

ANALYSIS OF THE EFFECTIVENESS OF GOVERNMENT ASSISTANCE FOR MICRO BUSINESS (BPUM) IN THE VILLAGE MANGUNEGARA, MREBET DISTRICT, PURBALINGGA DISTRICT**¹ Miftahul Nurul Huda, ² Taufik Purboyo, ³Emilius Gudonohadi**¹Student of Wijayakusuma University, Purwokerto^{2,3}Lecturer at Wijayakusuma University, Purwokerto¹miftahalnurulhuda@gmail.com, ²taufikpurboyo@gmail.com, ³emiliusgudonohadi@gmail.com

ABSTRACT

This research is entitled "Analysis of the Effectiveness of Micro Business Government Assistance (BPUM) in Mangunegara Village, Mrebet District, PurbalinggaRegency". The purpose of this study was to describe and explain the effectiveness of government assistance for micro-enterprises in Mangunegara village, Mrebet sub-district,Purbalingga district. This research method is descriptive and qualitative. Informants were determined by purpose sampling method. The analysis of research results using an interactive analysis model. Based on the results of the study, several conclusions can be drawn as follows (1). Productivity Aspect, Strategy to market the products by promoting them through social media, with close friends, and family. The results from the sale have not been in line with expectations because they have not reached the target quality. Sometimes sales are at a loss; (2) Aspects of quality, the price of products on the market is not too cheap or too expensive, so there is no price competition with other entrepreneurs. The quality of the products of business actors can easily add selling value to damaged products; (3). Aspects of Efficiency, Entrepreneurs in managing finances, separating Personal and Corporate Finances, making Financial Books, determining FinancialPortions, how to overcome existing losses by promoting more often on social media so that more people are interested in buying, evaluating, improving business systems,making changes ; (4). Aspects of Flexibility, how to deal with competitors who also have similar businesses by improving product quality so that they are not less competitive with those on the market and continue to innovate to make it easier to maintain loyalty to customers. Changes that occur in an organization suggest employees think carefully about their decisions, conduct evaluations, conducting recruitment; (5). Satisfaction Aspect,there are 5 to 10 variants made for sale, how to deal with consumer complaints by receiving complaints properly, good communication on complaints and immediately handling Complaints quickly and providing the Best Solutions; (6). Aspects of Excellence. innovation made to keep this business afloat by adding various variants of forms to keep this business afloat are in the form of a solid work team, prioritizing customer desires,making quality products following the times and maximizing the use of technology.

Keywords: Innovation, Managing Bussiness, Village

A. INTRODUCTION

Micro-enterprises are productive businesses owned by individuals and or individual business entities that meet the criteria of Micro-Enterprises stipulated in the Government Regulation of the Republic of Indonesia Num 7 of 2021. In the Law of the Republic of Indonesia Number 20 of 2008 concerning MSMEs, the criteria used for defining MSMEs as stated in article 6 is value worth or asset value, excluding land and buildings, place of business, or annual sales results. With these criteria, effortmicro is a business unit that has an asset value of at most Rp50,000,000.00 or with annual sales of up to Rp300,000,000.00.

However, the existence of the Covid-19 pandemic has made the government try to deal with things that are endangering the national economy. In which the government held a program of assistance for business actors with the aim of maintaining and helping the sustainability of micro-enterprises in the face of consequential pressure from this pandemic and as a way of saving the national economy. Therefore, all countries in the world are not even able to overcome this pandemic, but the government continues to strive to overcome the various effects of the pandemic. One of the impacts is the economic sector. This has a big impact on which sector leads to layoffs (PHK), absorption of labor, decreased income, even causing many businesses to be bankrupt or out of business. Some attempts have been made by the government in an effort to stabilize the economy by launching the Micro Business Government Assistance program (BPUM). The government assistance program for micro enterprises (BPUM) is government assistance in the form of money given to micro-business actors whose sources of funds come from the Budget State Income and Expenditures (APBN). BPUM is given to help businesses in the midst of the economic crisis in Indonesia as a result of pandemic covid-19 in order to support the economy, the nation, as well as as a way of saving the country's economy. Program This BPUM is given once in the form of money in the amount of Rp.2,400,000 in 2020 and Rp. 1,200,000 in 2021.

With this assistance program, there are many problems or problems such as not precisely targeting which government assistance is for micro-entrepreneurs, but in reality there are still people who receive assistance but do not have a business. Not a few people who actually have a business, but get no help. Then the community or business actors getting help is not actually using what help has been given for his

efforts, but uses it for daily needs. Then, in the absence of socialization from the party Ministry of Cooperatives to prospective recipients of this assistance, so that the community does not really understand and understand the assistance program. Here, with this socialization, it is very important to remember that people know and understand as a whole about the government's goal of holding this assistance program. Then, there is no monitoring from related parties after receiving the program. This helps. Meanwhile, the adaptability of the Ministry of Cooperatives plays a very important role in achieving the government. And there needs to be adaptation so that the parties concerned are able to understand changes both internally and externally, so that they can continue to evaluate the aid program.

From the phenomenon that occurs, this raises a lot of questions: whether this assistance program has been effectively implemented or is it still necessary for program evaluation. Whether this assistance program is effective or not is known by the measurement of effectiveness. Kasmir (2017:57) effort. It can be said to be successful if the characteristics of business actors have the honest, creative and innovative personality to build personal trust in consumers. The more motivation and behavior, the better it is owned by a business actor, the bigger it is possible for a business to grow. To develop in order for a business to be successful, business actors must be able to think creatively and innovatively to further develop their business. According to Tambunan (2009:62-87), capital strength can influence business success. Business capital is absolutely necessary to carry out business activities. Therefore, a certain amount of funds is needed as a basic financial size of the business undertaken. Sources of business capital can be obtained from their own capital, government assistance, good financial institutions, banks and non-bank institutions. Capital is a must business factor available before carrying out the activity. The size of the capital will influence business development in achieving revenue (Riyanto 2001:18).

Mangunegara Village Government, Mrebet District, Regency Purbalingga itself has prepared various fulfillment programs and recovery needs launched by the corresponding government with the breath of industrialization as a program in Mangunegara Village. One of them is through the Micro Business Government Assistance-, which aims to be able to meet the needs of the community in the Village Mangunegara who have or will start their own business. BPUM This itself is in the form of funds disbursed in the form of money through the BRI must submit data

in the form of the type of business being run or a new one will be implemented, later the existing community will receive a letter in the form of a Business Certificate (SKU) then the Mangunegara Village Government submitted the data to the Dinas Cooperatives and SMEs which there will be re-elected whether the business submitted will receive financial assistance or not, if the business submitted turns out to pass then the community can withdraw the funds in Bank BRI according to the area of residence. But in reality, not all the proposed attempts were successful attempts. There are still some attempts. In fact, it only runs for a while or even fails. The cause could be because :

1. Capital Limitations

It is common knowledge that capital often occupies the top position in the problems faced by every business actor. When going to start a business, most prospective entrepreneurs just take into account business capital is limited to the procurement of goods, equipment, and business premises only. They forgot or didn't even know if running a business also requires operational costs prepared in advance. Operational costs include costs that must be incurred during the course of the business, such as the cost of employee salaries, electricity and water, telephone credit, and others.

Businesses generally don't make money right away when they start pioneering. It could even be that in the first year of pioneering, the business did not make enough money to cover all operational costs. That is, it is still far from the break-even point. That's why, in order businesses to survive, they need capital to fund costs incurred during business operations. Unfortunately, capital for operational costs are not taken into account, let alone provided since 20 beginning. This limited capital is what causes the business to fail a long time, because it does not have enough cash to fund business operations. While cash flows in from the business is insufficient to cover all existing operational costs.

2. Poor Capital Management

The breakeven point for each business varies greatly. That is, that time needed to be able to return on investment in each business very much differently. Some are fast, less than one year, some are slow; they take more than a year. When the effort has reached breakdown point, indicating that cash inflows are smooth. In other words, the business has been able to generate profits that can be used to cover operational costs and even perform business development or

expansion. Entrepreneur skills of generating profits are not always matched by the ability to manage adequate capital from the entrepreneur. Earnings should increase business capital. In more detail, the capital is used for business expansion or product innovation. Unfortunately, not all entrepreneurs do that. Many do use business profits for personal gain or other matters unrelated to business development. That's clear it will not generate or even create income, and streamprofitable new business activities. As a result, the effort will not grow so that it tends to stagnate and even experience its decline boils down to its mere corporate survival for a short time.

3. Minimal Organization

The difference between large-scale companies and micro-businesses lies in the ability to organize each field of existing tasks. Most companies generally have a system that allows the execution of tasks or the work is carried out by employees autonomously. That is, every transaction related to the company's business is fully documented in the application or software certain. Any interested employee can access the data transactions so that there is no specialization of expertise or certain skills that can actually make it difficult and even hinder smooth running of the company's business. While what happened to micro-businesses is quite the opposite. Micro-enterprises are generally not equipped with systems that allow employees to work autonomously. Every work activity in micro-businesses tends to be centralized by the business owner, starting from recording financial transactions, buying and selling, inventory of goods, to supplier data. This results in employees with limited micro-business businesses. Employees do not have freedom in negotiating with customers, because everything is under the control of the micro-business owner.

Centralization of tasks or work on this micro business is realized-or it's not going to cause any problems. Business will be difficult, because it is only dominated by individuals, namely the owner. If one day the owner is unable to work, such as be sick, goes out of town, or even dies, then the business operations will die. This is because employees are not used to getting a delegation of tasks or permission to access business and financial transactions. There is no organization and regeneration processes to keep the business running. As a result, the running of the business only depends on the owner-

mastering everything. When the owner is no longer able to handle all matters, the business ends too.

4. Unpreparedness to Sell

Business can grow and develop with discipline and, of course, readiness to sell the product or service offered. Unfortunately, not a few that are not ready for those selling products or services that are the core of its business. For example, when a product or service is launched to the public, micro-enterprises must be ready with market reaction. If it turns out that the market responds and likes the product and services offered, of course there will be many purchases. At the moment, many orders come in, it is difficult for micro-businesses to fulfill them due to limited resources, both product stock and quantity workers. As a result, many customers are disappointed because they are not served well. This is what is meant by unpreparedness to sell.

Disappointed customers no longer trust them. Obviously, they won't make repeat purchases, let alone recommend them to other people. They will instead tell about bad experiences of products and services they receive from related micro-enterprises, so that a bad stigma attached to micro has emerged. It certainly causes potential customers to be reluctant to buy a product or service of a micro-business. If micro-businesses are unable to cope, then business continuity will not last long.

Micro business failure tends to be caused by several internal factors. Recognized or not, it is business management Micro has not met business professional standards. That is, deep micro-business management still involves personal interests inside. This is generally indicated by financial management, where the business income earned is also used to fulfill personal needs, even if the portion is bigger than the business needs alone. As a result, businesses experience a shortage of cash to finance their operations. This is the cause of the failure of micro-businesses. The following is data on several MSME beneficiaries in Mangunegara Village:

Table 1. Types of Businesses and Nominal MSME assistance in Villages Mangunegara Year 2020/2021

NO	Type of Business	Nominal	Level success %
1.	Kerajinan Tangan	Rp. 1.200.000	75%

2.	Kuliner	Rp. 2.400.000	80%
3.	Ternak Ayam	Rp. 2.400.000	75%
4.	Jasa Jahit	Rp. 1.200.000	70%
5.	Jumlah	Rp. 7.200.000	

(Sumber Data : Kantor Desa Mangunegara Tahun 2020)

Based on the results of data analysis on recipients of Government Assistance Micro Enterprises in Mangunegara Village, Mrebet District, RegencyPurbalingga obtained the following results:

1. There are still problems where aid funds are given and that the government has not been fully effective in improving the community economy.
2. There are still several attempts that have failed.
3. Help is well programmed but not yet well done.
4. Lack of direction for the new community will start a business or enterprise.

B. METHODS

The research method described is the qualitative research method. According to Sugiyono (2011), qualitative research methods are a research method based on post-positive philosophy. It is used to examine the condition of an object that is natural, (as opposed to experimental) in which the researcher is a key instrument. Simplifying of data sources was carried out purposefully and, snowball, collection techniques with triangulation (combined), inductive or qualitative data analysis, and the results of this study emphasize meaning rather than generalization. In this study, the sampling technique used a "purposive sampling" technique. According to Arikunto(2006), the meaning is: sampling technique not based on random, area or strata, but based on considerations that focus on specific goals. Methods of data collection use in-depth interviews, observation and documentation.

C. RESULTS AND DISCUSSION

1. Productivity

a. Entrepreneurs' performance

The strategy of the workers in marketing the results production is to promote it through social media, promote it with close friends and family. Proceeds from sales are not in accordance with the expectations of employers, yet reach the target. Sometimes the sale is a loss or not a profit.

b. Output according to environmental demands

The advantages of the resulting product are superior and better, especially than materials used for production compared to other products of a kind. What to do to understand consumer demand is usually by looking at the market or by asking them to consumers who have purchased the product via chat or in person and the company classifies consumer demand through the desired product type, which is that need and changes the way they inpredict consumer demand.

2. Quality Aspect

a. Dynamic conditions associated with the environment

Initially by promoting through neighbors or closest friends, then only through social media, people's perception of businessmen has so far been pretty good. Meet or exceed expectations. The price of adjusting products in the market is not too cheap or expensive, so there is no price competition with other entrepreneurs.

b. Meet orexceeded expectations

The price of adjusting products for cheap on the market is not too cheap or expensive, so there is no price competition with other entrepreneurs. The quality of the products sold by business actors can lead to selling value to products that have a useful life which lasts longer than similar products that are easily damaged. Quality is trying our best so that consumers are satisfied with the product which will be marketed.

3. Efficiency Aspect

The ratio between input and output

That the effectiveness of Government Assistance for Micro (BPUM) in Villages Mangunegara Mrebet District, Purbalingga Regencyaspect of efficiency, that the way entrepreneurs manage finances, makes personal and Corporate Finance, more Financial Bookkeeping,determine the Financial Portion, how to overcome existing losses by promoting more often on social media so that there are moreinterested in buying, evaluating, improving business systems,make a change.

4. Flexibility Aspect

a. Response to an organization

How to deal with competitors who also have similar businesses by improving product quality so as not to lose competitiveness with those on the market and keep innovating to make it easier to retain loyal customers and even win the attention of new consumers from business competitors. The effect of a new business for an entrepreneur's business adds competition to the business, which should better understand how to do it. My product still has a lot of fans.

b. Change that happened on organization

What to do if a worker resigns? They have to find someone new who can handle the jobs of people who have resigned and suggest employees think about their decisions with recipe. Evaluate, recruit, provide support and care options for good relationships with resigning employees. Self Entrepreneurs have experienced internal conflicts, usually about the quality and quantity of products which the staff and I have an opinion on different.

5. Satisfaction Aspect

a. Size to indicate the level of organization

Which is the advantage of business entrepreneurs in terms of quality and innovation, so consumers don't get bored with the same product according to the public interest. Common external problems are delays in the delivery of goods ordered.

b. Can fulfill Needed Public

There are approximately 5 to 10 variants that are made to be sold for less than 10 variants. How to deal with consumer complaints by accepting complaints well, showing empathy and communicating a good solution for the complaint and immediately handling the Complaint quickly and providing the best solution.

6. Aspects of Excellence

a. Competitive Ability

The quality that you do to keep this business surviving by adding various variants for this business to survive is forming a solid working team, working desires, creating products that are quality quality and use the use of Technology. With a different form, the customer products will be tempted to try the culinary. This business can compete with outside

businesses because of the material and quality of the product used is the best.

b. Organization that resist to that change there is

How to deal with the time available with the help of technology in terms of producing. There are still things that must be handled directly by humans, so take advantage of existing technology just as necessary. How to maintain quality and keep making innovation.

D. CONCLUSION

From the results of research on the effectiveness of Government Assistance for Micro Enterprises (BPUM) in Mangunegara Village, Mrebet District, Purbalingga Regency, on aspects of productivity, aspects of quality, aspects of efficiency, aspects of flexibility, aspects of satisfaction, aspects of excellence can be concluded that:

1. Productivity Aspect Strategy in marketing production by promoting it via social media, promoting it with close friends and family. The results of the sales have not met expectations. Entrepreneurs haven't reached the target, sometimes they lose sales and don't profit.
2. Quality Aspect The price of adjusting products in the market is not too cheap or expensive, so there is no price competition between entrepreneurs. The quality of the products sold by business actors can be added to selling points of products that have a longer shelf life compared to similar products that are easily damaged.
3. Efficiency Aspect Entrepreneurs in managing finances, separating Personal Finance and the company, making Financial Bookkeeping, determining Portions Finance, how to overcome existing losses by promoting more often on social media so that more are interested in buying, evaluating, improving business systems, making changes.
4. Flexibility Aspect How to deal with competitors who also have similar businesses improves product quality so as not to lose competitiveness in the market and continue to innovate to make it easier to maintain loyal consumers. Changes that occur in an organization suggest employees think carefully about their decisions, carry out evaluations, recruit.

5. Satisfaction Aspect There are approximately 5 to 10 variants that are made for sale, more or less as many as 10 variants. How to deal with consumer complaints by receiving complaints properly, handling good communication for complaints and immediately handling Complaints quickly and providing SolutionsBest.
6. Aspects of Excellence Innovations are made so that this business survives by adding various variants of forms products, so that this business survives is the Team formSolid work, prioritizing customer desires, making good. Quality follows the development of the age and maximizes the use of technology.

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