

PERFORMANCE ANALYSIS OF FUND ACTIVITIES MANAGEMENT UNIT
THE MANAGEMENT OF EX-PNPM COMMUNITY EMPOWERMENT
SAVE LOANS FOR WOMEN'S GROUP YEAR 2017 – 2020 IN SEJANGKUNG DISTRICT

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ABSTRACT

The purpose of this study was to obtain knowledge and an overview of this study to determine and analyze the performance motivation of the UPK in managing trust funds for community empowerment ex-PNPM in the Sejangkung sub-district and to find out and analyze providing solutions to the problems faced by the Sejangkung District UPK. The research method used is descriptive method. The location of this research is in Sejangkung District. Meanwhile, to describe the problem under study, a research design is needed from several times of data collection, namely conducting observations, interviews, and documentation of the problem in accordance with the research focus previously mentioned. The results of the study are the factors that affect the performance of the UPK are divided into two factors, namely external and internal and the solution for financing problems is by changing the existing system rules, group training as a forum for the SPP group to get together with the UPK and partnering with the insurance company.

Keywords: *Performance Of Fund Activity Management Unit The Mandate Of Ex-PNPM Community Empowerment Savings And Loan For Girls Group*

INTRODUCTION

Performance is a system used to assess and find out whether an employee has carried out his work as a whole, or is a combination of work results and competencies, Meanwhile, according to Hasibuan, performance is the sacrifice of services, body and mind to produce goods and services in exchange for compensation. certain achievements. According to Mangkunegara, performance is the result of performance in terms of quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him (Al-Math, 1991). Sister (Sundari, 2019) research entitled "Performance Management (Hasibuan, 2001). Performance management is a process designed to improve the performance of organizations, groups, and individuals driven by managers. Performance management includes a continuous review of performance and is carried out jointly based on an agreement on objectives, skills, competencies, work and development plans, as well as the implementation of plans for further improvement and development, it can be concluded that performance management is an activity that continuously reviews performance to improve performance. and develop further performance.

The activity management unit (UPK) is the unit that manages the Community Empowerment Trust Fund in the sub-district and helps BKAD coordinate meetings in the sub-district. In general, the UPK DAPM has a very important role for the community to assist in improving the welfare of the community. With the role of the UPK DAPM, it is hoped that it can help the community in the Sejangkung sub-district so that the community can increase economic income by utilizing the natural potential possessed in Sejangkung District, Sambas Regency to be used as a trigger to improve the community's economy, both the government and the community must work together to realize the welfare of the community and for the sake of progress in the Sejangkung sub-district, Sambas Regency, which is even more advanced.

The Ex-PNPM Community Empowerment Trust Fund is a revolving fund from the

government managed by the Inter-Village Cooperation Agency through the Savings and Loans Activities Management Unit for women's groups since 2015 until now which was previously the Independent Community Empowerment National Program. In general, the Community Empowerment Trust Fund has a very important role for the community to assist in improving the welfare of the community. The UPK also has duties and responsibilities for the entire management of ex-PNPM funds in the Sejangkung sub-district, as well as administrative management and reporting of all transactions for the Savings and Loans activities.

METHODS

The research method used in this research is descriptive method. Where this descriptive research method is a problem solving procedure that is studied by describing the state of the subject or object of research based on the facts as they are (Bungin, 2007). In this study, the researcher tried to reveal what it is about data information from the authorities regarding the savings and loan business unit for women in Sejangkung sub-district. Meanwhile, to describe the problem under study, a research design is needed from several times of data collection, namely conducting observations, interviews, and documentation of the problem in accordance with the research focus previously mentioned. The sources of primary data for this research are: (a) Head of BKAD and treasurer of 1 person, (b) head of UPK and 3 members, (c) head of BP UPK, (d) Funding Team of 1 Person, (e) Head of SPP Group as many as 2 people. Secondary data are all forms of documents obtained from the UPK, either in written form or photos or the second data source is a primary data source. According to Moleong, (2002), although it is called an additional data source, documents cannot be ignored in a study, especially written documents such as books, personal documents and official documents. Techniques to collect in this study are observation, interviews and documentation. forms of analysis in research include; data reduction, data display,

RESULTS AND DISCUSSIONS

Performance of the Sejangkung District UPK Management

The role of the Activity Management Unit (UPK) is as a management and operational unit for the implementation of program activities that has standard operational activities, program management standards and revolving fund management standards. The UPK management consists of at least the chairman, secretary, treasurer and cashier. The UPK management comes from the community members of the Sejangkung sub-district who are proposed by the village based on the results of the village deliberation and then selected and determined in the inter-village deliberation. Based on the Circular Letter of the Minister of Home Affairs No. 414.2/1402/PMD of 2006 concerning the policy for the preservation of the results of the PPK/ PNPM Mandiri in Rural Areas, it has provided a reference for the regions to carry out activities to preserve the results of the PNPM Mandiri Rural in relation to the integration of UPK institutions with regular development policies. In addition, to support government policies on community empowerment as mandated in laws and regulations.

The directions and stages of structuring and developing UPK institutions, especially in anticipating the post-program period, include;

- a. The UPK in the future is directed to be the executor of the management of the participatory development system that has been integrated with regular development.
- b. UPK functions in managing revolving funds and expanding services for business groups and women's groups.

In the end, the UPK's institutional arrangement and development did not only refer to formal legality as the basis for its work, but the preparation and planning of UPK's Human Resources itself became very important. The institutional arrangement and development of the UPK does not only

concern the organizational structure and institutional relations but more than that is the development of human resources as the spearhead in the success of the program.

The success of the process of implementing the stages of activities as well as efforts to maintain and preserve the results of PNPM Mandiri Rural activities must be arranged in such a way by placing the UPK as the main actor who has legality and comprehensive institutional rules. To ensure that the implementation of activities facilitated by the UPK can run as it should, it is necessary to continuously organize and strengthen the UPK's institutions. In addition, the performance evaluation of the UPK management is always carried out systematically and continuously so that the ideal UPK is achieved. Regarding the performance of the management of community empowerment trust funds in the savings and loan activity management unit for women's groups in Sejangkung sub-districts, it is carried out in an organized manner. There are several institutions that coordinate it, namely the Inter-Village Cooperation Agency or abbreviated as BKAD, there is an Activity Management Unit which is abbreviated as UPK, there is a Audit Board of the Financial Management Unit or in abbreviated BP-UPK, there is a Verification Team, there is a funding team which are all under under the auspices of the BKAD. From year to year the UPK is always audited by the BP-UPK.

BKAD is an Inter-Village Cooperation Agency formed through the Inter-Village Deliberation (MAD). BKAD is formed together in one sub-district or district, while MAD is the highest forum in making decisions, which must be represented in MAD by every village or village that is part of BKAD. Meanwhile, UPK is an Activity Management Unit under the auspices of BKAD. UPK has a Business Unit, namely SPP or Savings and Loans for Women's Groups where UPK will channel funds to groups applying for loans. Groups wishing to apply for a loan to the UPK must be residents of the Sejangkung sub-district and the group must be in the same village.

Performance Measurement of UPK management

Performance measurement is defined as monitoring and reporting of ongoing programs that must be completed to achieve the predetermined goals. The measured performance can be emphasized on the type or level of the program being executed (processed), the product or service directly produced (output), as well as the results or impact of the product or service (outcome). The program in question can be in the form of activities, projects, functions, or policies whose goals or objectives have been identified. In managing the trust fund for community empowerment ex-PNPM, performance measurement must focus on the results of the savings and loan rollover. To achieve this, a comprehensive and integrated fact-based system is needed. This system includes data on initial capital, data on debt arrears, data on the performance of management of all institutions, data on assets, data on targets, management, and data on financing (Sulisworo, 2009). Performance measurement in the UPK can be carried out from 2017 to 2020 which is a systematic process from year to year to see the success of the UPK. Measurement of UPK performance should focus on rolling results or targets to be achieved. These results can be used to increase additional capital in the UPK. The publication of the annual financial report presented by the UPK will be able to provide a signal of profit growth and developments in the price of existing UPK assets.

Benefits of UPK Performance Measurement

Measurement of institutional performance has various benefits in terms of various perspectives of institutional development, especially human resource management, as described by Manguprawira, as follows (Meldona, 2009).

- a. Performance improvement Performance feedback is useful for the chairman, secretary and treasurer as personal specialists in the form of appropriate activities to improve performance.

- b. Compensation adjustments Performance measurement in decision makers determines who should receive increased payments in the form of wages and bonuses.
- c. Seeing the financial development of UPK in managing community empowerment trust funds.
- d. Training and development needs Poor performance indicates a need for retraining.
- e. Inaccurate information Poor performance may indicate errors in job analysis information, HR plans, or other matters of the personal management system. This will affect the inaccuracy in training and counseling.

Women (SPP) is a revolving program intended for the community in order to assist business development both in capital and in community empowerment. From the results of an interview with the head of the UPK, Mr. Auzar, the allocation of revolving funds for savings and loan activities until 2020 is estimated at Rp. 7,620,881,961.42 This is an asset of the Sejangkung sub-district, for the number of Savings and Loan groups in Sejangkung sub-district as many as 119 groups spread over 12 Villages. The results of the interview are in the form of the attached savings and loan data table. In the PNPM Operational Technical Guidelines (PTO) it is explained that welfare in the economic field is where people who have a good economy, economic activities from individuals in the community, while economic activities are women's savings and loans (SPP), where each group receives the same amount. varies, as well as for each group member who receives the loan according to the wishes and abilities of each individual with a maximum loan limit of Rp. 20,000,000.00/person in one group for a loan for the next one period with a maximum time limit of 24 months, from Of the 119 active groups, there were 10 groups that experienced financing problems or were in arrears to the UPK. Mr. Manto continued, in addition to changing the financial management system, BKAD through MAD also changed the loan amount per member, which used to be a maximum of Rp. 10,000,000 / person with a period of 1 year, now changed in the MAD forum to a maximum of Rp. 30,000,000 / person with a period of 2 years. Does this all have an effect on the group's current arrears, or is this influence also the impact of the current state of the world calamity, namely the spread of the COVID-19 disease.

Factors That Affect Performance In UPK as Long As

Through interviews conducted by researchers, there are several factors that affect the performance of UPK, namely; Several factors that affect the performance of the UPK are education level, intelligence, skills, work coverage area, experience, salary is still not appropriate, high security risks both life and money, unstable emotions, economic conditions and work regulations.

- a. Management Education
- b. Management Intelligence
- c. Manager Skills
- d. Coverage of work area
- e. High security risk
- f. Economic conditions
- g. Work rules
- h. Honors or allowances received by the management are still low

All factors that affect the performance of UPK are in accordance with the theory conveyed by Soedarmayanti in his book "Basics of Knowledge About Office Management".

How to improve the performance of UPK Management

The results of interviews with informants are as follows:

Possible ways to overcome the performance factor of the UPK are through training, through technical guidance, perhaps educational equalization (college), the addition of new members of the UPK, cooperation with insurance and the police, the main thing is the addition of honorarium or monthly salary. It can be explained how to improve the performance of the management by:

- a. For administrators who have the potential to develop, they are given additional education, can go back to college or the like.
- b. To always carry out trainings or technical guidance from partners related to conditions in the field.
- c. With a large scope of performance area, there is a guarantee of self-protection from accidents/insurance.
- d. Addition of honorarium or allowances for UPK management.

In accordance with the theory conveyed by Pabundu, the factors that affect performance are the presence of internal and external factors. Internal factors are factors related to intelligence, skills, emotional stability, the characteristics of a person, including attitudes, personality traits, physical traits, desires or motivations, age, gender, education, work experience, cultural background and other variables. other personal variables, while external factors are factors that affect employee performance originating from the environment, including labor regulations, customer desires, competitors, economic conditions, organizational policies, leadership, actions of colleagues, types of training and supervision, wage systems and social environment. According to the results of the study, several factors that did affect the decline in the performance of the UPK management were the lack of management members due to the scope being too broad, the lack of education of the UPK administrators with the nomination time requirement of only high school or equivalent level, the lack of skills of the UPK administrators because from 2015 to 2020 they had not there is fund management training from related institutions or the UPK management's own policies, lack of motivation from existing institutions, and the main factor regarding the declining performance of UPK management is allowances and income which according to UPK management are not in accordance with the risks that will be experienced. The number of rules that will be applied makes emotions less controlled.

CONCLUSION

Factors that affect the performance of UPK are divided into two factors, namely external and internal. The solution for financing problems is to change the existing system rules, group training as a venue for gathering the SPP group with the UPK and partnering with the insurance company.

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