Implementation of the MSME Empowerment Policy through the Small Business Credit (KUR) Application Program in the Trade Sector in RW.06 Banyu Urip Subdistrict, Surabaya City.

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Abstract. . The policy of empowering micro, small and medium enterprises (MSMEs) is the main focus as an effort to encourage economic development and reduce economic disparities in various regions. One of the initiatives that has been implemented is the People's Business Credit (KUR) Application Program which is specifically aimed at the trade sector. This research focuses on the implementation of MSME empowerment policies in RW.06, Banyu Urip Village, Surabaya City. This research reveals how the KUR policy has been implemented, the extent of its impact on the development of MSMEs in the trade sector, especially the People's Business Credit (KUR) application process using implementation theory by George C. Edward III. The research method used is qualitative research with a descriptive approach, while the technique for collecting data sources is through purposive sampling. Data collection techniques through the process of observation, interviews and documentation. The results of this research indicate that the implementation of the People's Business Credit Program in RW. 06 Banyuurip Surabaya is not running optimally because even though communication clarity is optimal, the transmission process and consistency are still not optimal

Keywords: Implementation, KUR Policy, Empowerment of MSMe

1. Introduction

The People's Business Credit Program (KUR) is a program from the government in an effort to increase financing for Micro, Small and Medium Enterprises (MSMEs) which will be distributed using a guarantee pattern by financial institutions. This program was officially launched on November 5 2007. In its implementation, KUR has been transformed into a credit scheme without reducing the accuracy of its targets. To expand KUR distribution, the government in 2021 is presenting 5 KUR

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schemes consisting of Super Micro KUR, Micro KUR, small KUR, special KUR, and KUR for Placement of Indonesian Workers. Apart from that, there are various features that have been prepared to support KUR distribution. Prospective Debtors can be groups with a gradual KUR disbursement mechanism and special features that accommodate special KUR needs. The KUR program has currently developed in various sectors, including trade, agriculture, hunting and forestry, services, industrial management, fisheries and construction.

There is a KUR program which provides capital with KUR credit and is expected to help MSMEs develop their businesses (Siagan and Indra 2019). People's Business Credit provides an opportunity for MSME players to access credit with low interest which is used to start a business or Implementation of MSME Empowerment in RW.06 Banyu Urip Subdistrict, Surabaya City, as one of the community areas implementing the KUR policy in the trade sector has been carried out. This program has attracted attention because of its potential to increase the competitiveness and growth of MSMEs at the local level which helps MSMEs obtain capital. However, the successful implementation of this policy does not only depend on the design of the program itself, but also involves a number of factors and challenges that can influence its impact on business actors[1]. For this reason, so that capital for MSMEs can continue, a policy was born by the Government, namely the People's Business Credit Program (KUR). The existence of this program is in response to Executive Order no. 6 of 2007, a joint declaration regarding policy steps to accelerate real sector development and strengthen small, medium and micro businesses was signed between the President, guarantee institutions and banks. (Puryanto 2019). The running of this program has attracted a lot of public attention, especially among the perpetrators increase business productivity (Puryanto and Helmidani 2019). Micro, Small and Medium Enterprises (MSMEs) have been recognized as one of the backbones of the economy in many countries, including Indonesia. One of the private components that has a big influence is MSMEs (Setyowati 2021). MSMEs are economic activities carried out by the community as a means of earning income to meet their daily needs. The Micro, Small and Medium Enterprises sector is one of the community's efforts to encourage the development of the country's economy, because MSMEs are one of the contributors to the country's foreign exchange (Suginam, Rahayu, and Purba 2021). Even though MSMEs are classified as small and medium businesses, and not large businesses, there is no doubt about the role of MSMEs in driving the economy. For Micro, Small and Medium Enterprises, the aspect that can boost their income is business capital. One of the government's initiatives to support MSMEs is holding a People's Business Credit (KUR) Application Program. Although this program was initially aimed only at MSMEs, in reality, this program can also be used to support the departure of Indonesian Migrant Workers (TKI) by providing loans for departure costs through the People's Business Credit (KUR) scheme for placing TKI. However, this article discusses the KUR Program which is specifically designed to support MSMEs in Indonesia. In fact, the implementation of the KUR application program has not yet run optimally. In its implementation, several challenges and obstacles were found in the distribution of the people's business credit application program MSMEs.

In this program, the Bank is an implementer that participates in this government policy. The relevant bank will approve and enter into an agreement regarding the joint Memorandum regarding financing and credit guarantees to MSMEs. The banks that provide loans to Micro, Small and Medium Enterprises consist of Bank Rakyat Indonesia (BRI), Bank Mandiri, Bank Bukopin, Bank Tabungan Negara (BTN), Bank Negara Indonesia (BNI), Bank Negara Indonesia Syariah (BNI Syariah) and Bank Other Regional Development (BPD) in Indonesia (Puryanto 2019). However, in the implementation of the KUR Program which is intended for MSME actors, many people who are not MSME actors still feel this. Furthermore, the factor that is hampering the implementation of the KUR program in Banyu Urip RW.06
Subdistrict is the lack of information provided by the bank to the public regarding the KUR application process and the lack of information which causes public ignorance about the KUR Program application process. Apart from that, many people think that dealing with banks is something complicated[2]. This should be something that banks should be aware of in order to provide more intensive socialization and clarity of information regarding the People's Business Credit application process. Socialization is a very important factor that determines the success or failure of a program. The lack of socialization carried out by the regional government is one of the reasons why the KUR program socialization activities are not going well (Damanik, Simarmata, and Pasaribu 2018). Moreover, the government has expanded the credit recipient scheme. Government Regulation issued by the Coordinating Minister for Economic Affairs of the Republic of Indonesia Number 15 of 2020 concerning Amendments to Regulation of the Coordinating Minister for Economic Affairs Number 8 of 2019 concerning Guidelines for Implementing People's Business Credit has provided updates on the implementation of KUR. It was explained that the distribution of People's Business Credit would be expanded, namely supported by 46 distribution partners consisting of Government Banks, Private Commercial Banks, Community Development Banks (BPD), Financial Companies and Savings and Loans Cooperatives (KSP) to support groups of workers and housewives who affected by layoffs. With this, there has been an increase in the number of KUR distributors, which shows the government's efforts to expand KUR access for the community[3]. The government's collaboration with 46 KUR distributors is a direction from the Coordinating Minister for the Economy and the Small and Medium Enterprises Financial Policy Committee as an update to the KUR Implementation Guidelines. The MSME Financing Policy Committee has issued regulations. The latest every year is the Coordinating Minister for the Economy Decree No. 01 of 2023. This article aims to analyze the implementation of the MSME empowerment policy through the KUR Program in the trade sector in RW.06, Banyu Urip Village, Surabaya City. We will explore how this program has been implemented, the extent of its impact on the growth of MSMEs in the region, as well as the obstacles and challenges in the implementation process. Through interviews with business owners, relevant stakeholders and policy holders, we will try to gain in-depth insight into their experiences and perceptions of this program[4]. Apart from that, the results of this research will provide important information that can be the basis for further improvements in supporting the growth of MSMEs in the trade sector in

RW.06 Banyu Urip Subdistrict and perhaps also in similar areas throughout Indonesia. Based on the explanation regarding the Implementation of the MSME Empowerment Policy through the KUR Application Program in the RW.06 trade sector, Banyu Urip District, several problems were found, namely the inaccuracy of targeting People's Business Credit (KUR) recipients. There is a gap between policy objectives and its implementation, which can result in a sub-optimal impact on the development of MSMEs in the trade sector in the RW.06 area of Banyu Urip Village. Apart from that, the bank did not provide adequate socialization regarding information on applying for the KUR program to business actors in RW.06, Banyu Urip Village. This lack of understanding and lack of information can be an obstacle for MSMEs in accessing and optimizing the benefits of the KUR program. Therefore, this research will focus on further understanding the implementation of the KUR Program Application Process in developing MSMEs in the Trade sector in RW.06, Banyu Urip Subdistrict. Apart from that, the problem studied by researchers is the implementation process of implementing the People's Business Credit Program (KUR) in efforts to develop MSMEs in the Retail Trade sector in RW.06, Banyu Urip Village.

The approach or theory in this research is implementation theory according to GC Edward III, where implementation (Andi Irdan Atjo Mea1, Zulkarnain Umar 2, Muhlis Hafel3 2022) can start with questions about the abstract conditions and conditions for implementing empowerment policies. MSMEs through the People's Business Credit program can be successful. There are four variables that influence public policy, namely communication, resources, disposition, and bureaucratic structure. (Andi Irdan Atjo Mea1, Zulkarnain Umar 2, Muhlis Hafel3 2022). These elements are closely related and interrelated and must be implemented simultaneously. This is expected to improve and simplify understanding policy implementation by breaking it down into the following components.

2. Method

The method used in this research is qualitative descriptive research. The location where this research was conducted was RW. 06, Banyu Urip Village, Surabaya City District. The data sources used in this research are primary data sources and secondary data sources. Primary data sources were obtained through face-to-face interviews with individuals involved in the People's Business Credit (KUR) application process, especially MSME stakeholders. Meanwhile, secondary data was obtained from related research documents. Secondary data is supporting data obtained from written data sourced from documents both online and offline (Prastyawan 2023). This secondary data can come from various sources including government reports, online databases, journals, and surveys. The determination of informants uses a purposive sampling technique where the research object is chosen deliberately by the researcher. This research uses observational data collection techniques regarding the application process for the People's Business Credit program in the MSME empowerment policy. Followed by interviews with related parties and using the documentation method by taking photos with the resource person as proof that the interview had been carried out.

3. Result and Discussion

Implementation of the MSME Empowerment Policy through the KUR application program is carried out by providing access to capital or financing for MSME players. In line with this, this program was issued through presidential instruction number 6 of 2007 regarding guidelines for the People's Business Credit application process.

The KUR program aims to help MSMEs gain access to capital to increase their competitiveness which is expected to grow and develop on a larger scale (Prastyawan 2023). Financing from KUR comes from the government and is channeled from banks that have signed a joint memorandum as KUR distributors. The KUR program has been carried out using the Guarantee Fee scheme since its initial publication, namely 2007 - 2014. After that, in 2015 there was an evaluation by the policy committee by changing the KUR scheme to an interest or margin subsidy which is valid until this year, 2023[5]. The interest subsidy or interest margin is part interest paid by the state, that is, the difference between the interest rate received by the lender and the interest rate charged by debtor. Margin, on the other hand, is the difference between the margin received by the lender and the margin charged by the government to the debtor under the sharia financing program.

1. In implementing the policy through the KUR application program, communication is carried out by the Coordinating Ministry for Economic Affairs, supervisors, guarantors and distributors, namely the relevant banks, the BanyuUrip sub-district community and village officials. Regarding the communication dimensions that occur in the implementation of the MSME Empowerment Policy through the KUR application program in BanyuUrip RW.06 Village, it can be described as follows:
    a. Transmission

       Transmission is the main element that is an important part of communication. Edward III said that there are four indicators in transmission, namely communicator, receiver, transmitter channel, and noise. Communicators act as policy makers or in other words act as policy decision makers as well as policy implementers, which in reality are located in several layers of bureaucracy.[6] In order for policies to be implemented well, policy implementers must know well the material, main tasks and functions of the policies to be implemented. In this case, it shows that the transmission dimension requires that public policies are not only known by implementers, but implementers must also know about formulate policies first which will later be conveyed to the policy target groups to avoid communication distortions. In this case, the delivery (transmission) between the communicator and the communicant must be carefully designed in such a way that the media is used as a good communication channel. In the Implementation of the KUR

Program, Transmission helps Public Policy to be conveyed widely, this not only applies to policy implementers, but also to policy audiences and stakeholders, both directly and indirectly. (Hj. Rulinawatty Kasmad S. Sos. 2015). One of the obstacles in delivering information instructions is disagreement between policy implementers and the policy itself. Disagreements regarding policies can lead to communication distortions. In this case, the transmission was carried out by the Coordinating Ministry for Economic Affairs (Permenko) Number 1 of 2023 concerning Guidelines for the Implementation of People Business Credit (KUR) in collaboration with supervisors, guarantors and distributors to disseminate it to the public[7]. It is stated that KUR can be received by individuals individually or in groups of companies or highly productive business units. In small KUR, the maximum loan amount that can be received is Rp 500,000,000.00. In small KUR, the interest subsidy is adjusted to the nominal or loan amount received. The details are as follows

a) Follow KUR Super Micro for a credit amount of IDR. 10,000,000, namely with an interest rate of 3% per year.
b) Follow micro KUR for credit amounts above IDR 10,000,000.00 – IDR. 100,000,000.00 with an interest rate of 6% for the first application, 7% for the second application, 8% for the third application and 9% for the fourth application
c) Follow the small KUR for credit amounts above Rp. 100,000,000 – Rp 500,000,000 with an interest rate of 6% for the first application, 7% for the second application, 8% for the third application and 9% for the fourth application.

Based on the results and discussion above, the transmission process carried out under Edward III is appropriate, but problems are still found in the transmission process from policy implementers and the public. KUR implementers and the public must know that there have been updates regarding KUR guidelines and new policies in the KUR application process every year.

b. Clarity

According to Edward III, communication delivered to policy recipients will not result in good policy implementation if the message conveyed is not clear. The lack of clarity in this information can result in decisions by implementors that are only global regarding policies, so that implementation is incorrect. Apart from that, disparities in policy information can also occur if there are no established information standards, the main tasks and functions of each communicator are not clear, resulting in misinterpretation of the policy which causes misunderstanding[8]. Therefore, clarity is needed regarding the clarity of policies and plans or policy stages, by whom, how, and why the policy needs to be implemented. This is because it is desired that public policies that are transmitted to implementers, targets and other parties with an interest in the policy can be received clearly, so that they can know what the goals, aims and objectives of the substance of the policy are. Coordinating Minister for Economic Affairs Regulation No. 1 of 2023 has been explained regarding KUR Implementation Guidelines. However, in its implementation, there are still obstacles. Edward III stated that obstacles to clarity of communication were caused by complexity at the policy-making level, opposition from the public, goals that were contrary to consensus, unfamiliarity with new programs, and the nature of court decisions. From the research results, it is known that there are obstacles to clarity of communication regarding new programs.[9] This is because the Regulations of the Coordinating Minister for Economic Affairs continue to change every year, accompanied by new programs and schemes. Therefore, public ignorance regarding collateral in small KUR happened For the previous year I didn't need to use collateral, but now I have to use collateral as a condition for applying for KUR." After reviewing it in accordance with the Regulation of the Coordinating Minister for Economic Affairs No. 1 of 2023 concerning Guidelines for Implementing the KUR Program, the people who must provide collateral are small KUR recipients in the form of groups and individual small KUR recipients who borrow more than Rp. 100,000,000 in accordance with the KUR distributor's policy/assessment. If collateral is required as a result of credit screening and loan application by the KUR selling partner, then the individual small KUR recipient must provide collateral. However, if based on the assessment no collateral is required, then the individual small KUR recipient does not need to provide collateral. Meanwhile, for small group KUR recipients, they must provide additional collateral from the joint assets of the company group itself which can later be accounted for through a joint responsibility system[10]. For this reason, the relevant bank that provides KUR must be able to provide clarity regarding the existence of collateral if the results of the credit evaluation and loan application of the KUR selling partner require collateral or do not require the use of collateral. People who do not need to provide collateral are people who take out small KUR loans of less than Rp. 100,000,000. Furthermore, when researchers conducted research, there were differences of opinion between communities, where one community member said that he could not borrow again at the same time as long as he still had a KUR loan.[1] Meanwhile, other people said that he could borrow again simultaneously while still having a KUR loan. For this reason, it is necessary to clarify KUR implementers with the public regarding the applicable regulations. Based on the results and discussion above, it can be concluded that the clarity of communication and applications for People's Business Credit is optimal. The Bank is still able to provide fairness that is understood by the public even though regulations continue to change. On the other hand, the public also does not have the initiative to seek information in accordance with Coordinating Minister for Economic Affairs Regulation Number 1 of 2023 concerning KUR Implementation Guidelines. This is proven by business actors who do not know that concurrent lending is only carried out by special KUR recipients, so there needs to be clarity from the relevant Bank regarding the continuity process.

c. Consistency

According to Edward III, established policies, orders and rules must be consistent and not change. Consistency in communication is needed as a means of maintaining perceptions, strengthening the direction of implementation and the attitude of implementers towards policies that are in accordance with their main tasks and functions. The consistency referred to in this communication dimension is continuity, suitability and harmony regarding the information conveyed. Inconsistent communication here can and may occur if there are changes in officials, policy changes, and external influences that influence policy implementation.[11] Credit ProgramPeople's businesses experience changes in guidelines every year. It is feared that things like this will cause KUR distributors, namely banks (Bank Rakyat Indonesia (BRI), Bank Mandiri, Bank Bukopin, Bank Tabungan Negara (BTN), Bank Negara Indonesia (BNI), Bank Negara Indonesia Syariah). (BNI Syariah) and other Regional Development Banks (BPD) in Indonesia) are experiencing difficulties in providing KUR application requirements to the community as customers. This happens because the regulations of the Coordinating Minister for Economic Affairs regarding the policy on Guidelines for the Implementation of the People's Business Credit Program change every year. Thus, the people of Banyu Urip RW.06 Village often feel confused about the requirements for applying for the KUR Program. In this case, it is hoped that the government can provide a balance between policy changes and the efforts provided to the community. From the results and discussion above, clarity in the communication dimension has not been fully achieved. This is because the Regulation of the Coordinating Minister for Economic Affairs regarding KUR Implementation Guidelines undergoes changes every time year. If the policies and regulations provided frequently change, it will have an impact on confusion for MSME players who want to apply for KUR. However, the changes remain in accordance with applicable regulations and procedures

2. Resource

Edward III stated that resources play an important role in policy implementation. Even though communication is going well, if it is not supported by adequate resources, the implementation of the policy will not be effective. Resources are variables that encourage the success of policy implementation.

1. Staff

   The quality of human resources is an important element in implementation policy. Policies can be implemented well if they are supported by staff resources that have high quality and quantity. In this case, the quality in question is related to skill, dedication, professionalism and competence according to its main duties and functions. Meanwhile, in terms of quantity, it relates to whether the number of staff is sufficient to cover and serve the target group. Staff resources have a very important influence on implementing policies. Staff or Implementers of the MSME empowerment policy through the People's Business Credit (KUR) application program include: 1) Considering the applicable policy implementation procedures, the institutions that distribute people's business credit are banks. 2) The People's Business Credit (KUR) distribution policy uses a credit guarantee system. 3) People's Business Credit which is distributed to MSMEs that apply for KUR. Policy implementation often experiences failure due to staff resources being incompetent in implementing the policy. For this reason, competent resources are needed in program implementation so that the policy objectives can be achieved)[12]
   In implementation theory, Edward III stated that the availability of quality human resources is the key to implementation. However, problems are still found regarding bank employees as fund distributors who do not understand the procedures for implementing the KUR program in accordance with applicable regulations. As an implementer, the Bank should be aware of the government regulations that have been established, in implementing all policie Human resources involved in implementing these policies comply with applicable regulations and laws.

2. Information

   Edward III explained that the availability of information is formed in two forms, namely clarity regarding the steps that must be taken and information in the form of data related to policy implementation. This means that implementers must know what to do and how to do it. Furthermore, the existence of information in the form of data is important in supporting the efficiency and seriousness of policy implementers in carrying out their respective duties. Information regarding the implementation of the People's Business Credit Program has been implemented with the

Regulation of the Coordinating Minister for Economic Affairs Number 1 of 2023. Apart from that, there is a separate mandate for banks that are KUR distributors to provide dissemination of information related to the KUR Application Program[13]. However, in implementing the MSME Empowerment policy through the People's Business Credit program, problems often occur regarding information. Even though there are outreach and advocacy efforts regarding the understanding, application and use of KUR, there is still no success in conveying this information to the public. Lack of information regarding the KUR program on the social media of related banks can be an obstacle to effective information dissemination. The public lacks initiative regarding information related to KUR applications, apart from that the KUR distributors, namely the relevant banks, also have less role in providing information either directly or on social media. So, it can be said that KUR distributors do not utilize social media platforms as a medium for information on the KUR application processIn this program, there was a problem experienced by one of the residents of RW.06 Banyu Urip Subdistrict, the People's Business Credit distributor was lacking in providing information regarding the application for the KUR program. "I have looked on the social media platform of one of the banks, but there is no information about the KUR application mechanism and when the KUR application will open. So I was confused when I was going to apply for KUR." Said Mrs. N Based on the research results, it can be concluded that information in resources is not optimal and still needs to be improved. Even though there is official information published by the Coordinating Minister for Economic Affairs, it is not supported by adequate information resources, so implementation will experience obstacles

3. Authority

The government policy which changes every year regarding the KUR application process is not balanced with the socialization efforts provided Based on results and discussion, the application of authority in implementing the People's Business Credit Program policy is still not optimal so it needs to be improved. This optimization was hampered because there was a mismatch in the targets of KUR recipients in the field which caused complaints. Furthermore, implementers must be able to identify KUR applications that are worthy of acceptance or not in accordance with existing rules and requirements[14]. With this, it is hoped that the government will pay more attention to community complaints regarding policies that change every year, such as providing efforts to balance policy changes with the outreach provided so that this program can run more effectively and the community does not experience difficulties in the application process

4. Facility

   The availability of the facilities described by Edward III in this research is demonstNon-human resources are also an important part of policy implementation. Edward III highlighted that these non-human resources are the means used for operational policy implementation which aims to facilitate the provision of services in policy implementation, which can be in the form of land, buildings and structures. Without facilities, support (facilities & infrastructure), the implementation of the policy will not be successful. Implementors may have sufficient staff, understand what is being done, have the authority to carry. Based on the results and discussion above, it can be concluded that the provision of facilities has been running optimally, but there are still problems with information facilities. The government does not pay enough attention to information and education facilities, the government should be able to increase facility resources for KUR program applications, such as providing special website services related to KUR application information, because in RW.06 Banyuurip Village, basic facilities such as information and education facilities are lacking from the village government, even though this is the case. This is something that society as MSME actors needs.

3. Disposition
   Edward III explained that disposition is very important in implementing implementation an optimal policy. Everything related to the implementation of activities must be carried out according to the objectives, based on the ability or attitude of the implementer in implementing the policy. "Implementors not only must know what to do and have the capability to do it, but they must also desire to carry out a policy"(Edward III 1980). This means that implementers not only have to know what has to be done and have the capacity to do it, but they also have to have the will (attitude) to carry out a policy (Dr. H. Tachjan 2013). Disposition is a key aspect of successful implementation of MSME empowerment policies through the KUR application program. All parties involved, including the government, banks and MSMEs, need to have strong awareness and intention to support this program. A positive disposition will motivate related parties to contribute optimally in implementing policies. The disposition in implementing this policy is the tendency of implementers of the People's Business Credit Program policy to not only know what they should do, but also have the will to carry it out. However, most implementers can implement policies freely because

the implementer s attitude and dedication in implementing policies. Based on the results of an interview with one of the residents of RW.06, Banyu Urip Village, who said that the attitude of the implementer, namely the bank, in serving the community as consumers was quite good. Bank employees are quite helpful in the Business Credit application process

4. Bereaucra tric Structure

An efficient and well-organized bureaucratic structure is very necessary in implementing this policy. Edward III explained that the challenge of implementing a bureaucratic structure is that bureaucratic fragmentation does not occur because it can make the implementation process ineffective (Edward III 1980). Edward said that fragmented (fragmented or scattered) bureaucratic structures can increase the probability of communication failure, because the possibility of information distortion will be very large. The more distorted the information is, the more intensive coordination is needed(Mubarok, Zauhar, and Setyowati 2020). With this, it can be concluded that bureaucratic structure has a relationship with communication, this is related because a bureaucracy that is fragmented (fragmented or scattered) is more likely to cause information distortion, which can increase the possibility of communication errors. The more distorted the information, the more intensive coordination is required.

Bureaucratic structure has two aspects, namely mechanisms and related bureaucratic structures. In terms of mechanism, the Bank's KUR application policy must be made into a Standard Operational Procedure (SOP). This SOP is used as a guideline for implementers in implementing policies so that implementation does not deviate and is right on policy targets (Putra et al. 2018). can weaken supervision, resulting in inflexible application activities at the Bank. Good coordination between government agencies, banks and other related parties is the key to overcoming obstacles and ensuring that the KUR Program can run smoothly[16]. MSME players in Banyu Urip Subdistrict who apply for KUR often complain of delays in the approval process and distribution of funds due to complicated bureaucracy, which is detrimental to MSME players. Apart from that, frequent policy changes create confusion among MSME players and implementers or banks. Based on the results and discussion above, it shows that the bureaucratic structure is able to provide Standard Operational Procedures that are in accordance with the direction and objectives of policy. Therefore, successful policy implementation requires good cooperation from many aspects. Fragmentation (organizations that are divided) will cause bureaucrats to limit their ability to coordinate resources, which will lead to the implementation of policies that deviate from previously established goals.

4. Conclusion

Based on the researchers' findings, the researchers found out about the implementation of the MSME empowerment policy through the KUR support program specifically for this sector in Banyu Urip Village RW.06, Surabaya City. Therefore, the following are the conclusions and suggestions that researchers can give to the government regarding policies to strengthen MSMEs through the People's Business Credit Program:

1. Communication
   Transmission helps Public Policy to be conveyed widely, not only for policy implementers and enforcers, but also for policy audiences and stakeholders, whether mediated directly or indirectly. Communication is carried out by the Coordinating Ministry for Economic Affairs, related banks, the BanyuUrip subdistrict community, and Village Apparatus. One obstacle is disagreement between policy implementers and the policies themselves. Frequent policy changes can cause confusion among MSMEs and banks. According to Edward III, the policies, orders and rules established must be consistent and not change. If the policies and regulations provided frequently change, it will have an impact on confusion for MSME players who want to apply for KUR. In this case, there have been many changes to policies and regulations in the KUR application program. Policy consistency needs to be considered by all policy implementers of the KUR program. There are several challenges in conveying information to the public regarding the KUR program. Especially through bank social media which is less informative. This shows that the socialization of this program has not achieved the expected effectiveness.
2. Resource
   Resources in policy implementation according to Edward III's Theory in Agustino (2012), include human resources or policy implementing staff, information resources and facilities in implementing policies (Andi Irdan Atjo Mea1, Zulkarnain Umar 2, Muhlis Hafel3 2022). Policy implementation is influenced by the lack of competency of bank staff in understanding KUR program procedures[5]. Socialization and outreach campaigns need to be increased. Policy implementation often experiences failure due to staff resources that are less competent in implementing the policy. In this research, it was found that bank employees as fund distributors often did not understand procedures implementation of the KUR program in accordance with applicable regulations. The quality of human resources involved in implementing this program is a crucial factor. A good understanding of applicable regulations is required, as well as high commitment and dedicat[2]ion to ensure the program runs as desired.
3. Disposition
   Positive feedback from all relevant parties, including the government, banks and MSME players, is needed for successful policy

implementation. The attitude of bank implementers is necessary. The disposition of implementers, especially banks, has an important role in the success of policy implementation. Even though the bank has assisted in the KUR application process, there are several notes regarding the information provided. Incomplete information and the absence of clear written requirements can make it difficult for KUR applicants, so they have to make repeated visits to the bank to complete the necessary requirements. The right disposition of the parties involved in program implementation is very important, this disposition includes the ability to maintain consistency, clarity and quality of overall program implementation

4. Bureaucratic Structure
   Standard Operating Procedures (SOP) need to be created and followed to maintain consistency in policy implementation. There are cases of SOP violations that need to be corrected. Long and complicated bureaucracy can make the application process at the bank difficult. Good coordination between agencies and policy consistency need to be considered. Overall, further efforts are needed in communication, resources, disposition and bureaucratic structure to increase the successful implementation of MSME empowerment policies through the KUR application program. Suggestion Based on the results of research on the Implementation of the People's Business Credit Program in RW. 06 BnayuUrip Subdistrict, there are suggestions given by researchers which are used as evaluation material for the success of policy implementation, namely: In terms of communication indicators, efforts must be made in terms of transmission with initial steps to increase the effectiveness of the program, perhaps socialization through more informative social media platforms, drafting more detailed rules. In terms of resource indicators, the authority aspect must be increased, where the implementor must optimize supervision as appropriate so that the KUR Program does not miss the target. Therefore, more in-depth monitoring is needed as a form of supervision so that KUR can be distributed to the people of Banyuurip Village who really need it. In the Disposition indicator, there needs to be intensive provision as a tool to manipulate the nature of the implementer. With the aim, this intensive provision is able to move implementers to be more dedicated and enthusiastic in carrying out their duties in implementing policies. In terms of indicators, the bureaucratic structure has been able to operate in accordance with SOPs and continues to be improved in accordance with policy goals and targets.

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