

# **Implementation of the Tangerang Emas (Prosperous Community Economy) Program for Micro Business Actors in Pinang Sub-District, Tangerang City**

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## **ABSTRACT**

*The implementation of the Tangerang Emas Program for Micro Business Actors in Pinang Subdistrict, Tangerang City is a program of the Tangerang City Government, the program was created on the basis of the Mayor of Tangerang through the Tangerang City Industry, Trade, Cooperatives and Micro, Small and Medium Enterprises Office. This study with the title "Implementation of the Tangerang Emas Program (Prosperous Community Economy) for Micro Business Actors in Pinang Subdistrict, Tangerang City 2020-2022" aims to describe and analyze the implementation of the Tangerang Emas program using the theory policy implementation of Van Metter and Van Horn by using descriptive qualitative research methods and the data collection process is done by observation, interview, and documentation. The results of this study indicate that the implementation of the Tangerang Gold program, namely the implementation of this program, is right on target, the purpose of the Tangerang Gold program has been successful because it can help the community, human resources in the implementation of this program, namely the Service Office, the Village Assistance Party related to the time it is implemented, has different obstacles and obstacles, for the Service Office and Bank BJB for micro-business actors who are not on time in paying for the Tangerang Gold program, there are no strict sanctions given.*

**Keywords:** Implementation, Program, Emas Program, Mico Business Actors

## **Background**

Economic growth is an increase in the process of changing economic conditions that occur in a country to obtain a state of good value within a certain period of time. Economic growth is one of the successes of a country, economic growth is influenced by population density, the denser an area, the higher economic growth and vice versa. At present the existence of MSMEs is very helpful and has benefits for the community by being able to absorb labor, for the government it can provide income for the state and regions, and the government has made efforts by providing MSME program assistance to the community to develop businesses and empower their businesses.

Tangerang City is one of the largest cities in the Jabodetabek Area. The Tangerang City Government issued Tangerang Mayor Regulation Number 9 of 2019 concerning Empowerment and Protection of Micro Businesses that states in the Regulation that the Regional Government empowers micro businesses including: business climate growth, ease of licensing, business cooperation, education and training, mentoring. In order to increase the number of MSMEs in Tangerang City, the government through the Local Government Agency

has created several programs for business actors. The programs that have been implemented by the Office of Industry, Trade, Cooperatives and Small and Medium Enterprises consist of several existing programs, especially the capital facilitation program, which consists of the Tangerang Emas, Tangerang Bisa and Tangerang Berwirausaha programs. The Tangerang Emas program is a business credit program for micro business owners, especially in Tangerang City. The business credit offered is Rp.2,000,000 for each member. The Tangerang Bisa program is a program in the form of a business loan but is specifically for start-up businesses in Tangerang City. The Tangerang Berwirausaha program is a new program that was implemented in 2022 in the form of business credit facilitated by People's Business Credit (KUR) from Bank BJB and Bank BRI.

Tangerang Emas (Prosperous Community Economy) Program Tangerang Emas (Prosperous Community Economy) Program was formed to empower especially Micro Enterprises by providing business loans, this program was launched by the Office of Industry, Trade, Cooperatives and Small and Medium Enterprises in collaboration with BJB bank in 2019 for the people of Tangerang City, this program was implemented to the community in 2020, this program was implemented at the city level spread across 13 sub-districts in Tangerang City, formed based on the Mayor's Decree Number: 500/919-DKUKM/2019 on the Delegation of Authority to Sign the Cooperation of Loan Disbursement "Prosperous Community Economic Program (EMAS) This program is prioritized for micro businesses.

The process of disbursing microbusiness loans under the Tangerang Emas program must follow several requirements that have been determined before obtaining a business loan. Some micro business owners who cannot meet the requirements are not processed for the Tangerang Emas program. This program is implemented for the community to overcome their limited capital to continue their business. The Office of Industry, Trade, Cooperatives and Small and Medium Enterprises cooperates with Bank BJB as the responsible party for the loan budget to verify the continuation of this program. The Tangerang Gold Program was launched in 2019 but was only implemented for the community in 2020 until 2022 and not all sub-districts in Tangerang City have participated in this program. One of the benefits of implementing the Tangerang Gold program is to reduce MSME actors in borrowing business capital from illegal loans that have quite high interest rates. The Tangerang Gold program business credit payment process is collected at the group leader for each member and then the member leader pays it to Bank BJB. The following is the data on the recipients of the Tangerang Emas program in 2022, namely:

**Table 1. Penerima Program Tangerang Emas Per Kecamatan Tahun 2020-2022**

No	Kecamatan	Tahun					
		2020		2021		2022	
		Kelompok	Debitur	Kelompok	Debitur	Kelompok	Debitur
1	Ciledug	1	6	1	6	1	6
2	Benda	1	9	1	9	1	9
3	Tangerang	2	14	4	29	4	29
4	Pinang	9	86	18	164	19	173
5	Periuk	1	6	2	16	2	16
6	Cipondoh	-	-	1	7	2	14
7	Karawaci	-	-	3	23	3	13
8	Batu Ceper	-	-	3	29	4	35
<b>Total</b>		<b>14</b>	<b>121</b>	<b>33</b>	<b>283</b>	<b>36</b>	<b>305</b>

Source: Dinas Perindustrian, Perdagangan, Koperasi dan Usaha Kecil Menengah Kota Tangerang

The Tangerang Gold business loan program in Kota Tangerang is funded by Bank BJB as a business capital lender in cooperation with the Office of Industry, Trade, Cooperatives, and Small and Medium Enterprises. In the implementation of the Tangerang Gold program in Kecamatan Pinang, Kota Tangerang, which has been carried out by the Office of Industry, Trade, Cooperatives and Small and Medium Enterprises, the researcher found several problems in implementing the Tangerang Gold program as follows: *First*, the supervision of the Tangerang Emas program for micro business actors by the Department of Industry, Trade, Cooperatives, and Small and Medium Enterprises is not yet optimal. This can be seen from the business loan distribution process of the Tangerang Emas program below:

**Table 2. Penyaluran dari proses pembayaran kredit usaha mikro untuk program Tangerang Emas Tahun 2020-2022**

No	Laporan Kredit Program Tangerang Emas	Jumlah
1	Total kouta penyaluran	520
2	Total Penyaluran	603.000.000
3	Total Pelaku Usaha yang mengikuti	305
4	Total Pelaku Usaha yang belum membayarkan	139
5	Total Pelaku Usaha yang sudah membayarkan	399.000.000
6	Total Pelaku Usaha yang belum membayarkan	120.600.000
7	Administrasi Pinjaman	18.090.000

Source: Dinas Perindustrian, Perdagangan, Koperasi dan Usaha Kecil Menengah Kota Tangerang.

Based on the table above, it shows that the total quota given by Bank BJB for micro-businesses participating in the Tangerang Emas program is 520, while the total number of people who have participated is 305 micro-businesses. It can be seen that the total loan issued was 603,000,000 but only 399,000,000 funds were returned. Of course, the Office of Industry, Trade, Cooperatives and Small and Medium Enterprises must provide supervision related to the return of business credit funds that have been given, and for the community who have paid in full, there are 139 people. *Secondly*, there is a lack of mentoring personnel for the

recipients of the Tangerang Emas program for micro business owners. Based on observations made with several kelurahan parties in Kecamatan Pinang, it was stated that there was a lack of mentoring personnel to implement the Tangerang Emas program. The following are the recipients of the Tangerang Emas program per Pinang sub-district, namely:

**Table 3. Penerima Program Tangerang Emas di Kecamatan Pinang Tahun 2022**

No	Kelurahan	Jenis Usaha	Jumlah
1	Panunggangan Utara	Makanan	77
		Minuman	13
		Otomotif	5
		Perdagangan	24
		Make up	2
		Fashion	5
		Jasa	5
2	Pinang	Makanan	17
		Perdagangan Ikan Hias	1
		Otomotif	1
3	Kunciran	Makanan	2
		Perdagangan	10
4	Kunciran Indah	Makanan	3
		Perdagangan	8
Total			173

Source: Dinas Perindustrian, Perdagangan, Koperasi dan Usaha Kecil Menengah Kota Tangerang.

Based on the table above, the Tangerang Emas Program in Kecamatan Pinang consists of 4 urban villages while Kecamatan Pinang consists of 11 urban villages. Of the kelurahan in Pinang Subdistrict, the highest number of micro business owners participating in the Tangerang Emas Program is in Panunggangan Utara Urban Village, which consists of several types of businesses with a total of 126 business owners. *Third*, there are still many micro business owners who do not pay their business capital loans on time. This can be seen from the following table, which shows the data obtained from the implementers of the Tangerang Emas program:

**Table 4. Jumlah pelaku usaha yang belum membayarkan kredit usaha Program Tangerang Emas**

No	Kecamatan	Jumlah		Sisa Pinjaman
		Kelompok	Debitur	
1	Pinang	13	100	85.800.000
2	Karawaci	3	17	15.800.000
3	Periuk	1	9	11.200.000
4	Batu Ceper	1	8	4.600.000
5	Tangerang	1	5	3.200.000
6	Cipondoh	0	0	0
7	Benda	0	0	0
8	Ciledug	0	0	0
	<b>Jumlah</b>	<b>19</b>	<b>139</b>	<b>120.600. 000</b>

Source: Bank BJB Kota Tangerang

Based on this data, the number of loans from the Tangerang Gold program is 100 business actors who did not pay the business credit they borrowed, from this total there are business actors who only pay their installments not on time, some do not pay at all, the total remaining unpaid loans amount to 85,800,000 from business credit loans, especially in Pinang District. With the above problems in the implementation of the Tangerang Gold Program for Micro Businesses in Pinang Subdistrict, Tangerang City, the problems found by the researcher indicate that the supervision of the Tangerang Gold Program for Micro Businesses by the Office of Industry, Trade, Cooperatives and Small and Medium Enterprises has not been maximized, there is a lack of mentoring personnel for recipients of the Tangerang Gold Program for micro business owners, and there are still many micro business owners who do not pay their business capital loans on time. Based on the description above, the researcher chose to take the title "Implementation of the Tangerang Gold Program for Micro Businesses in Pinang Subdistrict, Tangerang City, 2020-2022".

### Literature Review

In this researcher, the researcher uses the policy implementation model according to Van Meter and Van Horn (in Leo Agustino, 2014) this model supposes that policy implementation runs linearly from available political decisions, implementers, and public policy performance. These models are explained by Van Meter and Van Horn as follows:

1. Policy measures and objectives

The performance of policy implementation can be measured. When a policy or the objectives of the policy are too ideal to be implemented at the citizen level, it will be difficult to realize public policy to a point that can be said to be successful.

2. Resources

The success of the policy implementation process is highly dependent on the ability to utilize available resources. Humans are the most important resource in determining a

successful implementation process. Certain stages of the entire implementation process require qualified human resources in accordance with the work required by policies that have been determined politically.

3. Characteristics of implementing agents

The characteristics of implementing agents include formal organizations and informal organizations, which will be involved in implementing public policies. This is very important because the performance of public policies is very compatible with the implementing agents. In addition, the scope or area of policy implementation needs to be taken into account if you want to determine the implementing agent, the wider the scope of policy implementation, the greater the agent it should involve.

4. Attitudes or tendencies of the implementers

The attitude of acceptance or rejection of the implementing agent will greatly affect the success or failure of the performance of public policy implementation. This is very likely to happen because the policies implemented are not the result of the formulation of local residents who recognize the problems faced. But the policy that will be implemented by the implementor is a top down policy, which is very likely that the decision makers have never known the needs, desires, or problems that residents want to solve.

5. Communication between organizations and implementing activities

Coordination is a mechanism for the implementation of communication between organizations because it is a powerful mechanism in the implementation of public policies. The better the communication coordination between the parties involved in an implementation process, the assumption is that mistakes will be very small.

6. Economic, Social and Political Environment

This also needs to be considered in assessing the performance of public policy implementation, because of the extent to which the external environment contributes to the success of established public policies. An unfavorable economic, social and political environment can be a failure of policy implementation performance. Therefore, efforts to implement policies must pay attention to the conduciveness of the external environment.

## **Methods**

In this research method using qualitative research methods with descriptive techniques. Qualitative research is a method that can understand a number of individuals or a group of problems of social or human origin. Therefore, qualitative research methods are one of the methods used by researchers that must be arranged systematically, by conducting observations, in-depth interviews to get the desired research results based on the problems in the study.

The research to be researched is entitled Implementation of the Tangerang Emas (Prosperous Community Economy) Program for Micro Businesses in Pinang District, Tangerang City in 2020-2022. The reason researchers use a qualitative approach is to understand the phenomena that occur in society in the problems faced. The instrument of this

research is the researcher himself, besides that the data collection techniques used by researchers consist of several techniques, namely: observation, interviews, and documentation. In this study, the data collection technique used purposive technique. Researchers in determining informants are divided into two, namely: Key Informants and Secondary Informants. the following are informants in this study, namely:

**Table 5. Informan Penelitian**

No	Informan	Kode Informan	Keterangan
1.	Kasi Penguatan Daya Saing dan Perlindungan Usaha Mikro	I <sub>1</sub>	<i>Key Informan</i>
2.	AO UMKM Cabang BJB Kota Tangerang	I <sub>2</sub>	<i>Key Informan</i>
3.	Pendamping Program Tangerang Emas di Kecamatan Pinang	I <sub>3</sub>	<i>Key Informan</i>
4.	Masyarakat yang mengikuti Program Tangerang Emas di Kecamatan Pinang	I <sub>4</sub>	<i>Key Informan</i>
5	Kasi Ekonomi Pembangunan Kecamatan Pinang	I <sub>5</sub>	<i>Secondary Informan</i>

Source: peneliti, 2023

The data processing and analysis techniques used in this research are: data reduction, data presentation, verification/conclusion drawing. Data validity tests in this study are: triangulation and member check.

## Results and Discussion

The results and discussion of the research are data and facts obtained by researchers that take place from the field by adjusting the theory that has been used. In describing the results and discussion of the research, researchers used the theory of public policy implementation according to the Van Meter and Van Horn Model of public policy implementation (in Leo Agustino 2014), namely:

*First, Policy Measures and Objectives* In the process of implementing public policies, there are several aspects related to the objectives of the Tangerang Emas program for micro businesses in Pinang Subdistrict, Tangerang City. In the implementation process of the Tangerang Emas program, so far there has been no regulation, and the program has only taken the form of a decree issued by the Mayor of Tangerang and a cooperation agreement (MOU) between the implementing party, namely the Tangerang City Industry, Trade, Cooperatives and Small and Medium Enterprises Office, and Bank BJB as the ceiling for business capital loans. This program has achieved the objectives set by the implementers, namely to help the community, especially micro businesses, to obtain business capital without interest, or to make loans online, which is a common occurrence in the community. This program has been right on target because the business actors who make loans are micro business actors who are food, beverage, or home-based businesses.

*Second,* Resources are an important dimension in the success of a program. Human resources in the implementation of the Tangerang Emas program come from the Local Government Office, Bank BJB, and the Village Facilitator. The community as micro business owners is one of the supporters of the success of this program, because business owners can take advantage of the Tangerang Emas program. In addition, the Dinas has sufficient human resources to implement the program, while the Bank lacks staff to assist in the data verification process for micro-entrepreneurs who want to borrow business capital. The facilities and infrastructure provided by the implementers, namely from the Dinas, are only letters of recommendation and NIB permits for micro-entrepreneurs who do not yet have a business license, other than that there are no facilities provided by the implementers of the Tangerang Emas program. The financial resources or budget for the Tangerang Emas program come from the Tangerang City Government in cooperation with CSR parties and BJB as the cooperation ceiling to support the business capital loan for micro business actors. In addition, the budget that has been spent for this program, especially in Kecamatan Pinang, is Rp 585,000,000 of the total budget that has been used for Tangerang City, which is Rp 723,600,000 for business actors who have participated in the Tangerang Emas business loan program.

*Third,* The characteristics of the implementing agents in the Tangerang Gold program contribute to the success of the program. In addition, the implementing agents must pay attention to the Standard Operating Procedures (SOP) in running the Tangerang Gold program, and sanctions for business actors if they violate the program that has been determined by the implementers. In the implementation of the Tangerang Emas program, the Department of Industry, Trade, Cooperatives, and Small and Medium Enterprises, Bank BJB, and the Village Facilitator are the implementers of this program. Based on the field findings, there is no structured Standard Operating Procedure or special rules in the Tangerang Emas program, so that business actors who make business credit loans are not disciplined because nothing is applied. The implementers should have been strict. For example, there are no firm guarantees in registering for this program, so that business actors are not responsible. The implementation of the Tangerang Emas program by the Implementing Agents did not have any sanctions in place when the program was first implemented, so many micro-business owners did not pay the loan installments they had borrowed from Bank BJB.

*Fourth,* The attitude or tendency of the implementers in carrying out their duties must be responsible as implementers with discipline. The understanding of the implementers of the Tangerang Emas program from the Dinas and business actors is good enough that the micro business actors have a good response to the implementers in implementing the program, this is why many people have participated in the Tangerang Emas program. *Fifth,* Inter-organizational communication determines the success of the implementation of a program. In order for a policy to be implemented, communication is needed by coordinating between the parties involved in the implementation of the Tangerang Emas program. The coordination carried out by the Dinas and Bank BJB is still going well, while there is no further socialization of the Tangerang Emas program between the Dinas, Bank, Kelurahan and the community, and there is no direct supervision of micro business owners who lend business credit, so there



are still many business owners who have not paid their business credit on time. *Last*, This program has an influence on the economy, especially on the micro business owners who lend this business credit, because it can provide additional capital for the businesses they run. In addition, the social influence is not very visible because the amount lent is not too large. In addition, this program has no influence on politics when the program is implemented.

## Conclusion

Implementation of the Tangerang Gold Program in the implementation of this program is right on target, the purpose of the Tangerang Gold program has been successful because it can help the community by providing business capital loans for micro-business actors, but regulation is only a form of cooperation with stakeholders and a Decree (SK) so that there are obstacles, namely supervision carried out by the Dinas in the Tangerang Gold program is not going well. Implementation of the Tangerang Emas Program from the human resources side, namely the Local Government Agency, the Village Facilitators, and the time taken to implement the program had different obstacles and constraints, with each facilitator having only one facilitator. Implementation of the Tangerang Emas Program from the implementing party, namely the Dinas and the cooperation partner, Bank BJB, to micro-business actors who are not on time in paying for the Tangerang Emas program, there are no strict sanctions given, then the Standard Operating Procedures that are carried out have not run well, so that micro-business actors who do not pay on time have no responsibility.

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