



## Implementation of the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) in Pre-Prosperous Community MSMEs

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### ABSTRACT

KURDA GAS was launched to help the community in obtaining capital without the need for collateral, especially for the underprivileged. The purpose of this study is to find out how the Implementation of the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) in MSMEs of the Underprivileged Community. This study uses a qualitative descriptive research method with an inductive approach. This research was conducted at PT. BPR Regional Bank Gianyar (Perseroda) The results of the study show several factors that cause the KURDA GAS program to not be maximized. Inhibiting Factors: Lack of Understanding and Knowledge, Complicated Administrative Procedures, Weak Business Capacity and Management, Limited Guarantees, Market Competition. Supporting Factors: Local Government Support, Training and Assistance Programs, Improved Economic Conditions, Partnerships with Financial Institutions, Infrastructure and Access to Technology.

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## **INTRODUCTION**

The Unitary State of the Republic of Indonesia is a developing country which is currently intensively carrying out development in various fields which are guided by the fourth paragraph of the 1945 Constitution, namely protecting the entire Indonesian nation and all of Indonesia's blood, advancing public welfare, making the life of the nation intelligent, and participate in implementing world order based on freedom, eternal peace and social justice. In the 1945 Constitution, the goal of development is to improve welfare for all Indonesian people. Indonesia is a country that is rich in natural resources and has good potential for development, but as it develops it has quite complicated financial problems in carrying out its government activities.

One of the big problems in the development process in Indonesia is the problem of poverty, where the poverty level in Indonesia is very high, so it has a big influence on the development process. Poverty causes low quality human resources. Therefore, the government continues to intensify various government policies from various inclusive development programs so that the gap between the rich and the poor can be controlled. Many factors cause poverty. Among these factors are low levels of ability and knowledge, lack of job opportunities provided by the government so that many people become unemployed without income, high birth rates and so on.

Currently, what supports Indonesia's economic growth the most is the service and trade sectors. Banking plays a role in the service sector, while in the trade sector there are MSMEs. Micro, Small and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy which are supported by a commitment to the principle of independence and have significant potential to improve welfare (Bahri et al., 2019). The micro business sector plays an important role in advancing economic growth and developing strategic plans to improve economic health in Indonesia (Mualifin et al., 2022). In order to accelerate the development of the real sector and empower MSMEs, the government issued the People's Business Credit (KUR) program as a concrete step to accelerate the accessibility of business capital for MSMEs in Indonesia. People's Business Credit (KUR) is credit or financing provided by banks to Micro, Small, Medium Enterprises and Cooperatives (UMKMK) which are feasible but not yet bankable (Mutmainah & Renaldi Pratama Putra, 2022).

The increase in poverty rates is partly due to the increase in unemployment rates due to the impact of the COVID-19 pandemic. The number of underprivileged residents is increasing in Gianyar Regency, meaning that the level of welfare of the people of Gianyar Regency is decreasing. In order to develop community welfare, the Gianyar district government launched the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) program as a solution created to help the community obtain capital without requiring collateral.

This program started in 2020, with capital provided by the Regional Government amounting to 3.5 billion. The Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) is a special program for underprivileged families to improve their welfare. The result of this program running for one year is that the income of underprivileged people who have received capital assistance from this program has increased because the capital is used to open businesses. Apart from that, they can also have savings and can finance traditional activities and religious events. Until the time the research was conducted there were 612 underprivileged families who received KURDA GAS. Those who have received KURDA GAS have had their activities and economic conditions improve in the sense that their welfare has increased with indicators; Debtors have no problems paying off their credit, meaning their credit is smooth with an NPL of 0%. NPL (Non-Performing Loan) is an indicator of the health of a bank's assets. These indicators can be in the form of basic financial ratios which are able to provide assessment information on capital conditions, profitability, credit risk, market risk and liquidity. The NPL that is usually used is net NPL, namely NPL that has been adjusted. The asset quality assessment itself is an assessment of the condition of the bank's assets and the adequacy of credit risk management. According to Bank Indonesia Regulation no. 6 / 10 / PBI / 2004 dated April 2004 concerning the Health Level Assessment System for Commercial Banks, stipulates that the ratio of non-performing loans (NPL) is 5%. The higher the NPS value (above 5%), the bank can be said to be unhealthy, a high NPL will cause a decrease in profits received by the bank.

The Gianyar Regency Government uses an executing pattern in managing the Gianyar Aman Sejahtera Regional People's Business Credit Program, namely the distribution of credit or financing is carried out by financial institutions with banking mechanisms, namely PT. BPR Gianyar Regional Bank (Perseroda). PT. BPR Regional Bank Gianyar (Perseroda) is a financial institution that is fully responsible for the capital provided by the Regional Government for the KURDA GAS Program. The Gianyar Regency Regional Government through Gianyar Regent Regulation Number 46 of 2021 which was stipulated on August 18 2021 emphasized that the parties entitled to receive assistance from the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) are people registered in the Regent's Decree as Poor Families with a total of 7,554 K.K. Based on the headcount index carried out by BPS, in 2021 there will be 25,360 people who are still classified as poor or around 4.85% of the population of Gianyar Regency.

Based on the implementation of the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) in 2023, researchers are interested in further research regarding the Gianyar Aman Sejahtera Regional People's Business Credit Program as an Effort to Improve the Economy of Pre-Prosperous Communities. In this regard, the research title is "Implementation of the Gianyar Aman Sejahtera Regional People's Business Credit Program (Kurda-Gas) in the Development of MSMEs in Pre-Prosperous Communities"

## LITERATURE REVIEW

### Implementation Theory

Marilee S. Grindle, (1980;7) states that "Implementation is a general process of administrative action that can be researched at a specific program level. The implementation process only begins when the goals and objectives have been determined, the activity program has been arranged, funds are ready and have been distributed to achieve the targets. Policy implementation links policy objectives and realization with the results of government activities. Meanwhile, Van Meter and Van Horn (Wibawa et al, 1994; 15) state that "Policy implementation is an action carried out by the government and the private sector, both individually and in groups, which is intended to achieve goals." This is in accordance with the view of Van Meter and Van Horn (Grindle, 1980; 6) that "the task of implementation is to build a network that allows public policy objectives to be realized through the activities of government agencies involving various interested parties (policy stakeholders)". (policy stakeholder)".



Figure 1. Implementation Approach Model as a Political and Administrative Process (Merilee S. Grindle)

## METHODOLOGY

This research uses a qualitative descriptive research method with an inductive approach. This research was conducted at PT. BPR Regional Bank Gianyar (Perseroda) which is located at Jl. Dharma Giri No.9, Gianyar, District. Gianyar, Gianyar Regency, Bali. This research uses primary and secondary data sources. The technique for determining informants uses a purposive sampling technique, meaning that the researcher determines the terms and conditions for selecting informants who can provide information clearly and correctly. Data collection techniques can be carried out by observation, interviews, questionnaires, documentation (Sugiyono, 2019). This research uses the Triangulation Test Technique to check the validity of the data.

## RESEARCH RESULT AND DISCUSSION

The Headcount Index carried out by BPS in 2021 showed that there were 25,360 people who were still classified as poor or around 4.85% of the population of Gianyar Regency. The increase in poverty rates is partly due to the increase in unemployment rates due to the impact of the COVID-19 pandemic. The number of underprivileged residents is increasing in Gianyar Regency, meaning that the level of welfare of the people of Gianyar Regency is decreasing. In order to develop community welfare, the Gianyar district government launched the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) program as a solution created to help the community obtain capital without requiring collateral.

Micro, Small and Medium Enterprises (MSMEs) are the backbone of the Indonesian economy which are supported by a commitment to the principle of independence and have significant potential to improve welfare (Bahri et al., 2019). The micro business sector plays an important role in advancing economic growth and developing strategic plans to improve economic health in Indonesia (Mualifin et al., 2022). The government has accelerated the development of the real sector and empowered MSMEs by issuing the People's Business Credit (KUR) program as a concrete step to accelerate the accessibility of business capital for MSMEs in Indonesia. People's Business Credit (KUR) is credit or financing provided by banks to Micro, Small, Medium Enterprises and Cooperatives (UMKMK) which are feasible but not yet bankable (Mutmainah & Renaldi Pratama Putra, 2022).

This program started in 2020, with capital provided by the Regional Government amounting to 3.5 billion. The Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) is a special program for underprivileged families to improve their welfare. The result of this program running for one year is that the income of underprivileged people who have received capital assistance from this program has increased because the capital is used to open businesses. Apart from that, they can also have savings and can finance traditional activities and religious events.

Until the time the research was conducted there were 612 underprivileged families who received KURDA GAS. Those who have received KURDA GAS have had their activities and economic conditions improve in the sense that their welfare has increased with indicators; Debtors have no problems paying off their credit, meaning their credit is smooth with an NPL of 0%. NPL (Non-Performing Loan) is an indicator of the health of a bank's assets. These indicators can be in the form of basic financial ratios which are able to provide assessment information on capital conditions, profitability, credit risk, market risk and liquidity. The NPL that is usually used is net NPL, namely NPL that has been adjusted. The asset quality assessment itself is an assessment of the condition of the bank's assets and the adequacy of credit risk management. According to Bank Indonesia Regulation no. 6 / 10 / PBI / 2004 dated April 2004 concerning the Health Level Assessment System for Commercial Banks, stipulates that the ratio of non-performing loans (NPL) is 5%. The calculation formula for NPL is as follows:

$$\text{Rasio NPL} = (\text{Total NPL} / \text{Total Kredit}) \times 100 \%$$

The higher the NPS value (above 5%), the bank can be said to be unhealthy, a high NPL will cause a decrease in profits received by the bank. The Gianyar Regency Regional Government through Gianyar Regent Regulation Number 46 of 2021 which was stipulated on August 18 2021 emphasized that the parties who are entitled to assistance from the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) are people registered in the Regent's Decree as Poor Families with a total of 7,554 K.K. Based on the headcount index carried out by BPS, in 2021 there will be 25,360 people who are still classified as poor or around 4.85% of the population of Gianyar Regency.

The main discussion in this research concerns the implementation of the KUR program for the development and empowerment of MSMEs. Based on initial observations made by researchers, it was found that it could hinder the implementation of the KUR program as mentioned in an interview with the Main Director of PT. BPR Regional Bank Gianyar, namely:

"In general, KURDA is actually running, but there are still things that are less than optimal in its technical implementation. We will always control various aspects so that we don't miss or disappoint. Things that are still not optimal and need to be further coordinated include maximizing data updates in related agencies, to ensure data on MSMEs in Gianyar. Apart from that, there needs to be more intense outreach so that the public also knows that there is a program like this at Regional Banks. Socialization needs to be carried out so that people are not guessing or afraid of large interest rates or complicated administration. We need to emphasize things like that with the community" (Arimbawa, 10 May 2024).

Regarding the obstacles that exist in the implementation of KURDA, it was also mentioned further by the Marketing Staff of PT. BPR Regional Bank Gianyar, namely:

"In my opinion, KURDA is a very good program aimed at improving the welfare of the community, especially the people of Gianyar. Currently this program is running, but there are several things that are still not optimal, such as the lack of socialization about the existence of this program in the community so that people are afraid to take this program because they are afraid of large interest rates or complicated administration. Apart from that, inappropriate data is also an obstacle because there is a lot of data that turns out to be wrong or does not correspond to conditions in the field" (interview, 3 May 2024).

Based on the results of the interview, it can be concluded that the obstacle in implementing KURDA is the lack of socialization of the KURDA program regarding the mechanism or procedures for applying for credit as well as the targets of the program so that it often seems that it is not on target. Another obstacle is that data is still not valid, especially for the communities targeted by this program, namely underprivileged communities. Apart from that, the low participation of the Pre-Prosperous community in the KURDA-GAS program is due to fear of interest rates at banks, and there is an opinion from the community that dealing with banks definitely involves collateral, while the majority of residents have no collateral other than the business they run.

In detail, the variables of public policy implementation in the Van Meter and Van Horn model (in Winarno, 2007; 155), suggest that there are 6 variables that influence implementation performance. The six variables are (1) policy standards and tools, (2) Policy Resources, (3) Communication between Organizations, (4) Bureaucratic Characteristics, (5) Level of Compliance or Group Responsiveness, and (6) Disposition or Attitude of Implementers. The implementation of the KURDA GAS program has several inhibiting and supporting factors. This was mentioned in an interview with the Head of the District Cooperative Service. Gianyar stated that:

"Actually, KURDA itself doesn't need a lot of facilities, just like applying for credit, it just needs to have a standardized policy regarding who can take part in the KURDA GAS program. Of course, only underprivileged people are allowed to participate. "But it turns out that in reality there is no definite data about this because perhaps there is a lack of coordination from the relevant bureaucracy" (Arsama, March 4 2024).

Further Marketing Staff PT. BPR Regional Bank Gianyar stated that:

"We from marketing are actually not that difficult to find special customers for KURDA GAS because this program really helps MSMEs, especially in Gianyar. But again, when we apply and we check the data, sometimes there is something that doesn't match the category, so we switch it to regular credit if the customer wants it, if they don't want it, that means they failed to apply for credit. There are also those who don't have collateral, so it's also difficult for us to provide credit. Socialization is very important and the right customers are no less important because financial matters have to be a definite responsibility. "The lack of socialization causes people to think that this is all complicated to manage, plus there is market competition with other banks." (interview, March 5, 2024).

Based on the interview explanation, the inhibiting and supporting factors for the implementation of KURDA GAS Pt. It can be concluded that BPR Regional Bank Gianyar is, Inhibiting Factors: Lack of Understanding and Knowledge, Complicated Administrative Procedures, Weak Capacity and Business Management, Limited Collateral, Market Competition. Supporting Factors: Regional Government Support, Training and Mentoring Programs, Improving Economic Conditions, Partnerships with Financial Institutions, Infrastructure and Access to Technology. By overcoming inhibiting factors and maximizing supporting factors, the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) can be an effective tool in developing MSMEs and improving the welfare of underprivileged communities in Gianyar Regency.

To ensure that the distribution of the Gianyar Safe and Prosperous Regional People's Business Credit Program (KURDA GAS) for the development of MSMEs in underprivileged communities runs optimally, various solutions need to be implemented. As several solutions that are already underway were mentioned in an interview with the Main Director of PT. BPR Regional Bank Gianyar stated that:

"Actually, the most important thing we need to improve is intensive socialization and education to the community. Apart from that, there is a need to expand the reach of the program by utilizing current technology. We may also need to reconsider the requirements and administration so as not to make things difficult for potential customers. "We also have to provide continuous assistance so that this program can really be followed up well" (Arimbawa, 5 March 2024).

Furthermore, the Head of the District Population and Civil Registration Service. Gianyar stated that:

"We really need to intensify data collection while carrying out outreach regarding this program. "Now it's advanced, so you can use technology or social media to disseminate good information about requirements and so on" (Udayana, March 5 2024).

Based on the results of the interview, it can be concluded that there are several solutions that can be offered based on the results of the interview explained, namely Intensive Socialization and Education, Simplification of Requirements and Administrative Processes, Increased Accessibility and Reach of Programs, Development of MSME Management Capacity, Continuous Assistance and Supervision, Improvement of Infrastructure and Technology, Collaboration with Related Parties, Continuous Monitoring and Evaluation. By implementing these solutions, it is hoped that KURDA GAS distribution can run more optimally and have a significant positive impact on the development of MSMEs in underprivileged communities in Gianyar Regency.

The Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) is an initiative designed to support Micro, Small and Medium Enterprises (MSMEs) in Gianyar Regency, especially for underprivileged communities. Implementation of this program aims to increase access to financing, encourage local economic growth, and reduce poverty levels. KURDA GAS was launched with the aim of providing financial solutions for MSMEs who often have difficulty accessing financing from conventional financial institutions. This program focuses on providing credit with low or no interest, as well as simpler procedures compared to conventional bank loans.

The main target of KURDA GAS is MSMEs owned by underprivileged communities in Gianyar Regency. This program aims to:

1. Provide easy and affordable access to capital for MSMEs.
2. Encourage the growth of potential micro and small businesses.
3. Reducing poverty rates by increasing people's income.
4. Increasing financial inclusion in the Gianyar area.

KURDA GAS is an effective program in supporting MSMEs in Gianyar Regency, especially for underprivileged communities. With proper implementation, this program has great potential to continue to encourage local economic growth and improve community welfare. George C. Edward III (1980) stated that "to better study the implementation of public policy, it is necessary to know the variables and factors that influence it". Edward sees policy implementation as a dynamic process, where there are many factors that interact with each other and influence the implementation of the policy. These factors

need to be displayed in order to find out how these factors influence implementation. Therefore, Edward emphasized that in the implementation study 2 (two) main questions must first be asked, namely:

- 1) What are the prerequisites for policy implementation?
- 2) What are the main factors in the success of policy implementation?

To answer this question, Edward proposed four factors that play an important role in achieving successful policy implementation. Factors that influence the success or failure of policy implementation are communication, resources, disposition and bureaucratic structure factors. According to George C. Edward III in Widodo (2007: 96). The research results show that several factors cause the KURDA GAS program to not be optimal. The lack of socialization of the KURDA program regarding the mechanism or procedure for applying for credit as well as the targets of the program means that it often seems that it is not on target. Another obstacle is that data is still not valid, especially for the communities targeted by this program, namely underprivileged communities. Apart from that, the low participation of the Pre-Prosperous community in the KURDA-GAS program is due to fear of interest rates at banks, and there is an opinion from the community that dealing with banks definitely involves collateral, while the majority of residents do not have collateral other than the business they run.

## CONCLUSIONS AND RECOMMENDATIONS

Based on the discussion, it can be concluded that the implementation of the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) program for Pre-Prosperous Community MSMEs is as follows:

1. Implementation of the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) in Pre-Prosperous Community MSMEs which is said to have not been optimal in terms of several aspects, namely the lack of socialization of this KURDA program regarding the mechanism or procedures for applying for credit as well as the targets of the program so that it often seems off target.
2. Factors inhibiting the implementation of the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) in Pre-Prosperous Community MSMEs, namely lack of understanding and knowledge, complicated administrative procedures, weak business capacity and management, limited collateral and market competition with various regional banks and a national bank which also provides a people's business credit (KUR) program. Supporting factors for the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) for Pre-Prosperous Community MSMEs are support from the regional government, training and mentoring programs, improving economic conditions, partnerships with financial institutions, infrastructure and access to technology.

3. Solutions that can be taken to overcome the obstacles faced in implementing the Gianyar Aman Sejahtera Regional People's Business Credit Program (KURDA GAS) for Pre-Prosperous Community MSMEs are by carrying out intensive outreach and education, simplifying administrative requirements and processes, increasing accessibility and reach of the program, developing MSME management capacity, ongoing assistance and supervision, improving infrastructure and technology, collaborating with related parties, and carrying out continuous monitoring and evaluation.

Based on the research results and conclusions from the research results, several things can be recommended to maximize the Gianyar Aman Sejahtera Regional People's Business Credit (KURDA GAS) program for Pre-Prosperous Community MSMEs, namely: Periodic Data Updates, this can be done with collaboration between regional officials in Kab. Gianyar, especially for the Cooperatives and MSMEs Service, Population and Civil Registration Service, Social Service and other services that are deemed necessary and can help the process of synchronizing data regarding underprivileged communities in the District. Gianyar. Continuous socialization and mentoring, socialization can expand the reach of the program, socialization can be carried out on various levels, either directly or using technology such as utilizing social media. Budget, it is deemed necessary to increase the budget so that more underprivileged people can be helped by this program.

#### **ADVANCED RESEARCH**

Suggestions that can be given for further research are conducting research with a wider population or object so that it can be generalized more widely.

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