

Problems Of The Trust Fund For Community Empowerment Study: Activities Management Unit (UPK) Seiya Sekata Sub-District Pangkalan Kerinci, Pelalawan Regency

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Abstrak

Artikel ini membahas tentang dana amanah yang bermasalah untuk pemberdayaan masyarakat, khususnya Unit Pengelola Kegiatan (UPK) Seiya Sekata di kecamatan Pangkalan Kerinci kabupaten Pelalawan. Teori yang digunakan adalah teori pemberdayaan yang mengadopsi inovasi Rogers, yang menampilkan perkembangan dan pemberdayaan masyarakat. Penelitian ini merupakan penelitian kualitatif dengan desain deskriptif. Hasil penelitian menunjukkan bahwa UPK dapat meningkatkan pelayanan dan pengawasan terhadap pelaksanaan program SPP. Hasil mendesak bagi penerima program atau SPP kelompok untuk bertanggung jawab atas penggunaan dana, sehingga program Dana Amanah Pemberdayaan Masyarakat (DAPM) dapat menjadi program yang berkelanjutan dan menciptakan masyarakat yang mandiri.

Kata kunci: Bermasalah, Dana Perwalian untuk Pemberdayaan Masyarakat, Kecamatan Pangkalan Kerinci, Kabupaten Pelalawan.

Abstract

This article discusses the problematic trust fund for community empowerment, specifically the Activity Management Unit (Indonesian: Unit Pengelola Kegiatan or UPK) Seiya Sekata in the Pangkalan Kerinci sub-district of Pelalawan district. The theory used is empowerment theory that adopts Rogers' innovation, which showcases the development and empowerment of the community. This research is a qualitative research with a descriptive design. Results suggest that the UPK can improve service and oversight of the implementation of the SPP program. The result urges for recipients of programs or group SPP to be responsible for the use of fund, so that the Community Empowerment Trust Fund (Indonesian: Dana Amanah Pemberdayaan Masyarakat or DAPM) program can become a sustainable program and create an independent community.

Keyword: Problematic, Trust Fund for Community Empowerment, Pangkalan Kerinci Sub-District, Pelalawan District.

1. PENDAHULUAN

The National Program for Independent Rural Community Empowerment (PNPM), known as Independent Rural PNPM for short, is one of the community empowerment program mechanisms used by Independent Rural PNPM in an effort to accelerate poverty reduction and expand job opportunities in rural areas. The Independent Rural PNPM fully adopted the mechanisms and procedures for the sub-district development program (PPK) which had been implemented since 1998 (Mahila, 2017).

Implementation of Independent Rural PNPM under the guidance of the Directorate General of Village Community Empowerment (PMD) of the Ministry of Home Affairs. This program is supported by financing from the allocation of the State Revenue and Expenditure Budget (APBN). Allocation of Regional Revenue and Expenditure Budget (APBD), foreign loan/grant funds from a number of aid

institutions under the coordination of the World Bank. Independent Rural PNPM also has another principle that is based on human development. Every activity is directed to improve the dignity of the whole human being.

The Independent Rural PNPM program has officially ended on December 31, 2014, as stated in the handover documents number: 100/1694/SS and number: 01/BA/M-DPDTT/W/2015 signed by the Ministry of Home Affairs and the Ministry of Home Affairs PDTT. However, PNPM activities are still ongoing among the community with guidance from the local government. The above changes also occur at the sub-district level such as in the Pangkalan Kerinci sub-district, Pelalawan district. This was held on Thursday, January 7, 2016 in Pangkalan Kerinci sub-district, Pelalawan district. Establishment of a legal entity attended by representatives of each Activity Management Unit (UPK) in the province of Riau.

In its current implementation, the PNPM Mandiri program is running and has also developed into community business units. The change in the name of the PNPM Mandiri program to DAPM (Community Empowerment Trust Fund) did not affect the running of the community program, as evidenced by the fact that there are still many people in the Pangkalan Kerinci sub-district who actively participate in the program. One of the community programs is that the Women's Savings and Loans (SPP) activity is still running, which is a mainstay program for women in community life in Pangkalan Kerinci sub-district. The SPP (Women's Savings and Loans) program is very beneficial for the community. The structure in the implementation of DAPM-BPP activities is that the Association Management Board (BPP) conducts coordination meetings every 6 (six) months in order to evaluate rolling SPP (Women's Savings and Loans) activities by inviting BPUPK (UPK Supervisory Body), UPK (Activity Management Unit), TV (Verification Team), and Funding Team.

Along with the SPP (Women's Savings and Loans) program, it was still found that misuse of SPP funds was carried out by members and group administrators, there were arrears in deposits to the UPK (Activity Management Unit) office in Pangkalan Kerinci sub-district as of the end of December 2019 amounting to Rp. 113,286,300 (one hundred and three twelve million two hundred eighty-six thousand three hundred rupiah). The number of active SPP (Women's Savings and Loans) groups until the end of December 2019 was 60 (sixty) groups and the total number of members in Pangkalan Kerinci was 562 (five hundred and sixty-two) people.

Literature Review

The current of democratization that has been flowing in Indonesia since the start of the reform era has had a positive impact on many aspects of people's lives. One thing that is demanded in democratic life apart from community participation is good governance (Rahmatunnisa, 2013). The implementation of the basic principles of good governance including transparency and accountability is a concern in all circles, including those carried out by public sector organizations to increase the success of their organizations. Even in non-profit organizations or even in institutions that aim at poverty alleviation, transparency and accountability are strongly encouraged to be implemented, with the hope that the organization will be better at serving the community (Arvidson, 2017).

This is also done by the Sub-district Activity Management Unit (UPK) in the National Program for Independent Rural Community Empowerment, with the hope that the application of the principles of accountability and transparency can improve organizational performance in the national program (Susanto, 2015; Narutomo, 2015). Transparency of financial management in the UPK should also be a form of government's positive response to village finances (Basuki *et al*, 2018). UPK is a unit that carries out business activities in the form of savings and loan services aimed at empowering rural communities independently in order to alleviate community poverty in accordance with the mandate of the National Program for Independent Rural Community Empowerment (PNPM-MPd). UPKs organize multiple

activities and programs for the benefit of the public. Many studies have carried out investigations on the role of UPKs in improving the welfare of society through savings and loan lending.

For instance, Sinaga et al. (2018) examined the role of the Rural Independent PNPM in Samosir District. The results of the study, however, were limited to short interview excerpts that only stresses the importance of UPK's role. In reality, management of UPK programs can be outdated, as Chrystanti-uni (2010) found the UPK in Pringkuku Pcitan District still using conventional ledger and have yet to create and produce software for data processing savings and loans. Similarly, various constraints experienced by group members also significantly affect the implementation of PNPM activities (Mahila, 2017). According to Soesanta (2015), for PNPM programs to continue efficiently, let alone succeed in realizing its core goal, both the institutional/community structure and culture surrounding existing procedures need to improve with a participatory approach. In fact, aspects covered in Law No. 6 of 2014 needs to be further emphasized, namely involvement of actors implementing community empowerment; The direction of community empowerment; Collaborative aspects of village development in community empowerment; Implementing community empowerment; Institutionalization of the acceleration of community empowerment; and Ethics/norms of community empowerment (Ahfan, Asrori, & Sipahutar, 2015).

An article with a similar theme has also been written, namely about the model for the development and sustainability of a trust fund activity management unit for community empowerment to become a microfinance institution based on institutional economics (Indriani et al, 2020). However, the research focuses more on a model that is built on gaps in empirical research on the factors that influence the development and sustainability of community empowerment trust fund management and locates the factors that characterize institutions to fill these gaps.

Overall, it seems that although the government has disbursed a significant amount of funding to make PNPM Mandiri be effective in lifting people out of poverty, Indonesia's poverty rate has not decreased by any significant margin (Hamudy, 2015).

Independent Rural PNPM as a community-driven development (CDD)

CDD is an approach model in development that tends to be bottom-up and different from the top-down approach. CDD offers a different method and is more suited to the conditions of the poor. This approach allows the poor to gain greater access, both in terms of information and services (Susilo & Trisnanto, 2012).

CDD with several features can strengthen the community of the poor with accountability (Susilo & Trisnanto, 2012). An inclusive society can also be built with this method. At this time, where information technology dominates people's daily lives, the poor can gain more adequate access through CDD, especially regarding improving the economic condition of the community.

Related to the government, CDD is a bridge for the poor to government programs. When markets are ineffective, CDD can play a role in overcoming the negative excesses. Independent Rural PNPM is a concrete picture of CDD, through many programs such as the procurement of public goods in the form of roads, irrigation systems, to the village economic institutional system

2. METODE

This study used qualitative data collection techniques that provide an overview and explanation of the problems being studied to obtain conclusions. Qualitative research is meaningful as research that understands a number of individuals or groups of people who depart from social problems (Cresswell &

Poth, 2016). This research was conducted at the UPK (Activity Management Unit) office in Seiya Sekata, Pangkalan Kerinci sub-district, Pelalawan district, Riau. In order for this research to be as expected, it is necessary to limit the scope of research in the UPK (Activity Management Unit) Seiya Sekata work unit. Data obtained from secondary and primary data. Data collection techniques used in-depth interviews, observation and documentation. Primary data according to Uma Sekaran (2011) is data obtained from the first hand by researchers relating to variables of interest for the specific purpose of the study. The primary data sources are individual respondents, focus groups, the internet can also be a primary data source if the consultant is distributed via the internet. Meanwhile, secondary data according to Uma Sekaran (2011) is data that refers to information collected from existing sources.

Secondary data sources are segregation records or documentation, government publications, industry attractions by the media, websites, internet and so on. The unit of analysis in this study is the resource persons in the Seiya Sekata UPK (Activity Management Unit) office, the chairman of the UPK Seiya Sekata, the deputy chairman of the UPK, the UPK treasurer, the BKAD (Inter-Village Work Agency), the SPP Verification Team (Women's Savings and Loans). The SPP Funding Team and the community who benefit from the SPP program in Pangkalan Kerinci sub-district, Pelalawan district, Riau.

To get the decent data, the researchers used several data collection techniques, namely: in-depth interviews (in-depth interviews) and documentation, namely the collection of archives related to the activities of the Community Empowerment Trust Fund. Study: Activity Management Unit (UPK) Seiya Sekata, Pangkalan Kerinci district, district Pelalawan. The unit of analysis is the SPP (Women's Savings and Loans) activity carried out by UPK Seiya Sekata in Pangkalan Kerinci sub-district.

Data triangulation according to Moloeng (2007:330), triangulation is another data validity checking technique. Excluding data for management purposes or as a comparison against that data. Triangulation technique is the most widely used examination through other sources. All data obtained will be analyzed using qualitative descriptive methods. This process classifies the data into two parts, namely ethical data (from theory) and emic data (findings in the field). Furthermore, the process of reducing the results of data analysis can be measurable and scientifically accountable and even become new findings in theory development.

3.HASIL DAN PEMBAHASAN

Problems with the Community Empowerment Trust Fund Study: Activity Management Unit (UPK) Seiya Sekata, Pangkalan Kerinci sub-district, Pelalawan district.

The transition from the Mandiri PNPM (National Program for Community Empowerment) to DAPM (Community Empowerment Trust Fund).

The rural independent PNPM is a phase of change from the Kecamatan Development Program (PPK). The journey of the rural independent PNPM phase was 1996 as a pilot project in 1998-2002 KDP phase I, 2002-2005 KDP phase II, 2005-2007 KDP phase III, 2007 PNPM-PPK, and 2008 until now rural independent PNPM is marked by the launch of the President of the Republic of Indonesia program on April 30, 2007 in the city of Palu, Central Sulawesi province. Initially, PNPM Mandiri entered Riau province in Bengkalis district in 2007 and then expanded in other urban districts including Pelalawan district, Pangkalan Kerinci sub-district in 2008 and has grown until now into DAPM (Community Empowerment Trust Fund).

Implementation of rural independent PNPM under the guidance of the Directorate General of Village Community Empowerment (PMD) of the Ministry of Home Affairs. With financing that comes

from the allocation of the State Revenue and Expenditure Budget (APBN) and the Regional Revenue and Expenditure Budget (APBD). The rural independent PNPM has officially ended on December 31, 2014, as stated in the official handover documents number: 100/1694/SS and number: 01/BA/M-DPDTT/IV/2015 signed by the Ministry of Home Affairs and the Ministry of Villages and Underdeveloped Area.

Implementation of the DAPM (Community Empowerment Trust Fund) program through SPP (Women's Savings and Loans) activities

Efforts to preserve the results of UPK and PNPM-MPD activities, especially revolving funds and on the basis of Presidential Regulation No. 15 of 2014, regarding the acceleration of poverty alleviation and paying attention to letter number 817/MENKOKESRA/1/2014 dated January 31, 2014 regarding the processing of the Community Empowerment Trust Fund. (DAPM). There are three choices of legal entity forms for DAPM management in accordance with applicable laws and regulations, namely Cooperatives, Associations with legal entities and Limited Liability Companies. The above changes also occur at the sub-district level such as in the Pangkalan Kerinci sub-district, Pelalawan district. The number of active SPP (Women's Savings and Loans) groups until the end of 2019 was 60 groups with the total number of group members in the Pangkalan Kerinci sub-district as many as 562 people.

The Misuse of SPP (Women's Savings and Loans) funds by community beneficiaries of the DAPM program in Pangkalan Kerinci sub-district

Basically the UPK (Activity Management Unit) is committed to providing services for businesses that are growing in the community and can be felt by the benefits for the people of Pangkalan Kerinci, Pelalawan Regency. However, in its implementation in the field, there is still misuse of SPP (Women's Savings and Loans) revolving funds so that the process of revolving funds becomes stuck.

Table 1. List of SPP Group Names that are wedged in Pangkalan Kerinci District

No	Villages	Group name	Disbursement Date	Total Arrears
1	Kerinci Timur	Putri Ayu	16/06/2016	Rp 8.400.000
2		Arisan Jaya Bersama	22/08/2016	Rp 3.321.000
3		Al-Muawanah 1	21/10/2016	Rp 2.625.000
4		Kasih Umi	21/10/2016	Rp 3.255.000
5		Asri Mandiri	18/01/2017	Rp 1.535.000
6		Sakinah Mandiri	11/11/2017	Rp 4.095.000
7		Mawar GSA	15/02/2018	Rp 1.782.900
8		Lingkar Asri	22/05/2018	Rp 3.036.000
9		Bhineka	22/05/2018	Rp 978.000
10		Al-Janah	22/05/2018	Rp 4.072.800
11		Babusallam	28/08/2018	Rp 3.125.000
12		Al-Mawaddah	15/11/2018	Rp 528.000
13		Sepakat Jaya	24/04/2019	Rp 10.000
14		Al-Muawanah 2	28/08/2019	Rp 960.000
15	Kerinci Kota	Kartini	15/12/2016	Rp 11.646.600

16		Sehati BLP	23/08/2017	Rp 6.992.000
17		STM Seiya	22/09/2017	Rp 7.816.000
18		Sekata Melati Townsite	23/10/2017	Rp 13.264.000
19		Seroha	27/09/2018	Rp 527.000
20	Kerinci Barat	Usaha Maju Bersama	18/06/2015	Rp 6.650.000
21		Terusan Baru	20/04/2016	Rp 10.800.000
22		An-Nur 1	15/08/2016	Rp 16.813.000
23	Desa Makmur	Al-Hidayah	21/05/2019	Rp 1.054.000
Total				Rp 113.286.300

Data Source: Seiya Sekata UPK, Pangkalan Kerinci District in 2019

From the data above, it can be concluded that there are still arrears from the SPP (Women's Savings and Loans) group to the UPK (Activity Management Unit) from year to year experiencing high arrears even if it occurs continuously it will have an impact on UPK Seiya Sekata activities.

The active role of UPK cadres (Activity Management Unit) and the community who use the SPP program as an effort to handle DAPM

From the results of field visits, the aim is to obtain information on the causes of delays in payments carried out regularly every month, because this has a systemic impact on the sustainability of the SPP program and will have implications for disbursement of other SPP groups. To find out the number of active SPP groups in the Pangkalan Kerinci sub-district, see the table below:

Table 2. List of Active SPP Groups in Pangkalan Kerinci District

	Village	Number of Groups	Number of members	Information
1	Kerinci Barat district	15	139	Active
2	Kerinci Kota district	12	126	Active
3	Kerinci Timur district	21	143	Active
4	Mekar Jaya village	4	49	Active
5	Rantau Baru village	1	7	Active
6	Makmur village	7	98	Active
Total		60 groups	562 people	Active

Data Source: Seiya Sekata UPK, Pangkalan Kerinci District in 2019

From the table above, we know that there are still many SPP (Women's Savings and Loans) groups that are active and need capacity building for the beneficiaries of the SPP group program and the program implementers of the UPK cadre (Activity Management Unit). And new ideas and innovations as well as knowledge are needed in implementing the DAPM program.

The active role of community groups in preserving the SPP (Women's Savings and Loans) program as an effort to empower the community in Pangkalan Kerinci

Community empowerment efforts aim to make people independent in the sense that they have the potential to be able to solve the problems they face and are able to meet their needs without depending on outside assistance for their lives. Both government and non-governmental organizations. The concept of empowerment is the main basis in community development. Empowerment itself is a development process where the community takes the initiative to start the process of social activities to improve their own situation and condition. Empowerment has the meaning of generating their resources, abilities, knowledge and skills to increase their capacity to determine their future. The main concept that depends on empowerment is how to provide broad opportunities for the community to determine the direction of their community life. Community empowerment is understood as a broader concept than just meeting basic human needs. Community empowerment is more defined as an effort to make humans as a source of actors and who enjoy the results of development in other words development from and by and for the people of Indonesia.

4. KESIMPULAN

Based on the results of the research above, it can be concluded that the SPP (Women's Savings and Loans) group or the beneficiaries of the DAPM (Community Empowerment Trust Fund) program in the Pangkalan Kerinci sub-district can be more responsible individually and in groups in carrying out the existing SPP program, so that congestion does not occur. And for the problematic SPP group, they should be able to solve the problem properly and responsibly as an effort to preserve and protect the program, so the active role of the program benefiting community is needed. And for the UPK (Activity Management Unit) it is hoped that they can be more careful in recording the SPP (Women's Savings and Loans) group, verifying according to established procedures and UPK (Activity Management Unit) can become a strong and wise team in solving all problems that exist in the environment. community who are the beneficiaries of the SPP program and can maintain good communication with the community.

5. SARAN

The obstacle in the Study Community Empowerment Trust Fund Problem: Activity Management Unit (UPK) Seiya Sekata, Pangkalan Kerinci sub-district, Pelalawan district is the condition of the community receiving or using the SPP (Women's Savings and Loans) program.

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