Trust Fund Program is an activity that provides capital to a group of women who are engaged in savings and loan activities. In general, these activities open up local credit activities, access small savings, meet basic social resource needs, strengthen institutional activities for women and the poor. The purpose of this study was to determine the effectiveness of the implementation, the operational approach pattern, and community involvement in the Community Empowerment Trust Fund program in Sumberejo Village, Sine District, Ngawi Regency. The research method used is a qualitative method. Analyzing the effectiveness of the Community Empowerment Trust Fund Program. This research is expected to be a new reference related to programs that can be implemented by the government and can solve problems related to poverty, provide information about the importance of community participation in running this program and be used as input regarding the Community Empowerment Trust Fund program as an effort to reduce poverty more optimally. and the objectives of this program can be achieved.

**Keywords:** Effectiveness, DAPM Program, Welfare

### INTRODUCTION

Poverty is a global problem. Poverty is a serious problem. The basic problem of poverty is not meeting the necessities of life. Also, basic needs change from time to time, and the more a country develops, the higher the basic needs of people. Poverty and unemployment are a form of social problem caused by an imbalance between population growth, limited availability of jobs, the need for a professional work style, and the various pressures it creates. In addition, limited access to information, banks and sources of income are also the main causes of poverty. Poverty alleviation efforts include various types of social assistance programs, including the Mandiri Rural National Community Empowerment Program (PNPM), a mechanism for community empowerment programs to accelerate poverty alleviation and expand local employment opportunities that have been implemented by the government through. The government launched PNPM Mandiri in 2007 as a national program to accelerate poverty alleviation and job creation through a community

empowerment approach.

The PNPM program is continued under the name Trust Fund for Community Empowerment and poverty alleviation in rural or urban areas as community-based empowerment through group development. This program is part of the Government of Indonesia's efforts to empower rural communities by tackling poverty problems in an integrated and sustainable manner. PNPMMPD is a modification of the program system developed by the previous government which is generally considered to be centralized. The Amana Community Empowerment Fund Program is expected to become a development system that provides equal access to all forms of development resources by all parties and components of the state. Effectiveness is the conscious use of various resources, equipment and infrastructure to produce a large number of products for the services provided. Effectiveness shows that it has succeeded in achieving the stated goals. If the results of activities close to the goal, it means very effective. To increase the effectiveness of the Community Empowerment Amana Fund program in reducing poverty, the program has program implementation indicators consisting of program socialization, program objectives, and monitoring.

In the theory of effectiveness by M. Richard Stairs reveals that there are three indicators of success. He said, indicators of effectiveness are: (1) To achieve goals, all efforts made to achieve goals must be seen as a process. Therefore, process stages are needed to achieve a better end goal. Both the part process and the periodization process. There are two sub-indicators to achieve the goal. In other words, it is a time frame and a goal as a concrete goal. (2) Integration, integration is a measure of how good an organization is in developing socialization or communication, and consensus or mutual understanding among members of a community group on a certain value. Integration is closely related to the socialization process. (3) Adaptation Adaptation is a measure of how an organization can adapt to its environment.

Based on an interview with Ms. Suwarti, one of the chairmen of the borrowing group from the Sumberejo Village Community Empowerment Fund Amana program, this program not only provides loans but also grants are used for group empowerment but in this case it still doesn't work well, because the goods provided are not according to the needs of society. Solutions are needed to overcome these problems, bearing in mind that the government is very serious in overcoming the problem of poverty, but there are many borrowers' deviations from borrower members so that the objectives of this program have not been achieved and also irregularities in the implementation of the Community Empowerment Fund Amana program manager itself.

Based on the interview from Mr. Udin as the person in charge of the DAPM program in the Sumberejo Village area, Sumberejo Village is a productive village using a revolving fund of around Rp. 143,500,000, with the number of people participating 32 people in the 2021 realization year, has proposed activities for potential use of funds. but the program from the government related to providing capital to women is not just one program but there are

several programs so that there is overlap with the programs implemented in the community. The recipients of the Community Empowerment Trust Fund program each year are the same, it just falls on the same person. And many of the group members in Sumberejo Village experienced bottlenecks in installments, which had an impact on other members. Based on the problems above, the author is interested in examining more deeply the Community Empowerment Amana Fund program, whether it is in accordance with the objectives, namely by empowering, providing capital to be able to increase income so that it can overcome the problem of poverty and whether this program is feasible to continue running, with the title "Analysis of Effectiveness Community Empowerment Trust Fund Program in an Effort to Improve Welfare in Sumberejo Village."

## **METHOD**

This type of research is a type of Field Research research. By using a qualitative approach. Field research (field research) is carried out in actual communities to find out the reality of what is happening regarding certain problems. Qualitative research is research that uses a natural setting, with the aim of interpreting the phenomena that occur and is carried out by involving various existing methods, based on techniques of collecting and analyzing relevant data obtained from natural situations.

Primary data is data obtained directly from the researcher, in this case the researcher obtains the data or information directly using the equipment provided. Primary data is collected by researchers to answer research questions. Primary data collection is an internal part of the research process and is often necessary for decision-making purposes. This data is displayed in detail, so that the primary data is considered more accurate. The main data sources in this study were the Operations Manager of the Community Empowerment Trust Fund program in the Sumberejo Village area and group members who took part in this program.

Secondary data sources are data collected directly by researchers as support from the original source. It can be said that the data is arranged in the form of documents. Secondary data sources in available data formats can be obtained by researchers by reading, viewing, and listening to data sources in the form of library materials that contain data about the Community Empowerment Trust Fund program, namely, data on borrowers, program general policies, and program operational technical instructions. This secondary data was taken from BUMDESMA data, documents, books, journals, and other reading materials that are in accordance with this study.

## **RESULT AND DISCUSSION**

### **Research Overview**

The Community Empowerment Trust Fund Program is a continuation of the previous PNPM program. In fact, it only changed its name to the institution implementing the

program, called the Financial Management Unit, which became the Operational Executor and also the Supervisory Board. with BUMDESMA DAPM. In general, the objective of the Community Empowerment Trust Fund Program is to accelerate poverty alleviation based on the development of community self-reliance through increasing community and institutional capacity in implementing village or inter-village development as well as providing socio-economic facilities and infrastructure according to community needs.

This program also has the goal of being the government's effort to accelerate poverty alleviation based on developing community self-reliance through increasing community capacity. The form of empowerment from the PNPM program is continued by the name of the Community Empowerment Trust Fund program, one of which is in Sumberejo Village, which is located in Ngawi Regency. Sumberejo Village has 4 hamlets consisting of Jethak Hamlet, Ngasem Hamlet, Kenteng Hamlet, Tempel Hamlet. There are 4 groups participating in the Community Empowerment Trust Fund Program in Sumberejo Village.

### **Implementation, pattern of approach, community involvement in the Community Empowerment Trust Fund program in Sumberejo Village, Sine District, Ngawi Regency.**

1. Based on data analysis, it can be concluded that the implementation of the Trust Fund program is still not running effectively because it is seen from the achievement of goals, integration and adaptation. As data from the interview results: "The purpose of the DAPM Program is to overcome poverty through a women's empowerment program through Women's Savings and Loans as business capital, this program can be participated by anyone with a period of 10 months, 12 months and 24 months." With this program, people can apply for loans to be used for productive activities such as business capital in terms of trade, agriculture and so on. As the data from the beneficiaries is as follows: "I joined DAPM to increase my capital to grow vegetables".

The researcher also asked about the socialization of operational implementers to the community and the following answers were obtained: "Operational Executors only socialize to old members regarding the time of submission and what conditions must be prepared and communication to members because those who are empowered are also members, for communication to the village government only formalities as advisor." The socialization process is closely related to communication as an effort to create an empowered and independent society, using communication and information as a medium for empowerment. Believing that people's access to information as a right is not enough, a process of developing information communication is needed in a planned manner both horizontally (citizens to citizens, government to government, private to private) and vertically (citizens to government), placing the active involvement of stakeholders. in the whole process of development communication (participatory communication).

In terms of socialization in Sumberejo Village it is not optimal because the Operational Executor does not have good cooperation with the Village Government so

that those who receive this program from year to year are old members without additional new members. The researcher also asked about adaptation related to group assistance and then the answer was obtained: "The executor only assists the group regarding loan applications and installment payments, related to the group's internal affairs are resolved in the group".

Adaptation is an ability to dynamically change or align its standard operating procedures when the environment changes. Based on the data above, it shows that the assistance of the Operational Executor is not running optimally, the assistance is only limited to those relating to loan applications, installment payments and for empowered communities there is no assistance in the management of funds that will be used by the community so that the community is less able to make maximum use of business capital because they take part in this program every year without any change of new members.

2. Based on the data analysis, it can be concluded that in the first empowerment process using an interpersonal approach pattern it is still not running optimally because the empowering party is only focused on and retaining old members so that this program continues and because there is no collaboration with the local Village Government. Second, the pattern of group communication approach has been running optimally because the empowerment party directly came to the group to socialize the implementation of this program related to submissions, maximum loan amount, loan disbursement, loan period and so on. The third is not running optimally because the empowering party only limits communication to group administrators while other group members have no communication through the media at all even though the media is now inseparable from the community regarding this program.

The researcher also asked about interpersonal communication and obtained the answer: "For socialization related to strengthening the introduction of the program, it is no longer being carried out, yes, because the Village Deliberation (MusDes) is no longer invited and there is no schedule either. For those who receive this program, we still retain members old as seen from the installment report from the previous year. For the personal approach to members, we go directly to the group administrators. Then the researcher also asked about communication with the group and received the answer: "If the approach is related to all the information on program implementation, we will collect it directly in one group." The second group communication channel is carried out through a group of community members. Its use is made for a collection of community members in the local sub-district community and community groups in other forms.

3. Based on the data analysis, it can be concluded that the analysis of the effectiveness of community involvement in the community empowerment trust fund program and welfare outcomes. First, participation in problem solving is effective because all the internal affairs of the group are to be resolved by themselves through deliberation and consensus.

Problems that usually arise are sanctions for members who are late paying installments, loan terms, management and so on related to internal groups. Second, participation in program implementation participation in program implementation in Sumberejo Village, Sine District, Ngawi Regency has been effective because it has been going on for years, applying for loans in Sumberejo Village is also the highest among other villages based on researchers' observations. In terms of implementation, the members apply for loans for business capital such as business capital in agriculture, trade. And the management of group activities is managed by the group members themselves. And the welfare outcomes of group members have increased for their daily needs, and some can pay for their children's education. However, the members who have participated in this program have been around for years, so if we look at the results of welfare achievements it is less than optimal and the empowered party is not aware of the achievements of the empowered party.

The researcher also asked about community involvement, the following answers were obtained: "For management, it is left to the group, what kind of management and solving of problems that occur within the group related to the solution, we will return it to the group". Group communication channels are the most used socialization media because they are considered effective for the occurrence of a dialogical communication process, thus allowing for the exchange of ideas that can lead to changes in attitudes and behavior of the target audience.

The researcher also asked group members about increasing welfare from the Community Empowerment Trust Fund program as follows: "I can pay for my child's school fees, for food." conditions in which a person can fulfill basic needs, be it the need for food, clothing, shelter, clean drinking water as well as the opportunity to continue their education and have an adequate job that can support their quality of life so that they have a social status that leads to the same social status as other fellow citizens.

## **CONCLUSION**

1. The effectiveness of the implementation of the Community Empowerment Trust Fund program in Sumberejo Village, Sine District, Ngawi Regency in achieving goals, integration and adaptation is still not effective because communication has been established and socialization has not been carried out optimally and program targets are not in accordance with what the government wants .
2. The Effectiveness of the Operational Executor's approach pattern using the group communication approach pattern has been running optimally and effectively but interpersonal communication, communication using the media is still not effective
3. Effectiveness of community involvement in the program, namely that the community has participated in implementation, group discussions and decision-making and welfare outcomes have been able to meet their daily needs and can finance children's education.

## REFERENCE

- Marzuki, Metodologi Riset Panduan Penelitian Bidang Bisnis Dan Sosial, Yogyakarta: Ekonisia, 2005.
- Muslihatun, Siti. "Analisis Mekanisme Penetapan Harga Jual Dan Jasa Dalam Perspektif Ekonomi Islam. Skripsi. Bengkulu: IAIN Bengkulu, 2017.
- Purhantara, Wahyu. Metode penelitian kualitatif untuk bisnis. PTO Penjelasan IV, Jenis dan Proses Pelaksanaan Bidang Kegiatan PNPM Mandiri Perdesaan. Yogyakarta: Graha Ilmu. Jakarta.
- Pedoman Umum Pemilihan Badan Hukum Pengelola Dana Amanah Pemberdayaan Masyarakat (DAPM) PNPM Mandiri.
- Steers, M. Richard. Efektivitas Organisasi. Bandung. Erlangga, 1985.
- Suryabrata. Sumadi. Metode Penelitian. Jakarta: Rajawali, 1987.
- Sondang P, Siagian. Manajemen Sumber Daya Manusia. Cetakan ketiga belas. Jakarta: Bumi Aksara, 2008.
- Umayu, Fati Laeni. Peningkatan Status Sosial Ekonomi Masyarakat Melalui Program Dana Amanah Pemberdayaan Masyarakat (Dapm) Di Desa Pekuncen Kecamatan Pekuncen Kabupaten Banyumas. Skripsi. Purwokerto:lain Purwoketo. 2019.