

# Samisake Program is improving the Economic Capabilities of Urban Poor in Bengkulu City, Indonesia

*by Sugeng Suharto*

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**Samisake Program is improving  
the Economic Capabilities of  
Urban Poor in Bengkulu City,  
Indonesia**

O Programa Samisake está  
melhorando as capacidades  
econômicas dos pobres urbanos  
na cidade de Bengkulu, Indonésia

Sugeng Suharto

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## **Samisake Program is improving the Economic Capabilities of Urban Poor in Bengkulu City, Indonesia\***

### **O Programa Samisake está melhorando as capacidades econômicas dos pobres urbanos na cidade de Bengkulu, Indonésia**

Sugeng Suharto\*\*

#### **Abstract**

The Samisake program, initiated by the Mayor of Bengkulu, Indonesia to alleviate the poverty of urban communities, is an acronym for “Satu Milyar Satu Kelurahan,” which means one billion one village. This research proves that the Samisake program can improve the economy of the urban poor in Bengkulu City, Indonesia. The results are incredible; 70.13% managed to create a new business, only 10.02 % misused the loan for consumptive needs and 19.85 % deliberately did not repay the loan. The results showed that the Samisake program helped improve the lives of the urban poor. From the existing data, those who were initially unemployed now earn around US\$138 per month. At the same time, those who already own a business experienced a 25%–30% increase in turnover per month. When viewed from the data, the money in circulation amounted to Rp 12 billion (US\$ 827.587) in 2018, Rp 13 billion (US\$ 896.552) in 2019, about Rp 12 billion (US\$ 827.587) in 2020, and Rp 14 billion (965.517) in 2021. Samisake's total funds amounted to 51 billion. The percentage of those unemployed decreased by 3.65% from 2018 to 2021.

**Keywords:** government policy, economic capabilities, urban poor, poverty alleviation

#### **Resumo**

O programa Samisake, iniciado pelo prefeito de Bengkulu, na Indonésia, para aliviar a pobreza das comunidades urbanas, é um acrônimo para “Satu Milyar Satu Kelurahan”, que significa um bilhão e um vilarejo. Esta pesquisa prova que o programa Samisake pode melhorar a economia dos pobres urbanos na cidade de Bengkulu, na Indonésia. Os resultados são incríveis; 70,13% conseguiram criar um novo negócio, apenas 10,02% utilizaram indevidamente o empréstimo para necessidades de consumo e 19,85% deliberadamente não pagaram o empréstimo. Os resultados mostraram que o programa Samisake ajudou a melhorar a vida dos pobres urbanos. A partir dos dados existentes, aqueles que inicialmente estavam desempregados ganham

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agora cerca de US\$ 138 por mês. Ao mesmo tempo, quem já possui um negócio experimentou um aumento de 25% a 30% no faturamento por mês. Quando visto a partir dos dados, o dinheiro em circulação totalizou R\$ 12 bilhões (US\$ 827,587) em 2018, R\$ 13 bilhões (US\$ 896,552) em 2019, cerca de R\$ 12 bilhões (US\$ 827,587) em 2020 e R\$ 14 bilhões (965.517) em 2021. Os fundos totais da Samisake totalizaram 51 bilhões. O percentual de desempregados diminuiu 3,65% de 2018 para 2021.

**Palavras chave:** política governamental, capacidades econômicas, pobres urbanos, redução da pobreza

## 1 Introduction

Poverty is a complex problem, especially in developing countries, including Indonesia. Some approaches to community participation and the desire to address multi-dimensional poverty<sup>1</sup> include enhancing technology, popularising concepts, and growing characteristic and profitable industries to help poverty areas increase their regional power<sup>2</sup>. Poverty is a multi-factor derived from two factors, internal and external. In China, there are also two, namely realizing dual goals of protection of ecosystem services and poverty alleviation, so the establishment of “Ecological Function Conservation Areas” (EFSA)<sup>3</sup>. The internal factors that cause poverty are still low education, low quality of society, lack of assets or business capital, and health issues, while external factors are the environmental impacts seen from an economic point of view, namely limited ownership of productive tools and lack of technology and leadership<sup>4</sup>. It can also be

<sup>1</sup> Cumming Zou and others, ‘Evaluating Poverty Alleviation by Relocation under the Link Policy: A Case Study from Tongyu County, Jilin Province, China’, *Sustainability* (Switzerland), (2019) <<https://doi.org/10.3390/su11185061>>; Mónica Ramos-Mejía, María Laura Franco-García, and Juan M. Jauregui-Becker, ‘Sustainability Transitions in the Developing World: Challenges of Socio-Tech Transformations Unfolding in Contexts of Poverty’, *Environmental Science and Policy*, 84, March 2016 (2018), 217–23 <<https://doi.org/10.1016/j.envsci.2017.03.010>>.nature, and the social environment in contiguous poor regions are harsh and difficult to change. The poor adaptive capacities of the socio-ecological systems of these regions are the main causes of deep, persistent poverty. In February 2016, the Chinese government issued a policy proposing to promote poverty alleviation by relocation (PAR

<sup>2</sup> Fengsheng Chien, Ka Yin Chau, and Yun Qian Zhang, ‘Research on the Coordinated Development of Environmental Protection and Industry in Poverty Alleviation under Uncertainty’, *Economic Research-Ekonomika Istrazivanja*, 0.0 (2020), 1–18 <<https://doi.org/10.1080/1331677X.2020.1845968>>; Pramod K Singh and Harpalsinh Chudasama, ‘Political Will and Development Priorities Effects on Infrastructure Investment for Resilience and Poverty Alleviation’, *PLoS ONE*, 15.1 (2020), 1–23; Stylianou Tasos and others, ‘Poverty Alleviation and Microfinance for the Economy of Pakistan: A Case Study of Khushhali Bank in Sargodha’, *Economies*, 8.3 (2020) <<https://doi.org/10.3390/ECONOMIES8030063>>.the focus of contemporary regional economic development has gradually changed to how to develop industries with local characteristics and optimize the construction of a regional industrial ecosystem on the premise of considering environmental protection. Based on the cumulative prospect theory, this research studies the synergistic effect of industrial development and environmental protection in the field of poverty alleviation. The initial state of the industrial revolution, the excess return, the cost, the tax policy, the reference point, and the uncertainty of revenue all affect the evolution of the industry. The results of this research provide a theoretical basis for local governments to formulate reasonable industrial policies and to promote the development of the regional economy.”author:{{“dropping-particle”:””,“family”:”Chien”,“given”:”Fengsheng”,“non-dropping-particle”:””,“parse-names”:false,”suffix”:””}},{{“dropping-particle”:””,“family”:”Chau”,“given”:”Ka Yin”,“non-dropping-particle”:””,“parse-names”:false,”suffix”:””}},{{“dropping-particle”:””,“family”:”Zhang”,“given”:”Yun Qian”,“non-dropping-particle”:””,“parse-names”:false,”suffix”:””}},“container-title”:”Economic Research-Ekonomika Istrazivanja”,“id”:”ITEM-1”,“issue”:”0”,“issued”:{{“date-parts”:[[“2020”]]}},“page”:”1-18”,“publisher”:”Routledge”,“title”:”Research on the coordinated development of environmental protection and industry in poverty alleviation under uncertainty”,“type”:”article-journal”,“volume”:”0”}},“uris”:{{“http://www.mendeley.com/documents/30uid=b6c07821-a69e-4d46-9bbe-576f5dfe58d5”}},{{“id”:”ITEM-2”,“itemData”:{{“ISBN”:”1111111111”,“abstract”:”A slew of participatory and community-demand-driven approaches have emerged in order to address the multi-dimensional nature of poverty in developing nations. The present study identifies 79 critical factors responsible for poverty alleviation in India with the aid of fuzzy cognitive maps (FCMs

<sup>3</sup> (Zheng et al., 2019)sustainable pathways is the pervasive and persistent trade-off between provisioning services (e.g., agricultural production

<sup>4</sup> Jude Ndzifon Kimengsi and Moteka Paul Ngala, ‘Revisiting Participatory Forest Management and Community Livelihoods in the Kilum-Ijim Montane Forest Landscape of Cameroon’, *International Journal of Global Sustainability*, (2018), 39 <<https://doi.org/10.5296/ijgs.v2i1.12766>>; Hiro Matsuda and others, ‘No Title No Title No Title’, *Angewandte Chemie International Edition*, 6(11), 951–952, 1.1 (1967), 1–64 <[http://www.nutricion.org/publicaciones/pdf/prejuicios\\_y\\_verdades\\_sobre\\_grasas.pdf](http://www.nutricion.org/publicaciones/pdf/prejuicios_y_verdades_sobre_grasas.pdf)>0Ahttps://

that due to poverty, though people want to do business, they do not have the capital. Like China, the PAR program is essentially the optimization or reorganization of regional human-land area systems that have far-reaching impacts and effects. In other words, PAR is devoted to realizing the local village's sustainable social and economic development <sup>5</sup>. This condition is illustrated by the still high number of poor people, <sup>129</sup> unemployment, and Indonesia's low human development index <sup>6</sup>. The quality of human resources is characterized by the Human Development Index (HDI). Human resource development can be done by training the unemployed to start livelihood activities <sup>7</sup>. For this reason, government policies must solve the problem of unemployment <sup>8</sup>.

[www.colesterolfamiliar.org/formacion/guia.pdf%0Ahttps://www.colesterolfamiliar.org/wp-content/uploads/2015/05/guia.pdf](http://www.colesterolfamiliar.org/formacion/guia.pdf%0Ahttps://www.colesterolfamiliar.org/wp-content/uploads/2015/05/guia.pdf); Olaitan Olutay <sup>39</sup> dunola and Babatunde Femi Akinyode, 'Impact of Informal Activities on Public Secondary School in Ogbomoso, Nigeria', *Advances in Social Sciences Research Journal*, 6.11 (2019), 15–26 <<https://doi.org/10.14738/assrj.611.7298>>; <sup>47</sup> a Martínez, Blanca Zuluaga, and Daniela Estrada, 'The Socioeconomic Conditions of Recyclers: Census Data in Cali, Colombia', *Data in Brief*, 23 (2019), 103695 <<https://doi.org/10.1016/j.dib.2019.01.043>>.the question of how forests should be managed in relation to the livelihoods of adjacent communities has been one of the burning issues in the field of conservation and rural development. Thus, participation in forest management is not a recent issue in human history. The concept has evolved significantly since the 1970s due to the alarming rate of deforestation and forest degradation which was registered in most forest regions of the world. Given the significant interest, several approaches to forest management have been applied. For instance, the leviathan approach compelled adjacent communities to adhere to conservation considerations with limited consideration for community livelihoods. Participatory Forest Management (PFM)

<sup>5</sup> Zou and others.nature, and the social environment in contiguous poor regions are harsh and difficult to change. The poor adaptive capacities of the socio-ecological systems of these regions are the main causes of deep, persistent poverty. In February 2016, the Chinese government issued a policy proposi<sup>17</sup> promote poverty alleviation by relocation (PAR)

<sup>6</sup> Eric Tchouamou Njoya and Neelu Seetaram, 'Tourism Contribution to Poverty Alleviation in Kenya: A Dynamic Computable General Equilibrium Analysis', *Journal of Travel Research*, 57.4 (2018), 513–24 <<https://doi.org/10.1177/0047287517700317>>.microsimulation computable general equilibrium model. The article improves on the common practice in the literature by using the more comprehensive Foster-Greer-Thorbecke (FGT)

<sup>7</sup> Shumayela Mohsin Hasan and S. D. Sharma, 'Micro Finance Schemes : An Insight into the Impact on Standard of Living and Level of Awareness Amongst Target Social Groups.Astudy of Bhopal District', *Commerce Today*, 12.01 (2018), 35–44 <<https://doi.org/10.29320/jnpgct.v12i01.10986>>; Brijesh Mainali and others, 'Evaluating Synergies and Trade-Offs among Sustainable Development Goals (SDGs): Explorative Analyses of Development Paths in South Asia and Sub-Saharan Africa', *Sustainability (Switzerland)*, 10.3 (2018) <sup>16</sup> <<https://doi.org/10.3390/su10030815>>; Oluwafemi Ayodeji Olajide, Muiyiwa Elijah Agunbiade, and Hakeem Babatund <sup>102</sup> ni, 'The Realities of Lagos Urban Development Vision on Livelihoods of the Urban Poor', *Journal of Urban Management*, 7.1 (2018), 21–31 <<https://doi.org/10.1016/j.jum.2018.03.001>>.

<sup>8</sup> Fabio Bertranou, '2014 Employment Policy Implementation Mechanisms in Argentina', 153, 2014; Svitlana Khadzhayradieva, Tetiana Hrechko, and Vainius <sup>32</sup> lskys, 'Institutionalisation of Behavioural Insights in Public Policy', <sup>10</sup> *Policy and Administration*, (2019), 95–113 <<https://doi.org/10.5755/J01.PPAA.18.3.24726>>; Svitlana Labunska and others, 'Cognitive Instruments of Public Mana<sup>32</sup> ent Accountability for Development of National Inno<sup>57</sup> on System', *Public Policy and Administration*, (2019), 114–24 <<https://doi.org/10.5755/j01.ppaa.18.3.24727>>; Danuvas Sagarik, 'Governance<sup>49</sup> blic Spending, and Development: Assessing Asian Countries' Performance', *Public Policy and Administration*, (2019), 547–59 <<https://doi.org/10.13165/VPA-19-18-4-13>>.{"id": "ITEM-2", "itemData": {"DOI": "10.5755/J01.PPAA.18.3.24726", "ISSN": "20292872", "abstract": "Over the last decade, the development of cognitive and behavioural sciences has determined the diffusion of the concept and methodology of behavioural insights into social sciences, including the governance sphere. Beha<sup>87</sup> ral teams worldwide participate in developing and implementing the strategies at various levels of governance organisation. The aim of this study is to investigate the institutionalisation process of behavioural insights into public policy. The study has identified the agentive determinants of the institutionalisation efficiency that include: the competence level of public servants, their motivation level, resistance to change and the nature of feedback. It is argued that the approval level of using behavioural insights by civil servants is a prerequisite for their intrinsic motivation, which has a positive effect on the efficiency of institutionalisation of behavioural insights in public policy. The survey has revealed the most approved directions for using behavioural techniques in public policy in Ukraine."}, "author": [{"dropping-particle": "", "family": "Khadzhayradieva", "given": "Svitlana", "non-dropping-particle": "", "parse-names": false, "suffix": ""}, {"dropping-particle": "", "family": "Hrechko", "given": "Tetiana", "non-dropping-particle": "", "parse-names": false, "suffix": ""}, {"dropping-particle": "", "family": "Smalskys", "given": "Vainius", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], "container-title": "Public Policy and Administration", "id": "ITEM-2", "issue": "3", "issued": {"date-parts": [{"2019}], "page": "95-113", "title": "Institutionalisation of behavioural insights in public policy", "type": "article-journal", "volume": "18"}, "uris": [{"http://www.mendeley.com/documents/?uuid=d3f60c27-673a-4205-8900-d24664537408"}], {"id": "ITEM-3", "itemData": {"DOI": "10.5755/j01.ppaa.18.3.24727", "ISSN": "20292872", "abstract": "The main aim of the research was to develop cognitive instruments that allow justification of decisions in national innovation policy. In the theoretical part of research fundamentals of national innovation policies of EU-members and Ukraine were compared to reveal factors that can accelerate innovation development. In the empirical part of research the analysis of innovation capability of Ukrainian enterprises was conducted based on financial, statistic and management reports and it confirmed that companies systematically conducted innovation activities, reached higher levels of inno-

In Bengkulu City, Indonesia, Samisake is a poverty alleviation program targeting the city, in which the government lends funds to start a business or develop a business that already has been owned. Comparably, scavengers can also earn income from turning waste into something useful that makes money. However, Samisake specifically grows the family's economy through open businesses.

This is similar to the urban community in Poland. Social networking sites significantly increase Poland's rural and urban-rural GMINAS <sup>9</sup>. In addition to small businesses, many urban communities do scavenger work too. Many urban communities also utilize the potential of waste to earn income. However, urbanization has reduced rural interest <sup>10</sup>. Like, for example, the Government of India is fulfilling economic deve-

vation potential, innovative business opportunities and margin of economic security and, consequently, have more innovative capacities for innovation of all types. The formation of cognitive analytical base allowed the application of scenario modelling at the level of public management of innovation activity. Cognitive modelling approach was justified firstly by increased volatility in economic conditions of modern realities of crisis in the national economy, and secondly high-cost and risky innovations, fast diffusion of information resources during the introduction of innovation processes, and thirdly, the presence of the mutual influence of objects of national innovation system." "author":{"dropping-particle":"","family":"Labunska","given":"Svitlana","non-dropping-particle":"","parse-names":false,"suffix":""},"dropping-particle":"","family":"Gavkalova","given":"Natalia","non-dropping-particle":"","parse-names":false,"suffix":""},"dropping-particle":"","family":"Pylypenko","given":"Andriy","non-dropping-particle":"","parse-names":false,"suffix":""},"dropping-particle":"","family":"Prokopishyna","given":"Olena","non-dropping-particle":"","parse-names":false,"suffix":""},"container-title":"Policy and Administration","id":"ITEM-3","issue":"3","issued":{"date-parts":["2019"]},"page":"114-124","title":"Cognitive instruments of public management accountability for development of national innovation system","type":"article-journal","volume":"19","uris":["http://www.mendeley.com/documents/?uuid=9aebf721-83a4-42a9-8ed9-5da8cce91af7"]},"id":"ITEM-4","itemData":{"DOI":"10.13165/VPA-19-18-4-13","ISSN":"20292872"},"abstract":"This comprehensive study aims to investigate the role that governance and public spending have played on selected modern and sustainable development indicators. In order to reach the conclusion, it is hypothesized that governance, public spending and other socio-economic factors would have some effects on selected development indicators. In light of such assumptions, a number of theories relating to sustainable development, governance and public spending are then explored and examined. This study differs from several other literatures in the field of development indicators as here, World Development Indicators (WDIs

<sup>9</sup> 51 nger Generation, Digital Natives, and Y Generation, 'GOVERNANCE IN OFFICIAL WEBSITES OF GMINAS', 140-54 <<https://doi.org/10.17323/1999-5431-2019-0-5-140-154>>.communicatio<sup>50</sup> Hasan and Sharma.

<sup>10</sup> (Dr. K. Somasekhar, 2020; Le Guilloux et al., 2018)improvements in health outcomes, universal access to school education, increased access to higher education, better opportunities for both wage employment, live<sup>69</sup>ods and improvements in provision of basic amenities and improving the socio-economic<sup>58</sup>ditions of marginalized groups. Economic growth is the increase in the real output of the country in a particular span of time. The spatial composition f growth reflected in terms of a rural development disparity motivates people to shift to areas with better prospects. As total poverty is a weighted average of rural specific poverty<sup>46</sup> the net effect of population mobility on poverty dep<sup>101</sup> on the changes in its rural components. Alleviation of poverty in rural areas has been the mai<sup>46</sup>enda since Independence. In all Five-Year Plans particularly during Fifth-Five Year Plan period importance had been gr<sup>46</sup>to reduction in poverty, provision of other basic needs and equitable development. Notable achievement took place during the post-reform period and has done well in economic growth. However, still has been rural areas have been facing problems like poverty, low agricultural growth, low quality employment growth. This paper focuses on the impact of reforms and growth on rural employment. KEYWORDS: Economic Growth, Economic Reforms, Poverty, Employmnt, Equitable Development." "author":{"dropping-particle":"","family":"Dr. K. Somasekhar","given":"","non-dropping-particle":"","parse-names":false,"suffix":""},"container-title":"EPRA International Journal of Economic and Business Review","id":"ITEM-1","issue":"April","issued":{"date-parts":["2020"]},"page":"5-8","title":"Impact of Economic Reforms and Growth in India on Rural Employment-an Analysis","type":"article-journal"},"uris":["http://www.mendeley.com/documents/?uuid=bbf743f6-30f9-482b-b4d2-c4a7d9767a36"]},"id":"ITEM-2","itemData":{"DOI":"10.1051/ocl/2018023","ISSN":"2272-6977"},"abstract":"Agropol, association des membres de la filière oléo-protéagineuse française et de ses partenaires, accompagne le dévelop<sup>112</sup>nt des filières oléagineuses en dehors du territoire national, en accord avec la conviction que le schéma interprofessionnel tel qu'il est mis en œuvre en France peut également contribuer à répondre aux grands défis de l'Afrique : sécurité alimentaire, réduction de la pauvreté et durabilité des exploitations agricoles familiales. Deux exemples d'intervention d'AGROPOL sont présentés : l'accompagnement du développement des cultures de colza et de tournesol dans le cadre du Plan Vert Marocain et le projet de développement du soja au Burkina-Faso. L'analyse de ces expériences se fait selon la trame définie dans un accord de partenariat avec la FAO en 2012. Il résulte de l'analyse des deux expériences que la réussite de l'action interprofessionnelle permet la création de valeur et la différenciation des acteurs. Elle repose bien sûr sur une organisation en filière pour répondre à la demande d'un marché, une gouvernance basée sur une concertation permanente entre les différents acteurs, et un partage des orientations : <sup>128</sup>es pouvoirs publics, mais le facteur le plus sensible est certainement l'efficacité de l'organisation des producteurs dans le temps, tant au niveau local qu'au niveau national. Agropol is the association of the members of the French oilseeds and proteins crops supply chain and of its partners, to support the development of oilseeds supply chains outside the national territory. This support is based on the conviction that the inter-branch pattern, as it is applied in France, can also help to give accurate answers to the huge challenges in Africa: food security, poverty alleviation, and sustainability of family farms. Two examples of support by Agropol are presented: i

lopment through a sustainable system <sup>11</sup>. Poverty results in low purchasing power and a healthy lifestyle <sup>12</sup>. Tackling poverty is an effort that receives special attention from many parties. For example, sorting waste to get income from the financial ability to sort out waste that can be utilized becomes income <sup>13</sup>

Likewise, in South Africa, the lives and empowerment of rural poor communities with particular attention to traditional community groups regardless of caste. This condition is an environmental comfort in urban communities <sup>14</sup>. If the relationship between poverty and inequality in Mexico causes delinquency, it could be criminal <sup>15</sup>. Poverty is a difficult problem to solve. To completely solve it, it is necessary to study the characteristics, cultures, customs, and even mindsets of people. The government always tries to solve the problem of poverty because it is concerned with the community's right to a decent life. However, poverty alleviation for urban areas has not been precisely identified, and the distribution of land to communities is not an effective way of solving the problem. <sup>16</sup>. Therefore, poverty alleviation policies for the city's poor need careful and targeted planning.

<sup>11</sup> Hasan and Sharma.

<sup>12</sup> Tianming Gao and Vasilii Erokhin, 'Capturing a Complexity of Nutrition, Environmental, and Economic Impacts on Selected Health Parameters in the Russian High North', *Sustainability (Switzerland)*, 12.5 (2020) <<https://doi.org/10.3390/su12052151>>; Dinku Adunsa and others, 'Beef Cattle Value Chain Analysis: Evidence from West Hararghe Zone of Ethiopia', *International Journal of Agricultural Science and Food Technology*, (2019), 077–087 <<https://doi.org/10.17352/2455-815x.000046>>; Abiola Babajide and others, 'Financial Stability and Entrepreneurship Development in Sub-Sahara Africa: Implications for Sustainable Development Goals', *Cogent Social Sciences*, 6.1 (2020) <<https://doi.org/10.1080/23311886.2020.1798330>>. this study employed six-stage multiple regression analysis of incidence rates of fourteen diseases (International Classification of Diseases (ICD-11

<sup>13</sup> George C. Galster and others, 'Benefit–Cost Analysis of an Innovative Program for Self-Sufficiency and Homeownership', *Evaluation Review*, 43.1–2 (2019), 3–40 <<https://doi.org/10.1177/0193841X19846697>>; Charles Dwumfour Osei and Jincai Zhuang, 'Rural Poverty Alleviation Strategies and Social Capital Link: The Mediation Role of Women Entrepreneurship and Social Innovation', *SAGE Open*, 10.2 (2020) <<https://doi.org/10.1177/2158244020925504>>. earnings, and assets of subsidized housing recipients. Objective: We conduct a benefit–cost analysis of the Denver Housing Authority's (DHA

<sup>14</sup> Abiodun Olusola Omotayo and others, 'What Drives Household Payment for Waste Disposal and Recycling Behaviours? Evidence from South Africa's General Household Survey', *International Journal of Environmental Research and Public Health*, 17.19 (2020), 1–22 <<https://doi.org/10.3390/ijerph1719188>>.

<sup>15</sup> Willy W. Cortez and Áurea E.Grijalva Eternod, 'Poverty, Inequality and Municipality's Size as Determinants of Robbery in Mexico', *Gestión y Política Pública*, 2021, xxx <<https://doi.org/10.29265/gyp.v30i1.812>>. evidence about the relationship between poverty and inequality, on the one hand, and delinquency, on the other, has been elusive. After correcting the problem of endogeneity through instrumental variables and controlling for the socio-demographic and economic specificities of the municipalities, we find that there is a negative relationship between robbery and poverty, while a positive relationship prevails with inequality. Moreover, the interaction between the size of municipality and inequality makes the magnitude of the relationship vary with the size of the municipality. To the extent that the more prosperous municipalities are more prone to suffer robberies, ceteris paribus, it is inferred that the expected benefits of the robberies are greater than their expected costs. These results are robust to the different poverty indicators used, so they represent a solid starting point for making crime prevention decisions."author":{"dropping-particle":"","family":"Cortez","given":"Willy W","non-dropping-particle":"","parse-names":false,"suffix":"","dropping-particle":"","family":"Eternod","given":"Áurea E.Grijalva","non-dropping-particle":"","parse-names":false,"suffix":"","container-title":"Gestión y Política Pública","id":"ITEM-1","issue":"1","issued":{"date-parts":["2021"]},"number-of-pages":"127-161","title":"Poverty, inequality and municipality's size as determinants of robbery in Mexico","type":"book","volume":"30"},"uris":{"http://www.mendeley.com/documents/?uuid=33ef3b30-db8e-47dd-acd9-af4df0e7481d"},"mendeley":{"formattedCitation":"Willy W. Cortez and Áurea E.Grijalva Eternod, <i>Poverty, Inequality and Municipality's Size as Determinants of Robbery in Mexico</i>, <i>Gestión y Política Pública</i>, 2021, <span style='font-variant: small-caps;'>xxx</span> <<https://doi.org/10.29265/gyp.v30i1.812>>","plainTextFormattedCitation":"Willy W. Cortez and Áurea E.Grijalva Eternod, Poverty, Inequality and Municipality's Size as Determinants of Robbery in Mexico, Gestión y Política Pública, 2021, xxx ","previouslyFormattedCitation":"(Cortez & Eternod, 2021

<sup>16</sup> Min Min and others, 'Research on Targeted Land Poverty Alleviation Patterns Based on the Precise Identification of Dominant Factors of Rural Poverty: A Case Study of Siyang County, Jiangsu Province, China', *Environment, Development and Sustainability*, 23.9 (2021), 12791–813 <<https://doi.org/10.1007/s10668-020-01185-2>>. increasing the productivity of cultivated land, and promoting growth in farmers' income and production. In recent years, it has played an important role in promoting poverty alleviation in poverty-stricken areas. However, the poverty alleviation needs of township units have not been precisely identified, and one-size-fits-all land policies are unable to effectively allocate poverty alleviation resources. Consequently, the actual efficiency of policies has been severely restricted, leading to regional differences in poverty alleviation. In response to this bottleneck, this study takes Siyang County in Jiangsu Province as a case study and adopts the geographical detector model to diagnose and identify the spatial differentiation characteristics and dominant factors of poverty and in various townships. The results can be summarised as 'four dominant factors of poverty—four regional types of poverty townships—four targeted land poverty alleviation patterns'. Detailed results are as follows: the dominant factors affecting differentiation of rural poverty in Siyang County are labour, technology, land resources, and financial support. The various townships of the county were thus classified into four types according to the main

Conversely, in welfare settings, people rely on legitimate states and regulated labor and financial markets that provide all the minimum conditions citizens need to remain in a family and society<sup>17</sup>. Poverty is considered a consequence of conditions that affect the policies of poverty alleviation<sup>18</sup>. Therefore, poverty alleviation seems confusing in developing countries<sup>19</sup>. Although the Indonesian government has launched various poverty alleviation programs, it has not produced encouraging news. The data collected for this study aims to understand the social and economic conditions to provide information on policy alternatives to poverty alleviation<sup>20</sup>.

Various poverty alleviation programs are considered not to be enjoyed thoroughly by the community because the number of poor people is still significant. This poverty measure can be used at the national and regional levels to compare countries with various characteristics, such as regions and ethnic groups. However, the Samisake program has a unique character because it alleviates poverty in urban communities that are not necessarily poor, with the desire to improve the family economy to survive.

Most mentally poor people still want to receive help from the rich rather than solve their problems by working hard. Although these methods help capture certain aspects of poverty, they are criticized for not being enough to present the various dimensions of deprivation<sup>21</sup>. Various poverty alleviation programs are always the wrong target, so distribution does not reach the desired party.

The Bengkulu City Government has a poverty alleviation program under the Samisake Revolving Fund Program (one billion one village). Therefore, Samisake's rolling program to the poor requires rigor in making it happen. For example, in developing countries, loans to the poor are not used to do business or improve their business but instead are used to renovate homes<sup>22</sup>. Especially during the Covid-19 pandemic from

factor affecting poverty: labour-constrained, land-constrained, capital-constrained, and technique-constrained, and proposed four targeted land poverty alleviation patterns for the different constraint types and then to improve the effectiveness of land development policies to successfully achieve precise poverty alleviation and reinforce strategies revitalising rural communities.”,“author”:{“dropping-particle”:"",“family”:"Min",“given”:"Min",“non-dropping-particle”:"",“parse-names”:false,“suffix”:""},{“dropping-particle”:"",“family”:"Lin",“given”:"Chen",“non-dropping-particle”:"",“parse-names”:false,“suffix”:""},{“dropping-particle”:"",“family”:"Duan",“given”:"Xuejun",“non-dropping-particle”:"",“parse-names”:false,“suffix”:""},{“dropping-particle”:"",“family”:"Jin",“given”:"Zhifeng",“non-dropping-particle”:"",“parse-names”:false,“suffix”:""},{“dropping-particle”:"",“family”:"Zhang",“given”:"Luocheng",“non-dropping-particle”:"",“parse-names”:false,“suffix”:""}],“container-title”:"Environment, Development and Sustainability”,“id”:"ITEM-1”,“issue”:"9”,“issued”:{“date-parts”:[["2021"]]},“page”:"12791-12813”,“publisher”:"Springer Netherlands”,“title”:"Research on targeted land poverty alleviation patterns based on the precise identification of dominant factors of rural poverty: a case study of Siyang County, Jiangsu Province, China”,“type”:"article-journal”,“volume”:"23”,“uris”:[“http://www.mendeley.com/documents/?uuid=10acdce6-0b76-4b49-9db7-327153a0151a”]}},“mendeley”:{“formattedCitation”:"Min Min and others, 'Research on Targeted Land Poverty Alleviation Patterns Based on the Precise Identification of Dominant Factors of Rural Poverty: A Case Study of Siyang County, Jiangsu Province, China', <i>Environment, Development and Sustainability</i>, 23.9 (2021)

<sup>17</sup> Ramos-Mejía, Franco-Garcia, and Jauregui-Becker.

<sup>18</sup> Galster and others. 34

<sup>19</sup> Jane Weru and others, 'The Akiba Mashinani Trust, Kenya: A Local Fund's Role in Urban Development', *Environment and Urbanization*, (2018), 53–66 <<https://doi.org/10.1177/0956247817750963>>.

<sup>20</sup> Martínez, Zuluaga, and Estrada.

<sup>21</sup> Omotayo and others.

<sup>22</sup> Eka Intan Kumala Putri and others, 'Strategi Adaptasi Sosial Ekonomi 88 Ekologi Rumah tangga Petani Di Daerah Ekspansi Perkebunan Kelapa Sawit (Studi Kasus Di Dua Desa Kalimantan Tengah)', *Sodality: Jurnal Sosiologi Pedesaan*, (2018), 105–11 <<http://journal.ipb.ac.id/index.php/sodality/article/view/23226>>.

the beginning of 2020 to October 2021, the distribution of programs must be with program needs <sup>23</sup> All programs are directed at low- and middle-income countries <sup>24</sup>.

## 2 Research Methods

This study uses the qualitatively descriptive method. Informants who are the subject of research are people who get revolving funds with criteria following the necessary provisions, such as opening a new business or developing an existing business. In principle, revolving funds are given for business purposes, not consumption.

To know that revolving fund management is effective, the aspects of research used as guidelines are the accuracy of goals, benefits, and time, that is the precision of purpose with benchmarks to increase beneficiary income and new jobs, the accuracy of targets with benchmarks of capital provision for new businesses and improvements for existing businesses and timely returns measuring punctuality, following the agreed time and imposition of sanctions or fines for those not on time. The research informants were taken from 15 villages owned by Bengkulu, with two people from each village.

Technical data were extracted by analyzing secondary data in the form of records owned by the implementation unit of the Samisake UPTD program. Data were obtained in the form of records on initial capital, annually starting in 2018, 2019, 2020, and 2021. Several times forum group discussions were conducted to solve unknown problems. The technique triangulates data by collecting preliminary data, analyzing it, and searching for other data when it does not answer what is desired. Finally, it can be known about the data needed, then analyzed in-depth to conclude. Finally, it also provides recommendations for the follow-up of the study.

## 3 Discussion Of Theory

Poverty alleviation programs are local government policies in developing countries. We are just watching to get the program to run correctly <sup>25</sup>. The government as a public servant needs to make the right policies

<sup>23</sup> Kandaswamy Paramasivan, Brinda Subramani, and Nandan Sudarsanam, 'Counterfactual Analysis of the Impact of the First Two Waves of the COVID-19 Pandemic on the Reporting and Registration of Missing People in India', *Humanities and Social Sciences Communications*, 9.1 (2022) <<https://doi.org/10.1057/s41599-022-01426-8>>; Muhammad Nacem Shahid, 'ID-19 and Adaptive Behavior of Returns: Evidence from Commodity Markets', *Humanities and Social Sciences Communications*, (2022) <<https://doi.org/10.1057/s41599-022-01332-z>>. complex cases such as bodily offences and property crimes capture the work and efforts of many agencies involved; however, cases related to missing persons are not often accorded similar priority or seriousness. The COVID-19 pandemic and subsequent lockdowns have added further challenges to this scenario. The government-mandated lockdowns in Tamil Nadu generally exacerbated difficult socio-economic and living conditions, thereby directly or indirectly contributing to an increased load of missing person cases. This study aims to assess and identify the impact of mobility on reporting and registration of missing persons. By adopting an auto-regressive neural networks method, this study uses a counterfactual analysis of registered missing person cases during the government-mandated lockdowns in response to the global pandemic in 2020 and 2021. The registered cases are calculated based on the daily count of cases for eleven years in Tamil Nadu, India. The lockdowns identify eight different time windows to determine the impact of mobility on the registration of cases. While there has been no significant or drastic change over the pre-pandemic period, during the pandemic, especially during the restrictive phases of the pandemic, there was a sharp fall in cases compared to the counterfactual predicted (effect sizes: -0.981 and -0.74 in 2020 and 2021)

<sup>24</sup> Lincoln Leehang Lau and others, 'Knowledge, Attitudes and Practices of COVID-19 among Income-Poor Households in the Philippines: A Cross-Sectional Study', *Journal of Global Health*, 10.1 (2020) <<https://doi.org/10.7189/JOGH.10.011007>>. a Philippine-based non-governmental organization (NGO)

<sup>25</sup> Odunola and Akinyode.





every urban poverty is caused by laziness, but the available employment is not sufficient with the number of urban people who are very dense <sup>42</sup>.

Urban poverty is not really due to one's laziness to work, but the large population cannot be met by existing jobs. Urban poverty always seems to exist and accompanies every step of urban development <sup>43</sup>. These poor groups usually come together and have strong ties to help each other, in any way and usually, they can occupy a narrow space, crowded together, and live by all the rules they make for their survival with their group <sup>44</sup>. Poverty is not only due to the inability of the poor to access economic resources, but rather the existence of capitalism that chastens them <sup>45</sup>. Capitalism is meant to limit their opportunity to access economic resources by policies that are impartial to them. A policy that attaches importance to industry and ignores the poor. Poverty is no longer understood only as economic incompetence, but also as the failure to fulfill basic rights and differences in treatment for a person or group of people in living a life in dignity <sup>46</sup>.

Urbanism of austerity mentions that the impact of urban governance reforms is explored in Athens, and development is proposed based on local conditions <sup>47</sup>. The current technology requires an urban development strategy with the perspective of realizing urban development for the future. On that basis, the government needs to open opportunities for urban innovation capabilities that include urban poor people innovating for development <sup>48</sup>. Some approaches to community participation and desire to address multi-dimensional poverty in developing countries. Much poverty alleviation literature posits that poor areas are difficult to optimize; however, it has been assisted by developed regions <sup>49</sup>.

<sup>42</sup> Pahrudin Hm and Citra Darminto, 'The Impact of Local Government Policies on People's Welfare in the Regional Autonomy Era: A Case Study of Jambi City, Indonesia', 42 (2021), 732–37.

<sup>43</sup> Ahmed Badran, 'Developing Smart Cities: Regulatory and Policy Implications for the State of Qatar', *International Journal of Public Administration*, 00.00 (2021), 1–14 <<https://doi.org/10.1080/01900692.2021.2003811>>; Thanongsak Xayasouk, Hwa Min Lee, and Giyeol Lee, 'Air Pollution Prediction Using Long Short-Term Memory (LSTM) and Deep Autoencoder (DAE) Models', *Sustainability (Switzerland)*, (2020) <<https://doi.org/10.3390/su12062570>>; Shuo Ding, 'A Comparative Analysis of Vulnerability to Poverty between Urban and Rural Households in China', *Economies*, (2022) <<https://doi.org/10.3390/economies10100243>>. regulatory policy-makers are required to address the new regulatory challenges by developing proactive rather than reactive approaches in dealing with the implementation of smart city initiatives.","author":[{"dropping-particle":"","family":"Badran","given":"Ahmed"}, {"non-dropping-particle":"","parse-names":false,"suffix":""}], {"container-title":"International Journal of Public Administration","id":"ITEM-1","issue":"00","issued":{"date-parts":["2021"]},"page":"1-14","publisher":"Routledge","title":"Developing Smart Cities: Regulatory and Policy Implications for the State of Qatar","type":"article-journal","volume":"00"},"uris":{"http://www.mendeley.com/documents/?uuid=cd659f3f-4036-4e9d-9b48-46ad65a5ee2c"},"{"id":"ITEM-2","itemData":{"DOI":"10.3390/su12062570"},"IS SN":"20711050"},"abstract":"Many countries worldwide have poor air quality due to the emission of particulate matter (i.e., PM10 and PM2.5

<sup>44</sup> Eric Carlström and others, 'Quasi-Backsourcing in the Public Sector—The Challenge of Withdrawing from an Intertwined and Long-Standing Relationship', *International Journal of Public Administration*, 00.00 (2021), 1–10 <<https://doi.org/10.1080/01900692.2021.995411>>.

<sup>45</sup> Annis Chorianopoulos and Naya Tselepi, 'Austerity Urbanism: Rescaling and Collaborative Governance Policies in Athens', *European Urban and Regional Studies*, (2019), 80–96 <<https://doi.org/10.1177/0969776417733309>>.

<sup>46</sup> Rene Coppe Pimentel, 'Revista de Administração Contemporânea Journal of Contemporary Administration Standard Jones and Modified Jones: An Earnings', *Journal of Contemporary Administration*, 25 (2022), 1–13.

<sup>47</sup> Thomas Schillemans and Karl Hagen Bjurström, 'Trust and Verification: Balancing Agency and Stewardship Theory in the Governance of Agencies', *International Public Management Journal*, (2020), 650–76 <<https://doi.org/10.1080/10967494.2018.1553807>>; Gjalte De Graaf, 'What Works: The Role of Confidential Integrity Advisors and Effective Whistleblowing', *International Public Management Journal*, 22.2 (2019), 213–31 <<https://doi.org/10.1080/10967494.2015.1094163>>.

<sup>48</sup> Yi Luo, Zhiwei Tang, and Peiqi Fan, 'Could Government Data Openness Enhance Urban Innovation Capability? An Evaluation Based on Multistage DID Method', 2021, 1–16; Kimengsi and Ngala. {"id":"ITEM-2","itemData":{"DOI":"10.5296/ijgs.v2i1.12766"},"abstract":"The natural resource –livelihood sustenance link has received significant scientific attention. Specifically, the question of how forests should be managed in relation to the livelihoods of adjacent communities has been one of the burning issues in the field of conservation and rural development. Thus, participation in forest management is not a recent issue in human history. The concept has evolved significantly since the 1970s due to the alarming rate of deforestation and forest degradation which was registered in most forest regions of the world. Given the significant interest, several approaches to forest management have been applied. For instance, the leviathan approach compelled adjacent communities to adhere to conservation considerations with limited consideration for community livelihoods. Participatory Forest Management (PFM

<sup>49</sup> Chien, Chau, and Zhang.

Villagers can improve their villages by enhancing their service facilities and also the environment<sup>50</sup>, while in the city, community development depends on the structure of the modern market and its public services<sup>51</sup>. Thus, poverty in urban communities certainly has different characteristics. Various policies and politics influence the condition of origin due to the breadth of the network<sup>52</sup>, democracy, modernization, and global differences<sup>53</sup>. Governments all around the world collaborate on policy differences<sup>54</sup>. Policy orientation is based on an internal agenda with a vision and objectives tailored to each country<sup>55</sup>.

In developing countries, the level of education, health, and expertise are still low, so the improvement of economic capabilities can be done only in the field of brute force, not in the field of management<sup>56</sup>. The jobs opened are also at the production level. Individuals who have low education, are less likely to have sufficient skills, insights, or knowledge to get a job<sup>57</sup>. Likewise, regarding health, it has never been noticed because of weak economic capabilities. The role of the government is to improve the economic capabilities of the people<sup>58</sup>.

<sup>50</sup> (Min et al. 2021) [2] Increasing the productivity of [2] privatized land, and promoting growth in farmers' income and production. In recent years, it has played an important role in promoting poverty alleviation in poverty-stricken areas. However, the poverty alleviation needs of township units have not been precisely identified, and one-size-fits-all land policies are unable to effectively allocate poverty alleviation resources. Consequently, the actual efficiency of policies has been severely restricted, leading to regional differences in poverty alleviation. In response to this bottleneck, this study takes Siyang County in Jiangsu Province as a case study and adopts the geographical detector model to diagnose and identify the spatial differentiation characteristics and dominant factors of poverty and in various townships. The results can be summarised as 'four dominant factors of poverty—four regional types of poverty townships—four targeted land poverty alleviation patterns'. Detailed results are as follows: the dominant factors affecting differentiation of rural poverty in Siyang County are labour, technology, land resources, and financial support. The various townships of the county were thus classified into four types according to the main factor affecting poverty: labour-constrained, land-constrained, capital-constrained, and technique-constrained, and proposed four targeted land poverty alleviation patterns for the different constraint types and then to improve the effectiveness of land development policies to successfully achieve precise poverty alleviation and reinforce strategies revitalising rural communities.'; author: [{"dropping-particle": "", "family": "Min", "given": "Min", "non-dropping-particle": "", "parse-names": false, "suffix": ""}, {"dropping-particle": "", "family": "Lin", "given": "Chen", "non-dropping-particle": "", "parse-names": false, "suffix": ""}, {"dropping-particle": "", "family": "Duan", "given": "Xuejun", "non-dropping-particle": "", "parse-names": false, "suffix": ""}, {"dropping-particle": "", "family": "Jin", "given": "Zhifeng", "non-dropping-particle": "", "parse-names": false, "suffix": ""}, {"dropping-particle": "", "family": "Luo", "given": "Cheng", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], container-title: "Environment, Development and Sustainability", id: "ITEM-1", issue: "9", issued: {"date-parts": [{"2021"}]}, page: "12791-12813", publisher: "Springer Netherlands", title: "Research on targeted land poverty alleviation patterns based on the precise identification of dominant factors of rural poverty: a case study of Siyang County, Jiangsu Province, China", type: "article-journal", volume: "23", uris: [{"http://www.mendeley.com/documents/?uuid=10acdc6-0b76-4b49-9db7-327153a0151a"}], mendeley: {"formattedCitation": "Min and others.", manualFormatting: 19} Min et al. 2021

<sup>51</sup> Ling Zhang and others, 'Spatial Spill 117 of House Prices: An Empirical Study of the Yangtze Delta Urban Agglomeration in China', *Sustainability (Switzerland)*, 11.2 (2019), 1–17 <<https://doi.org/10.3390/su11020544>>; Robert M Kosanke, '濟無No Title No 37', 2019.

<sup>52</sup> Francesca P [93] taggiato, 'The Drivers of Regulatory Networking: Policy Learning between Homophily and Convergence', 2019, 443–64 <<https://doi.org/10.1017/S0143814X18000156>>.

<sup>53</sup> (Provost, 019; Sommer, 2019)

<sup>54</sup> Gliberto Capano, Andrea Pritoni, and Giulia Vicentini, 'Do Policy Instruments Matter? Governments' Choice of Policy Mix and Higher Education Performance in Western Europe', 2020, 375–401 <<https://doi.org/10.1017/S0143814X19000047>>; Matteo Bassoli and Michele Marzulli, 'Anti-Gambling Policies: Framing Morality Policy in Italy', 2021, 137–60 <<https://doi.org/10.1017/S0143814X19000345>>.

<sup>55</sup> Suparyanto dan [8] sad (2015, '濟無No Title No Title No Title', *Suparyanto Dan Rosad (2015, (2020)*, 248–53; Bert Fraussen and Darren R Halpin, 'Why Do Interest Groups Prioritise Some Policy Issues over Others? Explaining Variation in the Drivers of Policy Agendas', 2021, 553–72 <<https://doi.org/10.1017/S0143814X2000015X>>; Nils C Bandelow, 'Policy Programme Cycles through Old and New Programmatic [29] ups', 2021, 633–52 <<https://doi.org/10.1017/S0143814X20000185>>.

<sup>56</sup> Rame [120] pramoniam and others, 'Riding the Digital Product Life Cycle Waves towards a Circular Economy', *Sustainability (Switzerland)*, (2021), 1–23 <<https://doi.org/10.3390/su13168960>>.

<sup>57</sup> Miao Miao, Jiang Yushi, and [75] eh Gebre Borjo, 'The Impacts of China-Africa Economic Relation on Factor Productivity of African Countries', *Economics*, 8.2 (2020) <<https://doi.org/10.3390/ECONOMIES8020047>>.

<sup>58</sup> Stephen Oduro, E. Alharthi Rami [40] em, and Ahmed H. Alsharif, 'Organisational Ambidexterity and Social Enterprise Performance: A Ghanaian Perspective', *South African Journal of Economic and Management Sciences*, 25.1 (2022), 1–13 <<https://doi.org/10.4102/sajems.v25i1.4635>>.the organisational capabilities that make social enterprises competitive and effective are still under-researched in emerging economies. Aim: The purpose of the study is to extend the extant studies on the nexus between organisational ambidexterity and firm performance to the social enterprise context. More specifically, we draw on the Dynamic

In the City of Bengkulu, Indonesia, the mayor's policy created the Samisake program, a form of municipal government stimulus so that the city's poor receive help in innovating to open new businesses. Urban planning is a part of the government's task to realize equality in other developed cities<sup>59</sup> such as China, the influence of socialist regimes and the dual system of village cities, poverty alleviation policies carried out by the division of agricultural land, housing of villagers, strict family planning, agricultural production targets, building prosperity<sup>60</sup>. In Nepal, urban poverty alleviation is not concentrated but is more comprehensive<sup>61</sup>. Brunei separates villages and cities in the context of poverty alleviation, arguing that villages and cities have different cultures and resources<sup>62</sup>. The success of the Samisake program is measured by the effectiveness of the implementation of the program. The effectiveness of program management can be measured by the extent to which the goals are implemented and achieved, and refunds are launched at the promised time. The exact size is theoretically different in reality. Some rich people get loans, but poor people do not. That is the finding side. In some cases, the recipients of the revolving funds do not use the funds for the original intention or purpose and instead used them for consumptive needs. Given the massive potential of the productive sector, the realization of the absorption of revolving funds is unfortunate. In South Sumatra, a revolving fund distribution program provides technical guidance for access to revolving funds<sup>63</sup>.

Capability Theory to investigate business-like social enterprises in Ghana and how organisational ambidexterity (i.e. exploitation and exploration

<sup>59</sup> Julia Wesely and Adriana Allen, 'De-Colonising Planning Education? Exploring the Geographies of Urban Planning Education Networks', *Urban Planning*, (2019), 139–51 <<https://doi.org/10.17645/up.v4i4.2200>>; Wenfei Xia, Baizhou Li, and Shi Yin, 'A Prescription for Urban Sustainability Transitions in China: Innovative Partner Selection Management of Green Building Materials Industry in an Integrated Supply Chain', *Sustainability (Switzerland)*, 12.7 (2020) <<https://doi.org/10.3390/su12072581>>. environmental and political processes that drive inequality requires critical engagement with multiple knowledges and urban praxes in their learning processes. However, previous research on cities of the global South has identified severe quantitative deficits, outdated pedagogies, and qualitative shortfalls in current planning education. Moreover, the political economy and pedagogic practices adopted in higher education programmes often reproduce Western-centric political imaginations of planning, which in turn reproduce urban inequality. Many educational institutions across the global South, for example, continue teaching colonial agendas and fail to recognise everyday planning practices in the way cities are built and managed. This article contributes to a better understanding of the relation between planning education and urban inequalities by critically exploring the distribution of regional and global higher education networks and their role in de-colonising planning. The analysis is based on a literature review, quantitative and qualitative data from planning and planning education networks, as well as interviews with key players within them. The article scrutinises the geography of these networks to bring to the fore issues of language, colonial legacies and the dominance of capital cities, which, among others, currently work against more plural epistemologies and praxes. Based on a better understanding of the networked field of urban planning in higher education and ongoing efforts to open up new political imaginations and methodologies, the article suggests emerging room for manoeuvre to foster planner's capabilities to shape urban equality at scale." ; "author": [{"dropping-particle": "", "family": "Wesely", "given": "Julia", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], [{"dropping-particle": "", "family": "Allen", "given": "Adriana", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], [{"dropping-particle": "", "family": "Xia", "given": "Wenfei", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], [{"dropping-particle": "", "family": "Li", "given": "Baizhou", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], [{"dropping-particle": "", "family": "Yin", "given": "Shi", "non-dropping-particle": "", "parse-names": false, "suffix": ""}], "container-title": "Urban Planning", "id": "ITEM-1", "issue": "4", "issued": {"date-parts": [{"2019}], "page": "139-151", "title": "De-colonising planning education? Exploring the geographies of urban planning education networks", "type": "article-journal", "volume": "4"}, "uris": [{"http": "http://www.mendeley.com/documents/?uuid=cd0209c1-ce91-460e-96af-515f95aeb313"}], [{"id": "ITEM-2", "itemData": {"DOI": "10.3390/su12072581", "ISSN": "20711050", "abstract": "The rapid development of the construction industry, which has brought economic prosperity, has been accompanied by ecological and environmental crises incurred by the generation of building materials. The development of the green building materials (GBMs

<sup>60</sup> (Zou et al. 2019) nature, and the social environment in contiguous poor regions are harsh and difficult to change. The poor adaptive capacities of the socio-ecological systems of these regions are the main causes of deep, persistent poverty. In February 2016, the Chinese government issued a policy proposing to promote poverty alleviation by relocation (PAR

<sup>61</sup> Naha K.C., 'Measuring Multi-Dimensional Poverty Analysis in Nepal', *Research Nepal Journal of Development Studies*, (2018), 62–60 <<https://doi.org/10.3126/rnjd.v1i2.22427>>.

<sup>62</sup> Blessing Gweshengwe, Noor Fatmahanissa, and Hairuni Mohamed Ali Maricar, 'Understanding Quality of Life in Brunei Darussalam', *Cogent Social Sciences*, (2022) <<https://doi.org/10.1080/23311886.2020.1838705>>.

<sup>63</sup> Ashri Maulida and Mr Arwansyah, 'The Analysis of Economic Activities of Waste Recycling Scavengers in Terjun Urban Village Medan Marulan Sub-District', *Quantitative Economics Journal*, (2019), 1 <<https://doi.org/10.24114/qej.v8i1.23605>>.

## 4 Research Results

### Characteristics of Informants

There were 36 informants in this study, which consisted of 1 Head of UPTD, 1 Village Head, 3 managers, 11 beneficiaries for those who were just starting a business, 11 beneficiaries for those who already have a business, and nine community leaders consisting of 5 R.T. Chairmen, 2 R.W. Chairmen, 1 Customary Chairman, and 1 Village Facilitator.

### 4.1 Increased Income, Beneficiary Welfare, and Creation of New Jobs

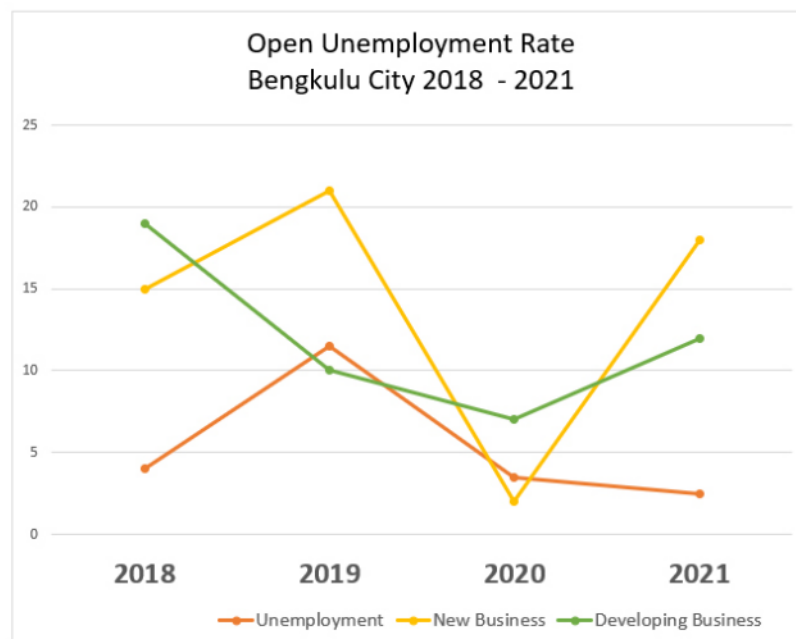
The implementation of the Samisake revolving fund loan management activities aims to provide access to financial services to poor households with micro-loans to improve the community economy and align the community in terms of managing loans and using them correctly. Samisake's role is to build sustainable solutions for loan services. At the village level, revolving loan fund management is oriented toward the learning process to create business and employment opportunities, increasing the collection of the poor and other productive activities. The average new business earns Rp 2,000,000 (US\$ 138) per person per month.

With this new business changing the character of people who were originally unemployed, now they have started by opening their new business. His new venture was tailored to his wishes or will. After opening a new business, it turns out that these young entrepreneurs are not idlers. They do not work because they have tried to apply for jobs at many companies, but have not been accepted for work. After being able to open a new business, realize that this new entrepreneur has income. The existence of urban income reduces the amount of poverty, which means increasing the welfare of the urban community. Meanwhile, for urban people who already have a business, this samisake program provides a significant increase in sales turnover. This change in turnover increases affects increasing revenue. As for those who already have a business, this Samisake program can increase the turnover between 25% to 30% every month.

Increasing income for entrepreneurs is the goal of this program so that opening new businesses, will provide income to the people of the city, and developing existing businesses will increase their income. As a result of this increase in income, urban poverty can be reduced, which means the mayor's policy is successful.

The Bengkulu City Government's assistance to increase income and community welfare is the primary goal of Samisake's revolving fund program. The existence of assistance provided by the Bengkulu City Government through the Samisake revolving fund program becomes a breath of fresh air for the community to invest their business capital with low loan interest of 0.5% per month. For example, Cempaka Permai village is one of the villages whose inhabitants have diverse livelihoods but 60% of them either trade or have a business and live in city housing. As for the type of business carried out by borrowers at home. At least this program aims to alleviate poverty. For this reason, you can see the following picture:

**Figure 1.** Open Unemployment Rate Bengkulu City 2018–2021



Source: Central Bureau of Statistics, 2021

From the chart, we can see that unemployment declined and stabilized from 2018 to 2021. For example, figure 1 shows that unemployment has fallen by 3.65%. In Bengkulu City, 20,000 people were unemployed in 2018, 14,000 in 2019, while in 2020, it decreased to 4,000, and finally, in 2021, it decreased to 4,000.

#### 4.2 Provision of Capital for New Ventures and Capital Increase for Existing Businesses

The results showed that the provision of new business capital and existing businesses was made as needed, meaning that aspects of target accuracy in this study can already be proven from interviews with several related informants. With Samisake revolving around fund management programs, many new businesses are popping up or being upgraded.

The provision of this revolving fund is selected according to the interests or wishes of the city community who want to open a business or develop their business. The funds provided are well monitored by the supervision team so that the user is following the objectives. The capital used by the mayor is the capital of the local government that must be returned and lent to others. So that the financial turnover is very concerning, and the supervision is carried out by the direct recipient.

The use of this revolving fund is supervised so that the purpose of providing this fund can provide income or develop its business. If the people of the city have incomes, and those who have incomes increase, then the welfare of the people of the city is achieved. Thus the mayor's policy is fulfilled.

The Samisake program's flow begins with the following steps: 1) The formation of cooperatives in each village, 2) Each village selects a Village Facilitator, 3) Each cooperative member gets a loan after being analyzed by the Village Facilitator, 4) The Village level Samisake team coordinated with each member who gets a loan, 5) Members pay the loan to Team Samisake. Revolving funds, amounting to 13.6 billion with debtors of as many as 9294 customers, were passed by the Cooperative in 2014. Furthermore, it increased to 190 billion in December 2021. 71 cooperatives were formed until 2021. Program participants are combi-

ned in Independent Small and Medium Enterprises (SMEs). More and more SMEs are benefiting from this revolving fund, indicating that the program is on target. If there are many small high-income businesses, then the poverty of the urban people will be reduced. So the mayor succeeded in improving the economic capabilities of the people of the city. Even though the past Covid-19 pandemic hit the city of Bengkulu, this program is still running even though the capital provided by the community is smaller than before the pandemic. For small businesses, it can still run, even during the pandemic, because the business system is changing online, following the demands of buyers. Thus the people involved in the utilization of revolving funds are relatively large because each SME has a varying number of members. The SMEs have as many as 412 pieces, absorbing 47,535 people. The UPTD Samisake data in Bengkulu city shows that the number of borrowers amounted to 10,361 people, with employment of 12,754. The business development amounted to 9,477, and the formation of a new business was 943. The following table shows the data on the allocation of Samisake funds and the number of SMEs:

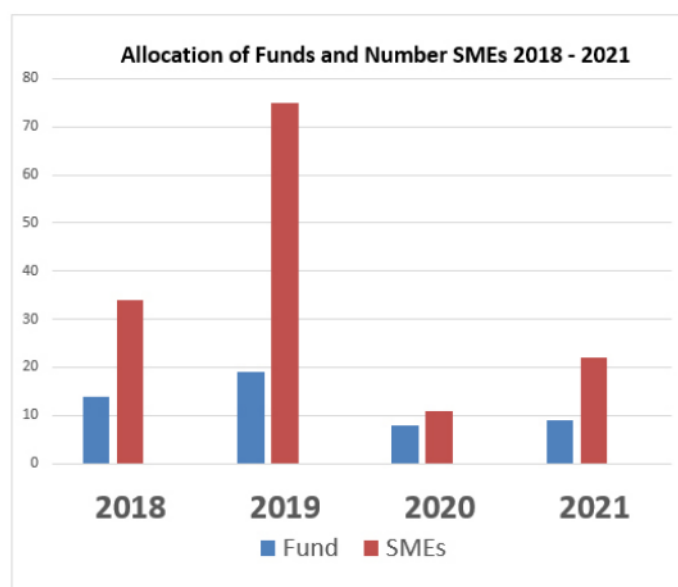
Samisake Program Fund Allocation 2018 - 2021

Distribution	2018	2019	2020	2021	Total
Allocation of Funds	Rp 14 billion (USD 965.517)	Rp 19 Billion (USD 1.310.345)	Rp 8 Billion (USD 551.724)	Rp 9 Billion (USD 620.689)	Rp 50 Billion (USD 3.448.276)
SMEs	34	75	11	22	142

Table 1. Samisake Program Fund Allocation 2018–2021.

Table 1 shows the allocation of Samisake funds for Rp 50 billion (USD 3.44.276) spread over 142 SMEs. In 2020, the funds relocated by the Bengkulu city government amounted to Rp 8 billion (USD 551.724) because of the situation of the Covid-19 pandemic. This can be seen in the following graph:

**Figure 2.** Allocation of Funds and Number of SMEs 2018–2021



From the graph, it can be seen that in 2019 from the allocation of funds amounting to Rp 19 billion (USD 1.310.345), 75 SMEs were formed, in 2020, Rp 8 billion (USD 551.724) was distributed to 11 SMEs, while in 2021, Rp 9 billion (USD 620.689) was distributed to 22 SMEs. When considering the borrowers who opened new businesses, there was a steep increase in 2019 since 2018. However, in 2020, due to the

Covid-19 pandemic, there was a drop, which rose again in 2021. While those who already had businesses experienced a decline before the pandemic and even during the pandemic in 2019 and 2020; nevertheless, in 2021 it increased again.

#### 4.3 Repayment of loans according to the agreed time and the imposition of sanctions or fines for those in arrears

As referred to in the Mayor's Regulation, installment payments are addressed to the revolving fund account of UPTD Samisake at the designated bank. Any late payment of installments is subject to a penalty according to the rules. The mayor's regulation is regulated by the Samisake refund mechanism as meant by the late penalty stipulated by the mayor's ordinance. In general, in terms of revolving loan funds carried out by the Bengkulu City Government, 70.13% managed to follow expectations, namely used for new business capital or development of existing businesses. However, some recipients of revolving funds are not on point. For example, 10.02% are already rich, and a loan of funds was launched. In addition, the recipients of revolving funds are not punctual in paying installments, even 19.85%, even tend to deliberately not want to pay because they think the money lent is grant money that does not need to be returned. In China, microcredit poverty alleviation policies have been implemented in recent years, and the results show a positive influence on increasing the income of poor households (Yu et al., 2020). This Cina's program is almost the same as Samisake in Bengkulu.

Some urban communities do not have borrowed funds. The government continues to collect through designated officers. The reason for not returning is the failure of the business and the lazy attitude at work. The utilization of borrowed funds can be seen in the following table:

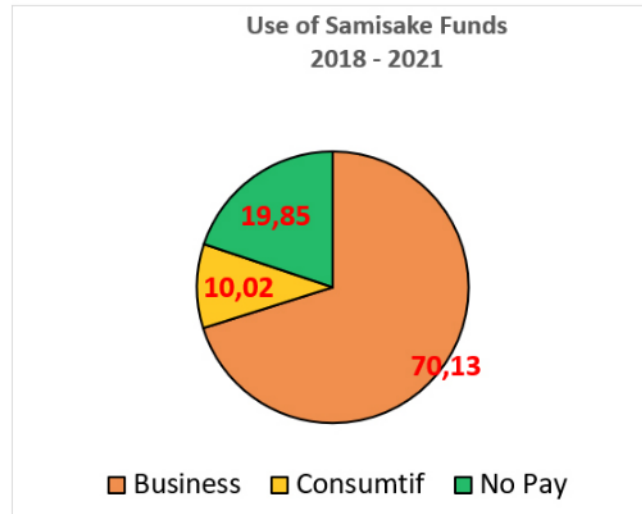
The utilization of Samisake Loans in the last four years is shown in the following table:

Utilization of Samisake Program 2018 – 2021

Loan Utilization	2018	2019	2020	2021	Rekapitulasi (%)
Developing and opening new businesses	120	110	65	97	392 (70,13 %)
Consumption Needs	14	17	14	11	56 (10,02 %)
Not paying	16	33	50	12	111 (19,85 %)
Total	150	160	129	120	559 (100 %)

Table 2. Utilization of Samisake Program 2018 – 2021

Table 2 shows that 70.13% of the allocated funds are used to grow the business you already own. There are 19.85% of lousy characters who failed to return the loan funds. The remaining 10.02% used the loan for consumption purposes, not for business, as can be seen in the following figure:



**Figure 3.** Use of Samisake Funds

The picture shows that the Samisake program's benefits follow the program's objective, which is to improve the poor's economic capabilities in urban areas. The statistical figure of 70.13 means the goal of urban poor people getting jobs by opening new businesses or developing their existing businesses is achieved. Although 10.02% do not use loan funds for businesses, it is a small category. Instead, funds are borrowed for consumption purposes such as buying household appliances or spending on daily fulfillment. The remaining 19.85% belong to the category of borrowers with flawed characters, who do not have the desire to change their fate and are just waiting for free help.

## 5 Conclusion

Samisake's revolving fund program in Bengkulu City increases community interest and ignites a passion for business in the community. With Samisake's revolving fund loan, the debtors began to open their businesses, and those who already had businesses expanded them because of the capital borrowed. This rolling program is helpful even to those who need that initial push to try something.

With these revolving funds, communities with small stalls can turn into large shops. As the businesses grow, they will recruit people to help serve more buyers. Thus, Samisake can also create new jobs. According to the rules, the intended loan target is a community that is just starting a business or one that already has a business and uses the revolving loans to add capital. As revolving refunds can be loaned back to others, the pattern becomes a spinning wheel in improving the economy of the urban poor.

The Samisake program is a poverty alleviation program for urban communities in Bengkulu City, Indonesia, which provides initial capital for the urban poor to be independent and transform themselves into income people. However, for the program to be on target, it needs to be controlled and supervised by the fund owner. With the Samisake program policy, the city community can live on the income they earn and use it to meet their needs.

## Acknowledgments

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