

# Evaluation of Partnership Programs and Community Development in the BPJS Healthcare Security of Surabaya Main Branch Office

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# Evaluation of Partnership Programs and Community Development in the BPJS Healthcare Security of Surabaya Main Branch Office

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**Abstract**— The business field has an important role in developing company awareness. Program for the surrounding community which is called Corporate Social Responsibility (CSR). CSR in Indonesia is regulated in the regulation of the Minister of State-Owned Enterprises (BUMN) no: Per-05/MBU/2007 about Partnership program of State-Owned Enterprises and Community Development (PKBL). One of the State-Owned Enterprises which does the PKBL is the BPJS Healthcare Security main branch office Surabaya which has given the partnership program assistance to small entrepreneurs and community development to a number of mosques and schools. PKBL still have problems namely only a few people knew about the program because of the minimum of socialization from the BPJS Healthcare Security. This research aimed to describe the PKBL evaluation in BPJS Healthcare Security main branch office of Surabaya. This is a descriptive research. The focus of this research is the effectivity, efficiency, adequacy, equity, responsibility, and accuracy. PKBL in BPJS Healthcare Security main branch office of Surabaya has reached the PKBL purpose. The result is the PKBL has been done according to the regulation and has given the impact according to the purpose of the PKBL so that the PKBL is very advisable to be continued.

**Keywords**—Evaluation, Partnership Program, Community Development.

## I. INTRODUCTION

Collaboration between the government, business, and the society has given the positive effect in the development of the country. Those three stakeholders have an important role according to the capacity and the competency that they possess. Government's role as a representative of the society are negotiating and making a commitment or cooperating; providing the legal work frame or regulation; paying attention to the country's work and taking actions to reach the regularity. The business world act as a representative of the capital owner; looking for the economic benefit in the market; acted independently in operating the company by implementing the ethics code which is applied while the society acted as the representative among each other which can be affecting and being affected by a certain group or organization's purpose; which is prioritizing environmental values, beliefs, and principles which is connected with the society and social; Human Social Rights and country's development and paying attention of the government and company and acted so that the accountability in the government and company can be done according to the legal aspect which is applied in the country [1]. According to the role of those three stakeholders, the business world has an important role in the next development. The business world

can play a role in developing the company awareness program to the surrounding society which is called the Corporate Social Responsibility. As it is stated by Kadlubek that nowadays company takes any steps to maintain a stable position on the market. Their main objectives are not only the production and distribution of products and services satisfying clients' needs but also the long-term establishment of relationships with clients [2]. Corporate social responsibility (CSR) strategy in all management levels of organization, that create basis for establishment of sustainable development policy and related activities. Key for organizational excellence is the combination of focusing on quality in the process level and following the needs of stakeholders, giving the valuable contribution to the well-being of society [3]. Corporate social responsibility (CSR) has been proclaimed in recent years as a key tool that helps companies to meet these environmental pressures as well as to improve its competitiveness as a result [4]. The definition of CSR by the European Commission (2011) which understood CSR as the process of integration in the organizational activities of social, environmental, ethical and human concerns from their interest groups, with two objectives: to maximize value creation for these parts, and to identify, prevent and mitigate the adverse effects of organizational actions on the environment. The conceptualization of the European Commission highlights the importance of stakeholders, the need to create value for them as well as to respond to environmental or institutional pressures, trying to prevent the consequences of organizational actions [4]. The foundations of the capability approach, which has strong roots in philosophical notions of social justice, reflect a focus on human ends and on respecting the individual's ability to pursue and realize the goals that he or she values [5]. For defining CSR there are used several concepts: social responsibility, corporate citizenship, social performance, sustainable responsible business etc. Wood (1991) widened the perspective of CSR concept and defined that principles of the social responsibility are framed at the institutional, organizational, and individual levels: processes of social responsiveness are shown to be environmental assessment, stakeholder management, and issues management; and outcomes of CSR are posed as social impacts, programs, and policies [3]. Social responsibilities by Ambadar [6] is defined as a company manager concern as social consequences, environment, politic, human, and financial as a result of the action which they have been taken so far in operating the company. The question that arises today is no longer whether

6 companies should invest their resources and time on Corporate Social Responsibility (CSR) initiatives, but how and when they can create a significant impact on consumers through investment in social initiatives. CSR initiatives have moved from being an option to being perceived as an activity to be performed in order to improve the results of the company, not only in the short term but also with regard to long-term relationships [7]. The CSR concept is closely connected with ethical, environmental and social audit, sustainable development, management, philanthropy and various forms of donation. CSR offers a set of principles and values on which is possible to build a more cohesive society and to establish the transition to a sustainable economic system [8].

Besides that, Davis' proposals suggest the need for organizational activities to be developed in line with the institutional context that surrounds and affects businesses, it is necessary to know what other companies (competitors or firms which belong in the same sector) and institutions require in economic and social terms. This process, according to Davis, is what helps companies to redefine their responsibilities and commitments regarding their agents, who make up their community [4]. Ferguson stated that empowerment is categorized as the transformation process of a community. Community empowerment had been proven to be a powerful approach to solve many communities problems [9]. Results showed that CSR engagement strategy had a positive effect on achieving all of the three CSR goals which we identified through factor analysis: business, community, and employees [10].

In Indonesia there is a rule about CSR namely Constitution No. 40/ 2007 about Limited Liability Company in the verse 74;

- The company which is running their business in the natural resources must do their social responsibilities in the environment.
- Social and environmental responsibilities as it is stated in Verse 1 is a company responsibility which has been budgeted and taken into account as a company financial which the implementation is done by paying attention to the compliance and fairness.
- The company which did not do their responsibility as it is stated in Verse 1 will be subject to sanctions [11].

In the constitution no 25/ 2007 about Capital Investment verse 15 item b; every capital investment is responsible to do the company social responsibility [12] That constitution arranged the Social Responsibility and Environment which is aimed to realize the continuous economic growth in order to improve the life and environment quality which is useful for the company, community and society. This provision is intended to support the establishment of harmonious corporate relationships, balanced and in accordance with the local environment, norms, and culture, it is determined that a company which business activities are dealing with the natural resources are obliged to carry out social and environmental society. CSR program which is implemented in Indonesia is also regulated in the regulation of the Minister of State-Owned Enterprises No: Per-05/MBU/2007 about Partnership Program of State-Owned Enterprises and Community Development which is called PKBL.

The meaning of partnership program in Verse 1 no.6 is the State-Owned Enterprises partnership program to raise the capability of the small businesses to be tougher and independent through the utility fund from the State-Owned Enterprises profit while in Verse 1 no.7 mentioned that Awareness Program which is called BL is the empowerment program of social condition of the society by State-Owned Enterprises through the utilization of fund from the State-Owned Enterprises profit share. The Awareness Program is consisting of natural disaster victims, education and community and training assistance, health assistance, public facilities and infrastructure development, religious facilities support and natural conservation aid [13].

On The Regulation of Minister of State-Owned Enterprises No: Per-05/MBU/2007 about Partnership Program of State-Owned Enterprises and Community Development is also mentioned that each of State-Owned Enterprises must form a special unit which directly handles society empowerment wherein the allocation of PKBL is worthed 2 % from the net profit [1]. Moreover, there isn't any prohibition if the company want to provide the budget much more. This situation makes each company has the varied budget for PKBL. A big company with a big profit will have a bigger reserve fund.

One of the State-Owned Enterprises which run the Corporate Social Responsibility program is the BPJS Healthcare Security (The Social Managing Security Agency). BPJS Healthcare Security is a company which implemented and support the policy and government program in the economic and national development, especially in the social health insurance, through the implementation of health insurance for all of the people in Indonesia, so that the people in Indonesia are protected by the health insurance comprehensively and fairly. [14].

Ever since the regulation of PKBL is issued, BPJS Healthcare Security follows up the regulation by implementing it. And also the BPJS Healthcare Security in Surabaya main branch office has already implemented the PKBL by doing many kinds of activities as it is said by the Financial Head, BPJS Healthcare Security administration as well as the coordinator of PKBL BPJS Healthcare Security of Surabaya main branch office. While the financial staff of BPJS Healthcare Security Surabaya main branch office added that in Partnership Program, BPJS Healthcare Security of Surabaya main branch office has given the loan for the small entrepreneur and given the donation of materials and tools for the community development toward several mosques and schools. The donation is purchased for the things which are stated in the proposal. But the implementation of PKBL in BPJS Healthcare Security Surabaya main branch office still have problems that only few people of the society knew about the program because the socialization program from the BPJS Healthcare Security is very minimum. After all this time, the implementation of PKBL must be evaluated for the advantages.

## II. RESEARCH METHODS

This is a descriptive research. The data of this research is in a form of a word not a pictures or numbers. The focus of this research is the evaluation of PKBL in BPJS Healthcare Security of Surabaya main branch office, namely effectivity,

efficiency, adequacy, equity, responsivity, and accuracy. The source of the data is primary and secondary [15].

This research is done by using three techniques of collecting the data, namely interview, observation, and documentation. In analyzing the data, this research followed the Miles and Huberman model which consist of the flow of activities that will be implemented from the start to the finish, namely data collection, data reduction, data display and conclusions: drawing/verifying [17].

### III. RESULT AND DISCUSSION

#### A. Result

##### 1) Description of BPJS Healthcare Security.

BPJS Healthcare Security is a legal entity formed by law to organize social security program, health sector which is one of the five programs, in National Social Security System (SJSN) namely, health insurance, work accident, insurance, pension, and death guarantee (JKN-KIS) which is qualified and continuously for all the people in Indonesia in 2019 which is based on mutual cooperation with BPJS Healthcare Security, reliable and superior. The mission is to develop the service quality which is fair to all the members, health care providers and other stakeholders through the effective and efficient works system; to widen the membership of JKN-KIS which is consist of the whole Indonesia, the latest is on 1st January 2019 through the developing of partnership and pushing the participation of the society as well as to raise the membership obedience; to take care the continuation of JKN-KIS program by optimizing the collectible payment, payment system of health facilities and money holder as transparency and as accountability as possible; to strengthen the policy and implementation of JKN-KIS program by increasing the partnership with other departments, coordinating and communicating with all the stakeholders; to strengthen the capacity and organization governance which is supported by the professional human resources, research, planning, and evaluating. [14].

This research is done in **BPJS Healthcare Security Surabaya main branch office** in Dhamahusada Indah street No. 2 Surabaya. The working area of Health BPJS Surabaya main branch office covers Surabaya, Sidoarjo, Gresik and Mojokerto. Structurally in BPJS Healthcare Security Surabaya main branch office, there is Head of the office, Head of the Customer Relationship section, Head of Financial Section and Head of Administration executor of PKBL. The executor of PKBL is under the coordination of Head of Financial Section and administration which is helped by their staffs.

##### 2) Description of Partnership Program and Community Development (PKBL)

CSR in Indonesia is arranged in the Regulation of Minister of State-Owned Enterprises No: Per-05/MBU/2007 about Partnership Program of State-Owned Enterprises and Community Development Program which is called PKBL. The purpose of PKBL is to maintain the small businesses and to maintain the surrounding community of State-owned Enterprises.

Partnership Program (PK) is a program to raise the capability of the small businesses to become independent and stronger through the use of the budget from the company's profit. While the Community Development is a community empowerment program conducted through the utilization of funds from the company's profit. Kinds of Partnership Program are; giving loan for the work capital or purchase of fixed assets of production is done to increase the production and sales of products from prospective partners; mentoring program in order to improve the capacity of building in micro and small enterprises (UMK); the mentoring program is included with the educational help, training, internship, and promotion for the partnership which can be done alone by the main PKBL or by providing the mentor who comes from professional Training Education and institutions as well as from universities [18].

The requirement for the small businesses which can access the partnership program loan is regulated based on Minister of State-Owned Enterprises No. Per-05/MBU/2007 about Partnership Programs of State-Owned Enterprises and Community Development in article 3 is to have a net worth of at most Rp. 200.000.000,- (two hundred million rupiahs), excluding land and building of business premises or having the most annual sales proceeds Rp 1.000.000.000,- (one billion rupiahs); belongs to Indonesian people ; stand alone, is not a subsidiary or branch of a company owned, controlled, or affiliated directly or indirectly with a medium-sized or large scale business; in the form of individual business, business entities, that are not legal entities, have potential and business prospects to be developed, not yet fulfill banking requirements.

In Chapter 4, after having the loans, the assisted partners have the obligations which are stated: Conduct the business activities in accordance with the plan approved by State-Owned Enterprises or channeling agency; Paid back the loan on time according to the agreement which is agreed upon; Report the business progress periodically to State-Owned Enterprises.

Community Development Program is a program of empowerment of social conditions of society through the utilization of funds from the company's profit. The fund form the Community Development Program is used for the society for the purposeful activities in the working area of a company. The form of Community Development Program is regulated in Per 05/MBU/2007 which is educational aid; health improvement aid; aid for natural disaster victim; aid for improvement of public infrastructure; aid for worship facilities; and natural reserve aid [18].

The regulations about PKBL fund is stated in Chapter 9 that the fund of Partnership Program is coming from : a maximum allowance after tax profit 2%; loan or profit sharing administration services, deposit interest or demand deposit services from partnership program after being cut from the operating expenses; funding of partnership program from other State-Owned Enterprises if it exists. While the BL program fund is coming from a maximum allowance after tax profit 2%; and deposit interest or demand deposit from BL Program fund.

If the partners cannot pay the loan so in Chapter 27 is stated that :Toward the quality of loan which is not smooth, being doubt, and stuck can be done the loan reserve by

rescheduling or reconditioning the requirements, if it is fulfilling the following criteria :the partners have a good intention and cooperative towards the rescue effort that will be done; the partner business is still going and prospects.; the partner still have the ability to pay loan ; In the case of adjustment of the requirements, the postponing of the loan administration services may be written off and the burden of further administrative services which have not yet paid: The reconditioning action can be done after the rescheduling action.

### B. Discussion

Laswell dan Kaplan noted that public policy is a program which is projected with the certain purposes, certain norms and certain practices [19]. Partnership program and Community Development Program is held based on Ministerial of State-owned Enterprises Regulation No. Per-05/MBU/2007 about Partnership Program of State-Owned Enterprise and Community Development Program which is aimed to maintain the small businesses and the surrounding society of State-Owned Enterprises [18]. Through PKBL is expected to increase the State-Owned Enterprises participation to empower the potency and economic condition, social, and society to create the equitable development. The interest in such "institutionalized forms of shaping institutions" is great in political science perspectives on governance where the focus is on the organization of policy processes [14]. Policy evaluation is the latest part of a policy process. Jones defines that policy evaluation is an activity which contributed a great sense of value and can also assist in the improvement of policy implementation and its development [20]. Policy evaluation is a scientific analysis of a certain policy (or part of a policy), aimed at determining its merit or worth on the basis of certain criteria evaluation [21].

Good quality preparation of evaluation, including clear program objectives and evaluation questions, expectations regarding the role evaluation researchers, understanding and flexibility with regards to methodologies, allowing adequate academic freedom and openness to publication can act as facilitators and increase high-quality evaluation research. Therefore, policymakers can use the information provided in a number of ways. The evidence can specifically lead to action, relate to a change in thinking or understanding, or verify a position or action already held or take the most efficient way to learn about the effectiveness of a policy is always a direct test of the policy; in fact, what can be most useful are field experiments that bear little surface [16].

Subarsono's opinion about the importance of a policy evaluation is to know the effectivity of a policy, how far is a policy can reach the target, does the policy is succeeded or not, by looking at the effectivity so it can be concluded whether a policy succeeds or fail, has fulfilled the public accountability aspect or not. By doing the evaluation of a policy, it showed to the stakeholders the purpose of a policy so that it won't repeat the same mistakes and evaluating the policy is used to give input for the process of taking policy in the future to have a better policy [22].

The research of evaluation of Partnership Program Evaluation and Community Development in BPJS Healthcare Security Surabaya Main Branch Office is analyzed by using the criteria to evaluate the result of policy by Dunn, namely [23]:

#### 1) Effectivity

The effectivity is dealing with an alternative which can reach a result which is expected or reaching the purpose from an action. The purpose of PKBL is based on the regulation Minister of State of Enterprise No: Per-05/MBU/2007 about the Partnership Program of State-Owned Enterprises, and Community Development. Partnership Program is a program to increase the ability of micro businesses to become stronger and independent through the utilization of the profit. Community Empowerment Program conducted through the utilization of funds from the profits of the company which is called the Environment Development. The funds of PKBL is attained from allowance after the maximum amount is 2 %. From the PKBL is expected to raise The State-Owned Enterprises participation to empower the potency and economic condition, social, and society with a focus on the economic development of the society to create equitable development. Partnership Program and Community Development is a form of a social responsibility of a company toward the surrounding community.

BPJS Healthcare Security Surabaya Main Branch Office has implemented PKBL since that regulation has issued, as it is said by the coordinator of Partnership Program and Community Development in BPJS Surabaya main branch office. The result of the research showing that PKBL in Health BPJS Surabaya main branch office is done within a mechanism of proposal submission by the society which is referred to Health BPJS regional VII East Java. After that, BPJS Healthcare Security Regional VII East Java assigned the BPJS Healthcare Security Surabaya main branch office to respond it, by doing a survey to the location, giving the help of PKBL and making the accountability report.

The partnership aid which is given is in a form of a soft loan to micro businesses. The Community Development aid which is given by BPJS Healthcare Security Surabaya main branch office is usually in a form of things as it requested in the proposal. The aid is usually received by the mosque, Islamic boarding school, or a school. A mosque has usually proposed a help for a renovation and a school is usually proposed a help for a computer or a tape recorder.

The BPJS Healthcare Security partners feel very helpful with the existence of PKBL BPJS Healthcare Security Surabaya Main Branch Office. An owner of a boarding house near the campus which have ever received a help form the Partnership Program BPJS Healthcare Security Surabaya main branch office, feel the benefits of the soft loan. The owner of the boarding house can renovate the house facilities so that the people who rent felt comfortable to live in. Besides that, the owner can add the amount of the room so that the people who rent the room are increasing. And also for the grocery store, the loan form BPJS Healthcare Security is very useful to add the capital so that the store can be developed.

For the mosque attendant, they can renovate the mosque so that the mosque is safer and the people who are praying won't be worried of the leaking roof in the mosque because the attendant has changed it. While at school, the students are feeling much happier and have more spirit to study since the school received the help of a computer. Based on the regulation of state minister of state-owned enterprise No. Per-05/MBU/2007 about the Partnership Program of State-Owned Enterprise and Community Development Chapter 5 that the mentor State Owned Enterprises must make a unit of

PKBL so that the BPJS Healthcare Security Surabaya main branch office will also form PKBL executor which is also become Financial and Administration Staff. The PKBL executor does the duty by doing a survey, distributing the loan or aid, and make an accountable report.

## 2) Efficiency

Efficiency deals with respect to the amount of effort required to produce a certain level of effectiveness. Partnership Program which is held in BPJS Healthcare Security Surabaya main branch office is matching with the regulation which has been set. The requirement for the micro business which can access the loan of Partnership Program is regulated based on Minister of State-Owned Enterprises No: Per-05/MBU/2007 about the Partnership Program of State-Owned Enterprises and Community Development Chapter 3. The Small entrepreneurs are a grocery store, stall, or boarding house. To obtain the loan from BPJS Healthcare Security Surabaya main branch office is started by sending the proposal to BPJS Healthcare Security Regional VII East Java, then the BPJS Healthcare Security Regional Office East Java assigned to BPJS Healthcare Security Surabaya main branch office to respond it. BPJS Healthcare Security Surabaya main branch office will do a survey first to the applicants and arranged the survey report. Based on that survey BPJS Healthcare Security Regional Office East Java decided the nominal which has been agreed. After that, the BPJS Healthcare Security Surabaya main branch office will give the loan. If the survey showed that the business is not that potential then the loan will be lessened. It means that the amount of the loan depends on the kinds of the business and the use of the capital.

Based on the explanation of Head Financial and Administration of BPJS Healthcare Security Surabaya main branch office that the amount of the fund which is allocated for Partnership Program in a year is Rp. 450.000.000. The requirement of the people who wanted to take the loan must at least has the business for a year. BPJS Healthcare Security Surabaya main branch office has given the credit for the micro business worth for Rp. 30.000.000,00 for each entrepreneur, which can be credit for 30 months. The administration fee is 6% from the limit of the loan, settled and without collateral. If the loan has finished, the partners can propose the loan again and the loan can be upgraded until Rp. 50.000.000,00. Therefore, the punctuality of payment of the partner is hoped by the BPJS Healthcare Security Surabaya main branch office. A good credibility which is shown by the partner will open the chance to get the loan again. After the partner has received the loan, so every three months they make a report which must be given to BPJS Healthcare Security Surabaya main branch office.

In the Community Development Program, the mechanism to get the loan is also must make the proposal which contains the help which is needed. The PKBL executor of BPJS Healthcare Security Surabaya main branch office will first do the survey and identify the need of the partner. In the Community Development Program is not allowed to give money but the Community Development Program will use that money to purchase the things for the partners which are stated in the proposal, such as paint, computer, tape recorder, etc. The amount of the things is worth for Rp. 5.000.000,00 up to Rp. 15.000.000,00. The partner who received the loan must also make a report. The

executor of PKBL BPJS Healthcare Security Surabaya main branch office is also assigned to make a monthly report which is given by BPJS Healthcare Security Regional VII East Java. That report will proceed to BPJS Healthcare Security Main Office. That report will be a measurement to evaluate PKBL. The executor of PKBL BPJS Healthcare Main Office will make a quarterly report. The quarterly report will finally be made as a yearly report which will be sent to Minister of State-Owned Enterprise acknowledged by the Board of the commissioner of BPJS Healthcare Security.

## 3) Adequacy

Adequacy with respect to the extent to which effectiveness satisfies the needs, values, or opportunities that generate problems. The criteria of adequacy emphasize the strong link between alternative policies and the expected outcomes. For the receiver of Partnership Program of BPJS Healthcare Security Surabaya, main branch office felt very helpful with that loan. They can make use of the loan to develop their business. With regard to the adequacy of aid and loans received, the partner stated that the amount of the loan received would be better to be added, such as the owner of the boarding house who received the loan funds below the value proposed in the proposal.

## 4) Equity

Equity closely related to legal and social rationality and refers to the distribution of effect and effort among different groups in society. The receiver of Partnership Program loan and Community Development aid which is given by BPJS Healthcare Security Surabaya has been spread in all over of working field of BPJS Healthcare Security, namely Surabaya, Sidoarjo, Gresik and Mojokerto. But the amount of the receiver of the loan is less supported by the presence of socialization of PKBL BPJS Healthcare Security because the receiver of the loan knew the program form mouth to mouth, from family and friends. Coordinator of BPJS Healthcare Security Surabaya main branch office also confesses that they never do any socialization to the society about PKBL and the mechanism to receive the loan. To widen the receiver of the loan, therefore the BPJS Healthcare Security Surabaya main branch office do the socialization toward the society in mass media, newspaper, or website of Health BPJS. By using the mass media it is expected that BPJS Healthcare Security will be known by more people. With the advent of social media, organizations can gain potential opportunities to increase their community presence, impact, effectiveness, and efficiency [24].

## 5) Responsitivity

Responsitivity is deal with how far a policy can satisfy a particular group's needs, preferences, or values. Deals with requirements and mechanism of the loan, there isn't any complaint from the receiver. The receiver of the loan suggested adding the amount of the loan and aids. . The problems arise when the PKBL executor must call the partner to remind the payment of loan installment. If the partner has a problem of payment of the installment then BPJS Healthcare Security Surabaya branch main office will give more time of payment and did not do any threat. In fact that, there is a rule if the installment is not smooth then it will be done the recovery effort by rescheduling and reconditioning if it has followed the criteria.

#### 6) Accuracy

Accuracy deals with substantive rationality because it is connected with the substantive rationality because the question about the policy accuracy is not dealing with the individual but two or more criteria. The regulation of Minister State-Owned Enterprise No. Per-05/MBU/2007 about Partnership Program of State-Owned Enterprises and Community Development aims to coach the micro businesses and the surrounding community. This is very good to develop micro-businesses and to the surrounding community in the working area of BPJS Healthcare Security Surabaya main branch office. Based on the regulation, BPJS Healthcare Surabaya main branch office has formed the executor of PKBL which is also a staff of the Financial and Administration section. The executor of BPJS Healthcare Security Surabaya has done their duty based on the regulation which it settles, by doing the survey to the partner, making the survey report, transferring the loan for the partners based on the decision of BPJS Healthcare Security Regional office East Java which has been proposed in the proposal of PKBL.

Dealing with the requirements, mechanism and the making of accountability report of fund receiver. The society which has received the help of BPJS Healthcare Security Surabaya Main Branch office is expected that BPJS Healthcare Security Surabaya main branch office will still give help to the society which is in need. For example, the mosque attendant expected that BPJS Healthcare Security Surabaya can give more help because the mosque will build kindergarten around the mosque. The expectation from the Kindergarten school that BPJS Healthcare Security Surabaya will give different kind of help, such as learning media so that the students will feel happier and more spirit to study. Besides that other social aid which is suggested by the society is the existence of the bazaar, mass circumcision and many others. The PKBL executor is also expected that this program will continuously be done because it is very beneficial for the society. The benefit is to help developing the micro businesses especially those who have difficulties with the capital or giving aids to the mosque or school so that it will create a good relationship between the surrounding community with the BPJS Healthcare Security.

#### IV. CONCLUSIONS

PKBL aims to coach the micro-business and coaching the surrounding society of State-Owned. From the PKBL evaluation in BPJS Healthcare Security Surabaya, main branch office got the result that Surabaya main branch office has reached the purpose of PKBL. Small entrepreneurs can develop their business independently and it can increase their living. For the society who receive the help from Community Development feel satisfied and relieved. In the criteria of efficiency, PKBL is done according to the requirements and mechanism of fund and aid distribution. For the adequacy criteria, the receiver hoped that the amount of the loan or aids can be added so that the receiver does not necessary to add more fund. For the equity criteria, the aid has already distributed to the society which is spread in the working area of BPJS Healthcare Security Surabaya main branch office,

but very minimum of socialization about BPJS Healthcare Security as well as the mechanism to get it. Therefore, it is necessary to do the socialization by using the mass media, social media and website of BPJS Healthcare Security.

Responsivity criteria, it can be seen that the executor of PKBL has helped to submit the proposal until distributing the funds or PKBL aids. The problem arises when PKBL executor collecting the payment of installment monthly to the partners. It is expected that the partners will be more realized in their obligation to pay the installment. And it is much better that BPJS Healthcare Security Surabaya Main Branch Office implemented the regulation to take care of those who can't pay the installment. For the accuracy, criteria has obtained the result that PKBL is good to develop the small businesses. The receiver of the fund suggested that the help should be variation, for example, cheap bazaar and mass circumcision. The executor of PKBL BPJS Healthcare Security Surabaya main branch office also expected that this program can be done continuously because it is very beneficial for the society.

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