

Benefits, Constraints, and Weaknesses of Poverty Alleviation Program in Bali Province-Indonesia

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Abstract: Various poverty alleviation programs have been carried out by the government until now, but poverty still persists and did not move from the original amount. The purpose of this study was to: 1) to evaluate the benefits perceived by the receivers of the National Community Development Program (PNPM), especially the Women's Saving and Loan Program (SPP), and Collective Business Groups (KUB); 2) to identify the constraints faced in the implementation of program implementers; 3) to identify the weaknesses of program implementation. The research was conducted in two Regencies in Bali Province (Karangasem Regency and Bangli Regency). The number of respondents surveyed in two regencies is 60 and informants as many as 12 respondents. The sampling method used is a method non-probability sampling accidental sampling and purposive sampling method of collecting data on observations, interviews, and in-depth interviews. The data analysis technique used is descriptive analysis based on the results of the processing of descriptive statistics. The results of data analysis concluded that: 1) The constraints that most felt by the beneficiaries is their inability to make the administration even if only modest effort; 2) The community empowerment program for poor people specifically Women's Saving and Loan Program (SPP), and Collective Business Groups (KUB) has benefits for beneficiaries. It can be seen from their income differ significantly between before and after they obtain such assistance; 3) Weaknesses very prominent submitted by the respondent beneficiaries in this program is the possibility of assistance provided is used for activities that are not productive. It is suggested to held TOT (Training of Trainers) for program managers so that their ability to program managers can be improved, so has the ability to give a way out to beneficiaries who have problems in managing their businesses

Keywords: poverty, constraints, benefits, commitment

INTRODUCTION

Background of The Study

The success of the development which is carried out by a state, the number of poor people can be a valid indicator to reflect the failure of the development carried out. In other words, the conditions of poverty can be a powerful indicator for assessing the general welfare of society in the region. In this case, would use the concept of poverty issued by the National Development Planning Agency of Indonesia, that poverty is a condition where a person or group of people are not able to fulfill their basic rights to maintain and develop a dignified life. Basic rights i.e.: (1) the fulfillment of the needs of food; (2) health, education, employment, housing, clean water, land, natural resources, and the environment; (3) the security of the treatment or the threat of violence; and (4) the right to participate in political and social life [1].

Unmet needs for food for a group of people described as poor, causing the government has provided assistance in the form of poverty alleviation programs such as rice for poor people program (Raskin). Likewise, the inability to obtain adequate health care, also has spawned various poverty alleviation programs

that aim to provide assistance in the areas of health such JAMKESMAS Program, HIP, and Bali Mandara Health Insurance Program (JKBM). Similarly, the inability of most people to obtain an adequate education, also instituted policies or poverty alleviation programs relating to the provision of assistance in the field of education as BOS funds for primary and high school education level. Likewise, the provision of scholarships under various names of programs to help students who are poor, so they were able to achieve a higher level of education.

Inability to achieve all the things that have been mentioned such as food, clothing, shelter, education, health, and so of course associated with low income derived by a group of the population that is not sufficient to obtain the necessities of life with appropriate and adequate. Based on this fact, the government also issued a policy or program that aims to increase people's incomes or poor population groups through various programs such as National Community Development Program (PNPM). All alleviation programs by the government, especially in the areas of food, education, health, or National Community Development Program (PNPM) aims to get them out of

poverty. Combating poverty and hunger is the first goal of the Millennium Development Goals (MDGs), which reflects the problem of poverty is very important to be reduced or even eliminated altogether.

Many factors can contribute to the problem allegedly can not success the poverty, even a tendency to grow. Both internal factor that is in poor people concerned as well as external factors relating to the implementation of the programs concerned. Thus it seems very important to make efforts in evaluating or monitoring of poverty reduction programs that have been implemented over the years. Effective implementation of poverty alleviation programs is essential to know or evaluated so do efforts that can lead to successful the implementation the poverty alleviation program. Research activities aimed at evaluating these programs will be able to produce an information about the effectiveness of the implementation of poverty alleviation programs which have done so far.

The importance of the evaluation of various poverty alleviation programs, is as below: (1) to provide information on the performance of a policy that has been implemented by the government so that it can be seen that the desired objectives have been achieved or not; (2) provides the possibility or opportunity to make or implement policy more appropriate alternative, or in this case more effectively in order to reduce the number of poor people; (3) to provide feedback for the policies or programs of poverty alleviation; (4) to provide information to stakeholders or program manager on the weaknesses of the poverty alleviation programs that have been implemented; (5) can provide information about the program in the commitment of the program officer [2]. Besides the importance of evaluation or research on poverty is also associated with the commitment of the Indonesian government, to participate in implementing the millennium development goals, especially in the developing countries (Millennium Development Goals/MDGs) targeted to be achieved by 2015. The MDGs Poverty alleviation in the the first goal, and there are seven other purposes proclaimed. The aim of the Millennium Development Goals is to improve human quality. In details concerning the millennium development goal consist of eight aspects: (1) the fight against poverty and hunger; (2) provide basic education for all; (3) promote gender equality and empower women; (4) reducing child mortality; (5) improve maternal health; (6) combat HIV/AIDS and other infectious diseases; (7) protecting the environment; and (8) develop a global partnership.

Fighting poverty and hunger is seen by the world as something that is very important to be done by

the countries emerging as Indonesia that have not been fully able to achieve prosperity for all citizens, such as what is stated in the eighth goal in the MDGs. Thus all efforts aimed at combating poverty and hunger has become a priority to do. Objective information about the course of the programs that have been implemented so far to eradicate poverty must possess in order to fight poverty and hunger effectively, especially in the National Community Development Program (PNPM). To obtain valid information about the state of implementation of the program, the activities to monitor and evaluate poverty alleviation programs that had been done became so important to do. The hope is that it can be produced in ways or methods to implement poverty alleviation programs more effectively and efficiently, so that the goal of reducing poverty and hunger can be achieved more quickly.

RESEARCH OBJECTIVES

In accordance with the background that has been submitted, so the purpose of this research are: (1) to analyze the constraints faced by the executive in the implementation of poverty alleviation programs aimed at increasing the incomes of the poor; (2) to assess the benefits perceived by the receiver for receiving aid program on National Community Development Program (PNPM), Women's Saving and Loan Program (SPP), and Collective Business Group (KUB); (3) to analyze the weaknesses that exist in poverty alleviation programs aimed at increasing the incomes of the poor.

LITERATURE REVIEW

There are two factors identified as causes of poverty during this time, that internal factors and external factors. Thus it can be said to be the cause of poverty is multi-dimensional, which is not only related to external factors of poor people themselves, such as the lack of available resources, and also from internal factors. Lack of resources owned by them may involve physical resources as factors of production, as well as the poor quality of its human resources, such as lack of education or skills, as well as poor physical quality that can be seen from the low level of health they have. Based on other dimensions of poverty can be derived from the structural and cultural factors, which may actually have the same meaning as external and internal factors. Wignjosubroto in Suyanto [3] provides a definition of structural poverty is poverty caused by the condition of the structure or order of life that are not profitable. Structure or order of life which is not as profitable as it was experienced by a group of people who are less fortunate that can not only lead to poverty, but also perpetuate poverty, if no serious efforts from the government or observer of the problems of poverty and of themselves the population group. This means that if a person or a family is in the structure of life as it is, it will be very difficult to get out or break free from

the shackles of isolation from the others. Structural poverty is also related to the distribution or possession of unequal resources, in the sense of people without the resources will be poor. Sachs [4] states that the cause of poverty is the lack of accumulation of capital owned, and the accumulation of capital that can be held is influenced by many factors such as lack of infrastructure, high population growth, or the lack of opportunity to attempt such trading. The poverty problem is not only found in developing countries also including developed countries, such as the results of research in Belgium, especially in people who are self [5].

People who have resources will not experience poverty, because of the resources owned by both physical resources as factors of production, and human resources that have sufficient quality to be able to generate production or output is the source of income that will be used next for another boost its resources. Different of those less fortunate as not having the resources will be difficult to increase their income or even will continue to owe money to finance their needs. This condition is often termed as 'the rich get richer and the poor get poorer'. These structural causes relating to the unjust social order, not because of natural causes or private. Order in which there are injustices can lead some people who experience it do not have access to or do not succeed in getting a chance or an opportunity to improve the welfare and quality of life. Obvious examples are the people who live in remote or isolated areas experiencing poverty as a result of an isolated residence [6]. Those who live in such areas will not have access to exit or very difficult to gain access to the outside area, so it will be very difficult to improve their welfare through increasing their income. The economic crisis is also found as a cause of poverty in Indonesia [7], and Tim Unwim [8] found that poverty will never end.

Besides poverty which is caused by structural factors, poverty can also be caused by cultural factors. Poverty is caused by factors specific customs and culture of a region which bind a person, a culture that does not support the development or progress, causing them to remain in their previous condition is still poor. This means that the customs and cultural factors can hinder a person to make changes in order to get out of the circle and poverty. In addition to external factors such as those mentioned, so the internals of the non-physical resources such as motivation, determination, willingness, effort and hard work to get out of the shackles of poverty, it becomes very important. Perhaps determination, willpower, hard work or motivation that would become a more important factor than the physical resources to be able to get out of the shackles of poverty. Belief or understanding of the community

about the existence of poverty is a 'destiny' or any person already has a twist of fate that must be accepted, would loosen their efforts to break out of the poverty conditions. The concept of poverty is a destiny or fate or hand lines can result in lower undertaken efforts to break out of the poverty conditions. In communities like this watchdog role of poverty than the government becomes very important to raise awareness about existing strengths in yourself to be more important than with the help of others to get out of the poverty conditions.

Research in Pakistan also demonstrate this. In Pakistan about half the population is female [9]. Women in these countries also contribute significantly to the economic and social growth in the country. However, in developing countries like Pakistan, women often suffer because of inequality are multidimensional resulting multidimensional poverty as well. More Hamid and Ahmed [9] states that the variable-variables such as family, women identity, health, education, and women's access to economic resources and employment, contributing significantly to the discrimination of women. Increasing opportunities for women in education, better health, asset ownership, access to credit, employment opportunities, and political empowerment is a prerequisite to start the cycle noble for their families and for the country overall. In order to decrease the gender inequality has become a serious challenge for most developing countries, including Pakistan [9].

The results of the study in Pakistan showed that giving women access to be something very important to improve the well-being not only for women, but also for society. This condition happen given that the number of female population is about half of the entire population of a country that will provide a major contribution to the welfare of the country if they have access to or the quality and the same opportunities as men. One of the variables that can be used to improve the welfare of the state as a whole is to provide access to credit for trying so that they can increase their income. So credit from the National Community Development Program (PNPM) such as Women's Saving and Loan (SPP), or Collective Business Groups (KUB) be an important program for achieving these objectives is through reducing the number of poor people by increasing their income.

RESEARCH AND DATA ANALYSIS METHOD

The location of this research conducted in two regencies, i.e. Karangasem and Bangli Regency in Bali Province. The reasons for selecting this location is caused this regencies has the greatest percentage and number of poor people and can represent the regencies at the east and center of Bali.

Population in this study is a population receives assistance from programs of poverty reduction which aims to improve the income of the poor is the empowerment program especially National Community Development Program (PNPM), and Collective Business Groups (KUB), which amounts to 60 business units, and the 12 informant in the two regencies. Sampling technique which is used in this research is non-probability sampling, especially purposive sampling, i.e. deliberately determined in accordance with the purpose of research, combined with accidental sampling.

There are various methods of collecting data that can be used by researchers in studies such as the method of observation that can be divided into the observation of the behavior of the respondents as well as observation of various documents, books or other records, called the non behavioral observation [10, 11]. Besides of that, the interview method and in-depth interviews (depth interview) can be carried out by the researcher [12]. Data analysis techniques used in this research was descriptive statistics such as frequency distribution. It is also used descriptive statistical analysis of the percentage of the most widely used. Based on the statistical values of interpretation to analyze the data that is happening and do conclusions.

RESULTS

Benefits Program

Empowerment programs aimed at the poor which aims to improve their empowerment so that their incomes can be improved. The types of businesses that can be developed will tend to vary from one region to another. In this study the types of businesses that are developed in the area of research, especially in Karangasem is generally in the field of livestock namely pigs and cattle. Type of business developed in Bangli regency in the program are in the field of livestock such as pigs, cows, and chickens, as well as craft businesses in the area that is craft from wood and bamboo. Efforts this is getting help from the empowerment program to be developed and provide increased revenue to them. Given additional capital to purchase raw materials and the other for business of craft, or to buy cows or pigs, so that sales turnover can be improved, so expect profits to increase as well. To evaluate whether this program provides benefits for beneficiaries, especially in increasing their income. Besides asked how their views on the benefits of the program, also asked about their earnings between before and after the program is given.

Majority of respondents, about 85 percent stated that they received assistance programs provide benefits for them. However, can not be ignored also that about 15 percent of respondents stated otherwise, that

states the program does not provide a benefit to them. It's important to know the reason why they declared as such. Although the percentage is much less or lower that states the program does not provide benefits, but the percentage can not be ignored, given the purpose of the program to provide benefits to the community is not achieved. In the sense that this program will benefit all those who received assistance from the program and nothing is excluded. Thus not expected that there are beneficiaries who do not feel the benefit of the program. All people are expected to benefit from the program, if it does not mean something that is not in line with expectations in the implementation of the program.

Respondents who stated that they received assistance program provides benefits to them, was also asked about in any benefits perceived by them. Some of the reasons they stated that the Women's Saving and Loan Program (SPP) and Collective Business Group (KUB) provides benefits to them among other things: (1) there is additional work after the main job; (2) capital to buy pigs; (3) capital for small business; (4) There are other sources of income; (5) There is capital increase; (6) There were cows/cattle breeding; (7) Can open a business; (8) Can increase revenue; (9) There is pig cattle; (10) Get low rate of loan; (11) Production increased; (12) Having additional activities; and (13) Additional work before the harvest time.

All reason given by respondents were presented earlier are all related to the business to supplement their income. These reasons can be classified for business in farm and business in the field of handicrafts. If the views of these reasons seem to support the programs acquired from Women's Saving and Loan Program (SPP) and Collective Business Group (KUB) used to supplement the resources they already have before, meaning that the additional capital raised will provide additional income to them. For beneficiaries who have a farm such as cattle and pigs turned out to use the additional capital raised from this program to purchase additional cows and pigs seeds. For those who have the main work in the agricultural sector, the capital support obtained is used to make an extra effort, so that when there are no jobs in the agricultural sector to be waiting for the harvest, then they can still do activities that provide income. In general, the capital that they get used to increase sales turnover, increase business capital, create new businesses as a source of additional revenue, with the ultimate goal to supplement their income. To obtain information about whether their income increase after receiving assistance from the program, in this study were also asked about their income before and after the program given assistance. Data collected on their manufacturer delivered in Figure 1.

The data in Figure 2 shows that there are differences in average income between before and after receiving assistance. If seen from the increase in income earned on average per month is not too big that only around IDR 85,000 which is only about 7 percent increase compared with previous earnings. On average their income is increased by a value that is not too big, but other than the statistical average, the income difference between before and after is also seen from other statistics such as the median, mode, the statistical minimum, and maximum. These statistics are all different gain value after which given program beneficiaries or respondents had a median income greater with differences of up to IDR 300,000 while the

mode statistics, provide a relatively large difference is up to 2 times the respondent's income mode after receiving assistance, a value quite a big difference, namely the difference up to IDR 1,000,000 from the previous mode IDR 1.000.000 - IDR.2.000.000. It also suggests better conditions as well as the median value and average. Similarly, the maximum value of the respondent's income before receiving help as much as IDR 2,000,000 – IDR 2,500,000 after receiving the program. The data listed in Figure 1 shows that after receiving the program all income statistics show a better condition. These data also show that there are benefits in terms of income for respondents who received the empowerment program.

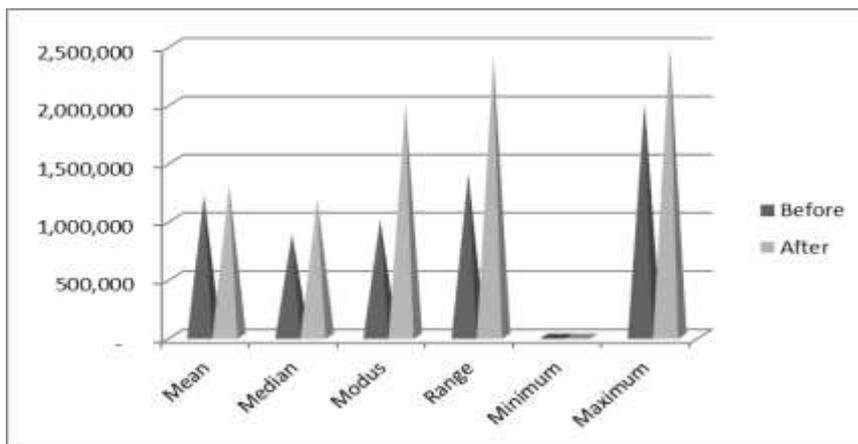


Fig-1: Condition of Respondent's Income Before and After Receive the Poverty Alleviation Program
Source: Primary Data, 2014

In terms of the average additional capital from the grants given in both the Women's Saving and Loan Program (SPP) and Collective Business Group (KUB) around IDR 4,000,000 - IDR 5,000,000 i.e. in groups as much as IDR 40 million - IDR 50 million, with an average member of the group of 10 people. The average additional capital obtained by Rp.4.500.000, - and additional revenue, on average as much as IDR 85,000, if accounted for about 1.9 percent of the additional capital provided. This percentage value in relation to the capital if the bank interest rate is stored in a bank of the results obtained from the relevant business is much higher. It also shows that this program provides benefits to beneficiaries.

With the view of respondents stated that this empowerment program provides benefits to them, and also from the earnings data showed no improvement, then the sustainability of the future program also becomes important to know. From the data the majority of respondents, about 95 percent of respondents want this program to be continued in the future, and only about 5 percent who no longer want the sustainability of the program. It is presented because they consider this program can provide additional income to the average

despite relatively low. But by looking at the value of the average additional capital granted from this program, and additional earned income, this program would provide significant benefits for them. If carried out a statistical analysis to see the difference in average earnings between before and after they were given assistance there was a significant difference in the level of 0,002 with a value of -3.209 with a t test two sides. This means an average income between before and after given assistance are significantly different or statistically significant difference. This indicates that although in absolute terms the difference is relatively small per month, but if calculated after each harvest, for example for respondents who raise cattle or pigs certainly will be a relatively large amount. Moreover, because the additional capital provided is relatively small at around IDR 400,000 – IDR 500,000 each person, then the additional revenue to be relatively large. In other words can be delivered, if additional capital or assistance provided can be improved for example be 10 times or an average of IDR 4-5 million each person, then of course the additional income will be more too.

The constraints faced by the executive in the implementation of the program

In the implementation of a program launched by the government frequently encountered problems in its implementation. The obstacles encountered will hinder the achievement of goals or at least slow down the achievement of objectives. The purpose of development programs on good community people who are poor, and the public to the non poor, is to improve their welfare, through increased income they might receive as a result of the empowerment process. Sometimes in the implementation of these programs often encountered various obstacles, and in this study was also carried out the identification of these constraints. Perceptions of respondents about the obstacles presented in Figure 2.

Figure 2 shows that of the seven indicators used to assess the constraints faced in the implementation of the program is only one indicator that can be said is not an obstacle that is in the field of

businesses owned before assistance is provided. They say that there are no obstacles in business ownership that should exist before assistance is provided. This may mean that their own initial effort before assistance is provided. In addition to business ownership indicator, no indicator is not an obstacle at all, according to their perception, meaning to six other indicators perceived by some respondents become an obstacle in the implementation of this program. If the views of these indicators can be classified as belonging to the internal indicators that are on the respondents' beneficiaries, and also came from external factors originating outside of ourselves respondents. Constraints that will be seen here are the obstacles perceived by at least 10% of respondents. Thus it can be identified by four obstacles perceived by respondents may affect the success of achieving the objectives of this program. If you paid attention to four such constraints can be classified into each of the two internal classified constraints and other constraints pertained two external constraints.

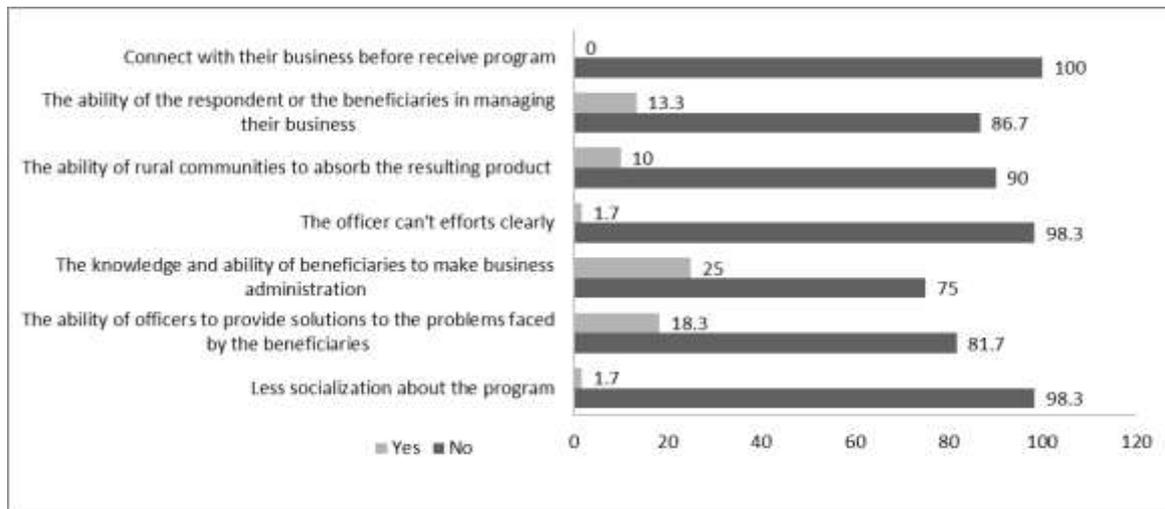


Fig-2: Respondent Distribution of Their Perception About The Obstacle of The Poverty Alleviation Program
Source: Primary Data, 2014

Two internal constraints derived from self-respondents is the ability of the respondent or the beneficiaries in managing their business (13.30%) and the knowledge and ability of beneficiaries to make business administration (25.0%). External factors that come from outside of respondents also includes two indicators: the ability of rural communities to absorb the resulting product (10.0%), and the ability of officers to provide solutions to the problems faced by the beneficiaries (18.30%). The data indicated that about 13.30 percent of the respondents perceive that their ability to manage the business can be an obstacle in achieving success or achieve goals in this program. Those who feel unable to manage his business is likely to be a failure in achieving objectives. The ability to manage the business becomes very important in

achieving successful business, so will affect the achievement of the goals of this program. Other internal factors are also considered as being a constraint is the knowledge and ability in administering its business beneficiaries expressed by about 25 per cent of respondents. Business administration is also crucial in ensuring the success of the program despite relatively simple administrative herein. One of them for example the administration about the use of raw materials in the production process, which is crucial information in determining the cost and the selling price of products. Errors in determining the sale price as a result of inaccurate administration would be detrimental if sold too cheap, and also detrimental if the sale is too expensive, because there will be no one who bought it. Thus the ability to administer the business to be very

important even if done with a simple, given the financial aid received is not too big and scale businesses owned nor too. The most important thing is that they were able to record all matters relating to the business that they have, so that it becomes clear how the costs incurred to produce the product.

Two variables or indicators belonging from external constraints that affect the success of the development program is the ability of rural communities to absorb the products, and the ability of officers to provide solutions to the problems faced by the beneficiaries. About 10 percent of beneficiaries perceive that the ability of rural communities to absorb the products produced by the beneficiaries could be an obstacle to the success of the program. In general, the products produced by the beneficiaries is the product intended for consumption surrounding communities or local communities where they are located. If the ability of poor rural communities in absorbing products, then the resulting product can not be sold, this condition will certainly affect the success of the program in improving the welfare of beneficiaries. Factors or other indicators that are categorized as external factor is the ability of personnel to provide a way out if the beneficiaries are having problems. Approximately 18.30 percent of respondents stated that the ability of officers to provide solutions to the problems faced by the beneficiaries could be an obstacle in the development of their businesses. Obstacles like this is not only encountered in this study done, but it can be said to have become a classic problem in the development of micro-enterprises and small in this land. Since the first human resource capacity that has the ability and commitment are not as expected or it can be said and ability to lower its commitment to assist micro, or small. Thus the ability of personnel to provide a way out, give direction to the

micro and small entrepreneurs, who generally low can be an obstacle in the development of these efforts. The government's commitment in launching various programs to help the poor in particular with regard to the empowerment programs should also prepare people who do have the ability in the development of all types of businesses relating to these programs in each region. The hope of those programs really can be a trigger for the development of community-owned businesses, especially small and micro businesses in achieving the development goals of the nation.

Weaknesses of The Program

Each program sometimes have weaknesses in their implementation. The weakness of a program can also reflect the unready of the program. The weakness of a program will have an impact on the achievement of the purpose and effectiveness of the program. The weakness of the program can be considered as something that exists or attached to the program. Empowerment programs such as Women’s Saving and Loan Program (SPP) and Collective Business Group (KUB) is intended to increase business capital so as to increase the income of the recipient. In other words empowerment program is intended to support the activities of the beneficiary that is productive. However, in practice there remains the possibility aid for productive activities is used for consumptive activities, so the assistance program be misplaced. Programs that are misdirected when funds for productive activities, but is used for consumptive activities, can affect the possibility of a refund on time, so that can affect the sustainability of the program in the future. This condition can eventually affect the Revolving Fund for other people who need it.

Table 1: Respondents Perception About The Weaknesses of The Poverty Alleviation Program

No.	Kind of Weakness	Yes		No		Total	
		Sum	%	Sum	%	Sum	%
1.	Indecisiveness in determining the requirements of beneficiaries	7	11,7	53	88,3	60	100
2.	Indecisiveness sanctions for beneficiaries who do not meet the obligations continuously	23	38,3	37	61,7	60	100
3.	Indecisiveness sanctions for beneficiaries who do not meet the obligations continuously	9	15,0	51	85,0	60	100
4.	Indecisiveness sanctions for listed for beneficiaries who do not meet the rules in the payment of loans	3	5,0	57	95,0	60	100
5.	The process of disbursement of funds for too long or complicated	3	5,0	57	95,0	60	100
6.	Administrative assistance serpentine or convoluted felt difficult to fulfill	4	6,7	56	93,3	60	100
7.	No sanctions clear for beneficiaries who use assistance for consumptive activities	16	26,7	44	73,3	60	100

Source: Primary Data, 2014

The data in Table 1 indicates that the seven indicators presented can be a weakness in the implementation of development programs that were examined. However, condition or relative levels differ from one another. Weakness very prominent submitted by the respondent beneficiaries in this program is the possibility of assistance provided is used for activities that are not productive. It is delivered by approximately 38 per cent of respondents, where respondents are likely to know that there are other beneficiaries or perhaps himself use these funds for the benefit of non-productive. The percentage for this indicator is the highest percentage among existing indicators. Thus it can be said that the main weakness of this empowerment programs is likely to blame to use to use the grant for activities that are not productive, so it can influence the results obtained. If these funds are used partly for activities that are not productive, then the result surely will be a little, so as to affect the commitment refund the aid.

If explored what causes them to use these funds for unproductive activities can be attributed to how the application of sanctions for those who use such assistance for activities that are not productive or consumptive activities. Therefore there is no clear sanction on the uses of aid, it will be a very high possibility of aid is misused utilization for consumptive activities as communicated by about 27 per cent of respondents. The officers will certainly be very difficult to detect or determine whether the assistance provided has been used as intended. For the most important officers are able to return the loan beneficiaries are made by way of installments. The success of this development program to improve the incomes of the poor will be highly dependent on the commitment and seriousness of them in increasing their income through the business they pursue today. Other weaknesses were also associated with a previous weakness is the ambiguity of sanctions for beneficiaries who do not meet the ongoing obligations. Beneficiaries who do not fulfill the obligation continuously also may mean they do not use the aid they received for productive activities, so that such assistance does not give the results that will be used to repay the loan installments. The disadvantages are actually related to each other, meaning that weakness mutually reinforcing each other. Indecision officer in giving sanction to recipients who did not pay an ongoing basis, there is a possibility for compassion from officers concerned about the condition of the respondents beneficiaries. In addition there is the possibility of the program does not provide details of the action or sanction must be given to recipients who do not meet the obligations continuously, so there is no guidance for officials in applying the sanctions that should be given. Likewise indecisiveness officers in determining your recipient requirements aid, which is

visible from the data there are several beneficiaries who do not have a business, where these conditions can increase the misuse of aid for consumptive activities that will ultimately be able to increase the likelihood of non-refundable aid in line with expectations. So the weakness that one will be able to trigger or reinforce the weakness of others. It is also possible for the value of aid is not too big and it ranged between IDR 400,000 – IDR 500,000 each person, it can lead to indecision for officers in implementing the obligations in their duties. These weaknesses will affect the success of the program in achieving its goals is to increase the income of the poor.

CONCLUSIONS AND IMPLICATIONS

Conclusion

Community empowerment programs for poor people, especially Women's Saving and Loan Program (SPP) and Collective Business Group (KUB) has benefits for beneficiaries. It can be seen from their income differ significantly between before and after they obtain the aid, significantly increased the amount of their income after obtaining assistance and are statistically significantly different. The results of in-depth interviews conclude that they get additional work as a result of the help they receive.

There are some obstacles encountered in the implementation of the empowerment programs for the poor people, especially Women's Saving and Loan Program (SPP) and Collective Business Group (KUB). Constraints are the most widely perceived by the beneficiaries is their inability to make the administration even if only modest effort. Another constraint is the inability of the program managers or officers in providing a solution to the problems faced by the beneficiaries.

There are some weaknesses in the implementation of development programs both Women's Saving and Loan Program (SPP) and Collective Business Group (KUB). Weakness very prominent submitted by the respondent beneficiaries in this program is the possibility of assistance provided is used for unproductive activities that may affect the smooth refund. This weakness continues in the absence of clear sanctions for beneficiaries who use such assistance for consumptive activities.

Commitment to implementing the program becomes very important in ensuring the sustainability of the program. The data can be collected and analysis conducted can be concluded that there is a strong commitment of the program managers in implementing the program in earnest so that it can be expected sustainability of the program in the future.

Implications

Suggested to the program manager to held TOT (Training of Trainers) for program managers so that their ability to program managers can be improved. So they had ability to give a way out to beneficiaries who have problems in managing their businesses. Also includes the knowledge of how to make SIMPLE administration, but appropriate in accordance with the conditions of their efforts, so that the TOT is necessary for implementing the program.

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