Poverty is understood in different ways. The main understanding include: description of material deprivation, which usually includes the daily needs of food, clothing, housing, and health care. Poverty in this sense is understood as a situation of scarcity of goods and basic services. This study uses qualitative research. This research approach is Opinion Public Surveys. Sources of data in this study include: 1) Primary Data Sources, 2) Secondary Data Sources. This research instrument is the researcher's own, which is where the researcher as an instrument to obtain accurate data supplied by a variety of methods.

INTRODUCTION

Poverty is a situation where there is a shortage of things common to such belongs the food, clothing, shelter and drinking water, these things are closely related to quality of life. Poverty sometimes also means lack of access to education and employments are able to overcome the problem of poverty and get a decent honor as citizens. Poverty is a global problem. Most people understand this term is subjective and comparative, while others view it in terms of moral and evaluative, and that others understand it from a scientific angle that has been established. The term "developing countries" is usually used to refer to countries that Overview of social needs, including social isolation, dependency, and inability to participate in society. This includes education and information. Social isolation is usually distinguished from poverty, because it includes issues of political and moral, and not limited to the economic field.

The description of the lack of adequate income and wealth. The meaning of "adequate" here is very different across the political parts and economies worldwide. Although the most severe poverty in the world was developing States, there is evidence of the presence of poverty in each region. In developed countries, this condition presents the homeless who wandered to and fro and the suburbs and the poor ghetto. Poverty can be seen as the collective condition of poor people, or groups of poor people, and in this sense the whole country is sometimes considered to be poor. To avoid this stigma, these countries are usually referred to as a developing country.

Poverty is everywhere. In developed countries, in poor countries, in the village, even in the town. The face of poverty manifest in newspaper, the intellectual discourse in seminars also in poetry. The poor guy did not really realize that they discussed continuously. In fact, the poor still poor. They fate were also changed.

On behalf of poverty, various programs raised. Various people spoken. Politicians speak fervently to solicit votes in elections or local elections. Lest poverty was deliberately maintained in order to keep the bureaucrats can make a program for sharing seeds, agricultural tools; children free school officials can pass free education program. The bankers will make cheap credit scheme to wake up the family home, the researchers had the object to be studied. The lecturers not lose the lecture topic; "Near poverty in disbelief" that must be defended, but he himself averse to charity.

Therefore in this journal will discuss about the real conditions of poverty in the city of Makassar, and how to solve it to reduce poverty in the city of Makassar.
LITERATURE REVIEW

A. Theory of Public Policy

Public Policy is a rule made by the government and is part of the political decision to resolve the various problems and issues that exist and thrive in the community. Public policy is also a decision made by the government to perform certain actions choice not to do something or to perform certain actions.

Public policy is what is selected by the government to do or not do. Carl Friedrich in Dede Mariana (2010) explained that the policy is a series of actions or activities proposed by a person, group, or government in a particular environment where there is barrier (the difficulties) and possibilities (opportunities) where the policy proposed to be useful in addressing it to reach the intended destination.

Public policy is needed, not least because: 1) public policy is the regulation; 2) Regulation is a rule which states that the government made the organizers; 3) Thus, public policies are needed to regulate or manage the society, nation, state, in all aspects of the lives of many people's life; 4) Public policy is one tool or device required to achieve the goals set by the government on behalf of the public interest.

Public policy process, at least include: 1) Formulation of the problem; 2) Forecasting; 3) Recommendation; 4) Monitoring; 5) Evaluation. Innovative public policy should always be: 1) Based on the interest of the public; 2) Planning, implementation, and monitoring and evaluation involving public participation; 3) formulation always move dynamically in accordance with the development aspirations of the public.

Terminology of public policy turned out a lot, depending on the point where we perceive it. Easton gives the definition of public policy as the authoritative allocation of values for the whole society or the allocation of values by force to all members of the community. Lasswell and Kaplan also define public policy as a projected program of goals, values, and practice or something program to achieve goals, values in the targeted practices. Understanding public policy were also expressed by Anderson stated public policy as a purposive course of action. Followed by an actor on the set's actors in dealing with a problem or matter of concern or as an action that has a specific purpose that is followed and implemented by a principal or a group of actors in order to solve a problem.

Aspects of public policy according to Dye (1995) in SusySusilawati (2007) can be defined as everything that government do, why they do, and the results make a life together appear to be different. Dumn (2003) in SusySusilawati (2007) suggests that public policy is a complex pattern of dependence of collective choices are interdependent, including decisions not to act, which is made by the agency or government office.

Here Stakeholders are individuals, groups, or organizations who have an interest in a policy. This policy can be a stakeholder actors involved in the formulation and implementation of policy, the beneficiaries and the victims are harmed by a public policy. There are three key stakeholder groups of stakeholders namely, primary, and secondary stakeholders. (Suharto, 2007 in Yuli et al, 2012). While the public policy process itself consists of three principal stages, namely the formulation, implementation, and evaluation (in Yuli et al, 2012).

1. Transparency of Public Policy

Transparency is a principle that ensures public access or the freedom for each person to obtain information about governance, information on the policy, the process of making and implementation, and results are achieved. Assumptions can be formulated, the more transparent public policy, which in this case is the budget, supervision by the Board will increase because people are also involved in overseeing the public policy (Yulinda and Lili in Rudiyanto Smith, 2012).

Policy implementation is a process of implementing the policy decisions made by individuals / officials or government and private groups in order to achieve the goals outlined in the policy decisions that will affect the outcome of the policy. In connection with the successful implementation of the policy, Edward III suggests four factors that affect the implementation / execution of the success or failure of a policy or policies are (1) Communication (2) Resources (3) Disposition / Attitude (4) Bureaucratic Structure.

2. Theory Policy Formulation

Policy formulation is the beginning of wisdom in public policy. The realm of policy formulation theory, known there are at least thirteen (13) types of policy formulation, namely institutional theory, process theory, group theory, elite theory, the theory of rational, incremental theory, game theory, public choice theory, systems theory, unified theory of observation, democratic theory, strategic theory, and the theory of deliberative (in Burhanuddin, 2009).
B. Development Management Perspective

1. Understanding Management

Mary Parker Follett, for example, defines management as the art work done through others. This definition means that a manager responsible for managing and directing others to achieve organizational goals. Ricky W Griffin defines management as a process of planning, organizing, coordinating, and controlling resources to achieve the objectives (goals) effectively and efficiently. Effective means that the goal can be achieved in accordance with the planning, while efficiently means that the task at hand done correctly, organized, planned and on schedule.

Mary Parker Follett in Hani Handoko defines management: as art in finishing work through other people. Hereinafter described, in achieving organizational goals, managers can use other people say or managers do not perform the tasks themselves in achieving organizational goals. So, it can be concluded in this case that the function manager is managing and directing others to achieve organizational goals. James AF Stoner in BoedyoSupono (2011) provide a definition of management is the process of planning, organizing, directing and monitoring the efforts of the members of the organization and use of resources-other organizational resources to achieve organizational goals that have been set.

2. Development

Success or failure of the local development plan, of course, can not be separated from the mass media in it. Why is that, because the government, the press, and the public is an integral and need each other (IdawatiPandia, 2008). Broadly speaking can be identified three patterns of development thinking and practice that developed in Indonesia, each of which emphasizes a different approach, namely the suppression of political, economic, and moral commander.

According tokMardikanto: Development is defined as a conscious and deliberate effort to implement changes that lead to economic growth and improved quality of life or well-being of all citizens, especially for the long term. This effort was undertaken by the government which is supported by community participation using the selected technology. While Lionberger and Gwin defines development as a process of problem solving, both the problems faced by officials in every level of government bureaucracy, among researchers and extension, or else the problems faced by the community.

Terms of development can be interpreted differently by each person, one with another region, or country to country. It is important for us to be able to have the same definition in interpreting development. Traditionally, development means continuous improvement in the Gross Domestic Product (GDP) or Gross Domestic Product (GDP) of a country. For the region, means that the traditional development focused on GDP of a province, district and city (RM Riadi and Caska, 2008). In Indonesian Dictionary, means the development process, ways, and works to build (Mochamad, et al, 2012).

Kartasasmita in Redatin, et al (2013) argues, in order to empower the community, then it must create a climate that can develop the potential and power of the people. Business development should demonstrate a genuine alignment in order to open opportunities people management development to empower communities by improving the quality of human resources (HR) as a concrete step in developing the initiative, participation, non-governmental, as well as encourage, motivate, and raise awareness potentials. Instead, without any partiality earnest of management development will make towards community empowerment becomes blurred.

3. Concepts of Development Management

Urban Management can be interpreted as an attempt to perform a management process that is organizing and coordinating state / city of systems that exist today are the factors of production in the town either in the form of land, labor, capital, and entrepreneurship (entrepreneurship) in order to achieve results maximum and efficient for the system towards the desired city based on ideals and dynamism.

Process of Management is the management of the implementation stages of the program and development engineering calculations. This process involves several phases of activities ranging from goal setting stage to the implementation stage of development control. The management process includes the following description:

a. Goal Setting   
b. briefing   
c. control   
d. government   
e. community

C. Definition of Poverty

According to wikipedia Poverty is a situation where there is a shortage of things common to such belongs the food, clothing, shelter and drinking water, these things are closely related to quality of life. Poverty sometimes also means lack of access to education and employments are able to overcome the problem of poverty and get a
decent honor as citizens. Poverty is a global problem. Most people understand this term is subjective and comparative, while others view it in terms of moral and evaluative, and that others understand it from a scientific angle that has been established. The term "developing countries" is usually used to refer to countries that are "poor".

Economic disparity or inequality in the distribution of income among high-income groups and low income groups as well as the level of poverty or the number of people who are below the poverty line (the poverty line) are the two major problems in many developing countries (LDCs), is no exception in Indonesia (Asep Sudrajat, 2013).

In America some psychologists are aware of some weaknesses in the accompanying low-income Americans. But look for the obvious impact of poverty on children has focused almost exclusively on the psychosocial characteristics of the family, the parents are very negative (Bornstein & Bradley, 2003; GH Brody et al, 1994; Conger & Elder, 1994; Luthar, 1999; Mcloyd, 1998, in Gary W. Evans, 2004). Focused on psychosocial processes are limited in two respects. First, psychological research on poverty has ignored the physical arrangements of low-income children and families inhabit. The family lives in both the social and physical world (Bradley, 1999; Evans, Kliwer, & Martin, 1991; Parke, 1978; Wachs, 2000; Wohlwill & Heft, 1987 in Gary W. Evans, 2004), and each one has an impact well-documented in human development. Second, poor kids face a daunting array of psychosocial and physical conditions suboptimal.

1. Poverty Types

The amount of poverty can be measured with or without reference to the poverty line. Concept that refers to the relative poverty line, while the concept is not based on a measurement called poverty absolute poverty line. Relative poverty is a measure of inequality in income distribution, usually defined in relation to the average level of the distribution in question. Absolute poverty is below the poverty level, where the minimum needs for survival can not be fulfilled. If the changes in poverty and income inequality do not move in tandem, separate sets of policies may be needed to affect the outcome of poverty and the distribution of environmental shocks in J. Edward Taylor and Thomas Reardon (1996). Low inequality means that the poor will bear the greater part of the negative impact of aggregate economic contraction. Inequality is low, will be a mixed blessing for the poor; help them share in the benefits of growth, but also exposes them to the cost of contraction in Martin Ravallion (1997).

2. Factors Contributing to Poverty

Claims that rapid economic growth would reduce poverty have vices since 1970 in some places, while in others it has held great power. The impact on poor people of diverse; Poverty is increasing in some countries and fell in others. How much of this can be attributed to differences in the rate of growth of average living standards in Martin Ravallion (1995).

Not difficult to find factors that cause poverty, but of these factors are very difficult to ascertain which one is the true cause and which is effect directly and indirectly to changes in poverty

1) The level and rate of growth of output
2) The level of net wages
3) Distribution of income
4) Employment opportunities
5) The rate of inflation
6) Taxes and subsidies
7) Investment
8) as well as the allocation of natural resources
9) The availability of public facilities
10) The use of technology
11) The level and type of education
12) The physical condition and nature
13) Political
14) Natural disasters
15) Warfare

D. Regional Autonomy

According to Abdurrahman in Rofiuddin (2012) Autonomy is a dynamic concept that has experienced an ever development in line with the development of ideas that grow and flourish in the society concerned. Decentralization is a government mechanism act the cause concerning the relationship of national governments and the central government (Syaukani, 2002 in Rofiuddin, 2012). According to Law No. 32 Year 2004 on Regional Government Article 1, paragraph 5, Regional autonomy is the right, the authority, and the autonomous regions obligation to regulate and manage its own affairs of government and concerned of local communities in accordance with the legislation.
In Act 32 of 2004 on Regional Government stated that regional autonomy is the right, authority, and duty to regulate autonomous regions and manage their own affairs in accordance with the laws and regulations (Alwi, 2006). Regional autonomy brings two particular implications for local governments is the increasing economic costs (high cost economy), and the second is the efficiency and effectiveness (HadiSasana, 2011). Regional autonomy is the ability to take care of him primarily concerned with public administration and development, which previously administered the central government. To the end, in addition to the necessary financial capacity, also required the presence of qualified human resources, natural resources, capital, and technology (Rudini in Purbayu and Retno, 2005).

1. Essence of Autonomous Region.

The implementation of regional autonomy is essentially an effort to improve the welfare of the people by carrying out development activities at the will and interests of the community. With regard to the nature of the regional autonomy with regard to the delegation of authority policy decision-making, management of public funds and public services, the role of local financial data is needed to identify the sources of financing as well as the type and area of spending that must be removed so that financial planning can be effectively implemented and efficient. Financial data area that gives an overview of the budget development and realization statistics, both revenue and expenditure and the analysis of the information that is important to them is mainly to make policy in the financial management area to see the ability / local independence.

RESEARCH METHODOLOGY
A. Location and Type Research
This study describes and analyzes the alleviation of poverty in the city of Makassar. Based on the type of research which use qualitative research methods. The Research approach uses the fenemonology.

B. Data Sources and Informants
Sources of data in this study include:
1. The Primary Data Source.
2. Sources Secondary Data.

C. Research Instruments
This research instrument is the researcher's own

D. Data Collection Techniques and Data validation
Data collection techniques used are:
1. Individual interviews (individual interview)
2. Observations involved (Participant observation)
3. Documentation.

Data validation techniques
a. Degree of confidence (Credibility)
Application of Criteria degree of confidence in essence replaces the concept of Data validation is done by:
1) Extension of observation.
2) Increased persistence of researchers in the observations and interviews.
3) Triangulation source.
b. transferability
c. Dependence (Dependability)
d. Certainty (Confirmability)

E. Data Analysis Techniques
a. The data obtained through observation will be analyzed in depth over the entire observation and direct testimony in the form; vision and observation.
b. Data obtained from interviews with informants will be analyzed structured as follows:
   1. Collecting data (data collection) was done after drawing conclusions based on issues and research purposes, in order to obtain propositions, statements or resumes as research findings that can be applied generally.
   2. Reducing the data (data reduction), for the sake of simplification of the data in order to further refine the data required.
3. Categorization of data that the data grouping is based on the formulation of research problems
4. The interpretation and meaning of the data, a process energetically interpretation of the meaning behind the information given by the informant
5. Presenting data (display data) organized and systematic manner, thus forming a complete and integrated components.

DISCUSSION

Poverty in Makassar

"Strengthening Coordination, Synergies and Shared Responsibility between the Business and local government in the framework of implementation of poverty alleviation programs”.

Some time ago the Government of Makassar, in this case the Regional Development Planning Agency (Bappeda) Makassar carry out dissemination activities and inaugural memorandum of understanding, Indonesia Movement Building Prosperous Communities Initiative (Gemamitra). There are several activities carried out at the time as a symbolic signing between local governments and representatives of the business community, a workshop and discussion and build consensus and action plan development activities of poverty reduction Activity themed, "Strengthening Coordination, Synergies and Shared Responsibility between the Business and local governments in the implementation of the Framework Programs for Poverty Reduction" has several goals, such as, explained what, why, and how Gemamitra can be developed in the area. Aligning and coordinating poverty reduction programs initiated by local governments.

Businesses and other social institutions develop a strong sense of trust between stakeholder with a Memorandum of Understanding and the pattern of coordinated multi-stakeholder relationships in a container or TKPK City forum. And develop an action plan of poverty alleviation programs developed by all stakeholders, including local governments, businesses, and other related organizations.

This activity is a series of follow-up process Launch Community Initiative Movement Building Prosperous Indonesia, the Minister launched on 26 November 2012 which was attended by several Cabinet Ministers Unite Volume II, the regents and mayors, business leaders, community organization leaders, leaders of institutions and other donors. Gemamitra launched aiming to mobilize resources in the various parties to support the acceleration of poverty reduction programs and the achievement of the objectives of the people's welfare, such as the MDGs, HDI, and pledge to build models of partnership.

Gemamitra socialization activities will always be disseminated, so that all regions and businesses move together to coordinate mutually understanding partnership duties and functions of each. It was intended for poverty reduction programs implemented various parties can be run more effectively and systematically so well targeted to improve the welfare of the people.

"We Care We Partner”. It became the motto Gemamitra so that the development process is expected to invite all parties involved to take participation that provide "fresh space" for the poor that has not been covered by government programs so that they get adequate services to improve the quality of life and the fulfillment of basic rights, which corresponds to their dreams and hopes. Pattern run Gemamitra relationship will be between the Multi-Party and more local governments know very well the expected needs of the poor in their area. The central government acts as a facilitator and catalyst in the development process Gemamitra.

In order to measure the level of prosperity, the Coordinating Ministry for People's Welfare has developed a Welfare Index (Pledge), an instrument that describes the condition of social justice, economic justice and democracy and good governance. Pledge can be used as a foundation to implement and measure social mapping Gemamitra development in the area. Based on the above, it may be necessary to socialize and inaugural Gemamitra in these areas in order to align and create a plan of action that is measurable, so what is the purpose of Gemamitra can be realized

Sulawesi YASMIB Measuring Poverty Program in Makassar

YASMIB (Partner Nations Organization) in collaboration with the Government of Sulawesi city of Makassar and Fitra secretariat support from the Ford Foundation, held at WismaTudangSipulungKalla, Jl. Ratulangi, Makassar. This activity carries the theme "Measuring Mitigation of Poverty Program in Makassar” attended by various elements, such as the city government makassar, Bappeda Makassar, local NGOs, academia, civil society, and students. This event was also broadcast live on one local television in Makassar. In addition, the speaker in this activity are, Mayor of Makassar, Dr. Ir. IlhamAriefSirajuddin, MM, Golkar faction DPDR Makassar, DR. HM. RudySyahruddin SH.MBA.MH, National SAPA, Yauri, Fitra Secretariat, ZulkifliJumli, and Dr.AlwiRahmanUnhas lecturer.

Mayor of Makassar, IlhamAriefSirajuddin said in his speech, the high rate of urbanization that goes to the city of Makassar without having the skill and ability to be a chore of its own to the local government. According to
him, urbanization is also a factor that affects the rate and amount of poverty in the city of Makassar. "Urbanization each year the number of incoming Makassar to make the local government should work hard in anticipation of this. It begins with law enforcement and identity services to protect the population of Makassar city ", he said.

In addition, IAS adds a burden to the local government is a health problem that continues to be complaint the community. This occurs because the local government does not have a measuring tool for health. "We do not know when the poor sick, so we can not provide a measure for health drizzle so we budget for health care is great", he concluded.

In his speech, Abd. Aziz Paturungi YASMIB SULAWESI as executive director said that, we need to be a member of appreciation to the government related Makassar programs in combating poverty. This is evidenced from the decrease in the number of poor households in the city of Makassar from 2009 to 2013, where in 2011 the number of poor households as many as 67.988 poor households, and by 2013 this number dropped to 43.696 poor households.

Abd.Paturungi Aziz also added, regardless of the reduction in the number of not necessarily that pemekot Makassar successful overall but, also has many problems to be solved. One of them, the problem of data which has continued into the public spotlight can not be completed properly. "There are findings from JAMPER friends the data related to admission Raskin (rice for the poor) could not accommodate all of the poor ", he said.

Foundation Partner Nations Organization (Yasmib) Sulawesi present the research findings related to the number of poor households Makassar. Exposure coupled dialogue on Measuring Poverty Program in Makassar. Present speaker, Executive Director of Yasmib Sulawesi Abdul Aziz Paturungi, Academics UnhasAlwiRahman. Furthermore, Team Analysis of Secretariat FitraZulkifli, Team SafaNaisonalYauri, Mayor of Makassar,IlhamAriefSirajuddin, and local legislators, Rudi Syahruddin. Dozens of guests attended the dialogue.

"In the year 2013, the number of poor households in the city of Makassar dropped to 43.696 inhabitants. This figure is lower than the number of poor households in 2011 amounted to 62 192 and 46.355 still life in 2012, "said Abdul Aziz Paturungi. According to Aziz Paturungi, the decline in the poverty rate is not independent of the increase in poverty budget allocations are disbursed Government of Makassar. "In 2011, every poor household was allocated a budget of 1.7 million dollars. This figure increased in 2012 to 2.5 million dollars in 2012, and last year was again increased to 3.7 million dollars for every poor household ", said Aziz.

Since 2009, further Aziz, the percentage of budget allocation for poverty reduction in Makassar largest at the Department of Health and District General Hospital, then follow the Department of Education and Public Works. "In 2009 to 2010, the largest percentage in the Department of Health. But in the year 2011 to 2013, the largest percentage in the Department of Education ", said Aziz. In the budget summary poverty reduction per unit of Makassar in 2013, the Department of Education Makassar prepare a budget of Rp 93.2 billion, the Department of Health and the Hospital of Rp 56.4 billion and the Department of Public Works Makassar Rp 9.4 billion.

"However, this month we are still working on making all poverty programs that are currently running, despite budget constraints following the changes have not been under discussion in Parliament Makassar", said Aziz PaturungiIlham respond exposure. According to Ilham, poverty reduction budget is not inherent in all but the most basic budget allocated in the budget changes.\n
Ilham concerned over the attitude of members of parliament Makassar delayed up to three months. Makassar parliament reluctant to discuss the budget 2013 changes in money demand ration board Lantara not sanctioned municipal government of Makassar. "Hence, in this forum, we knocked hearts of our brothers esteemed board members to be able to give attention to the budget changes. Then late one month maybe we can still maximize ongoing, but if it was after, of course we will stop the program, "said Ilham.

**Four Poverty Reduction Cluster**

The poverty alleviation has become very alarming for developing countries, various businesses conducted in alleviating poverty as creating policy programs, the emergence of BLT funds, Idea trying to reduce poverty in developing countries through the provision of loans by financial institutions specifically for micro, urban and rural enthusiasm, has in recent years generated bordering hysteria in David Hulme and Paul Mosley (2009).

Targeting the right to determine the success of poverty reduction programs. These targets are extremely poor population groups, the poor, near-poor, and the vulnerable poor. On the basis of the above goals, the government implemented a program addressing poverty through 4 clusters. Is like giving a fish, there are times when the fish takes the provision of direct, sometimes enough to provide a hook, and sometimes simply by giving the boat. Here is an explanation of each of the 4 clusters:

1. Cluster 1 :Assistance and Social Protection
   Cluster 1 is like a fish. Through this program, the government provides assistance to the poor or target households (RTS) in the form:
School Operational Assistance (BOS). BOS budget in 2012 amounted to Rp 27.67 trillion. BOS per student for elementary school students Rp 580 thousand per year and junior high school students to Rp 710 thousand per year.

- subsidized rice or rice to poor households (Raskin) 15 kg / RTS / month at USD 1.600/kg
- Family Hope Program (PKH) given to extremely poor households (RTSM), each RTSM received Rp 600,000 - Rp 2.2 million per year.
- Community Health Insurance (Assurance) for free medical treatment at health centers and hospitals belonging to Class III government. In 2010 participants JAMKESNAS extended to the homeless and prisoners. Besides JAMKESNAS given Operational Support Health (BOK) USD 100 million / health / year. Free health budget in 2012 amounted to Rp 7.55 trillion to Rp 5.9 trillion includes JAMKESNAS and Jampersal 1.65 trillion.
- Social assistance for refugees / victims of natural disasters / social.
- Assistance for disabled USD 300 thousand / month.
- Help for the elderly (seniors) stranded Rp 200 thousand / person / month to 26,500 people.

2. Cluster 2, Community Empowerment

- Cluster 2 described as a hook. Through this program the government implemented the National Program for Community Empowerment (PNPM).
- Implemented by 5 ministries (Ministry of Home Affairs, PU, PDT, Agriculture, and Tourism & Creative Economy)
- Budget PNPM 2012 amounting to Rp 14.053 trillion.
- Each sub-districts obtain funding to $ 3 billion.
For 2012 will target 6680 achieved districts, 495 districts / cities, 33 provinces.

3. Cluster 3, Public Credit

- This cluster described as a boat. Through this program, micro, small, and medium enterprises (SMEs) get Business Credit (KUR) of 33 banks, namely BRI, BNI, Bank Mandiri, Bank SyariahMandiri our bank, Bank BTN, Bank BNI Syariah and 26 Regional Development (BPD).
- Government guarantees through PT AsuransiKredit Indonesia (PT Askrindo) of Rp 2 trillion / year. KUR 2010 has disbursed Rp 17.23 trillion and Rp 29 trillion in 2011.
- KUR in 2012 has disbursed more than Rp 32 trillion.
- KUR Rp 20 million given without collateral.
- The requirement to have a permanent establishment, KTP, KK, and Business Description of villages / wards.
KUR for migrant workers with appropriate credit to the needs of the country of destination. KUR for plantations were given until 13 years.

4. Cluster 4, People Pro Program

- Program and Very Cheap Homes in 2012 with a budget of Rp 1.6 trillion, has built 248.134 housing units, consisting of as many as 18 134 units of new construction and improvement of quality as much as 230,000 units, spread over 224 districts / cities. Year 2011 has built 20,600 units and 39,500 units of quality improvement in 33 provinces with a budget of Rp 812.88 billion.
- Public Transport Vehicles Program Offers in 2012 with a budget of Rp 50 billion state budget.
- Programs for Community-Based Water Supply (PAMSIMAS) in 2012 in 571 villages, Water Supply System (SPAM) in 275 low-income areas (low-income people), 131 districts, 418 villages and 205 special area with a budget of Rp 2,164 trillion.
- Cheap Electricity and Save program implemented in 2012 with a budget of Rp 338 billion.
- Increased Life Fishermen held in 2012 with a budget of Rp 1.157 trillion.

Conclusion

Poverty is very dangerous for our country specially Makassar city, ones condition make economic undergow left behind caused by poverty, the condition make to influence ability for buy something, namely education, nutrition, health and etc. lately government must make to policy for strategic increase human resources, beside that can makesociety empowerment and government take private businesses for make to participate for support all potential development in this country.
References
