



Analysis of the Effectiveness of the Government's BPUM on Culinary Sector MSMEs in the Mass of the Covid-19 Virus Pandemic in Sawah Besar District, Central Jakarta

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ABSTRACT

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The economic chaos that has occurred in almost all parts of the world has an unstable global economic condition due to the Corona Virus. In the midst of the onslaught of the global economic crisis, small, medium and large businesses are all affected by the Corona Virus outbreak that has attacked the whole world. Since the Corona Virus attacked the entire world, many MSMEs have experienced many obstacles and obstacles, especially in terms of capital. The government is trying to solve this problem by launching a financing program for MSMEs and cooperatives, namely Assistance for Micro Businesses (BPUM). The purpose of this study was to determine the effectiveness of Assistance for Micro Business Actors (BPUM) in increasing the income of MSMEs in Sawah Besar District, Central Jakarta. The data collection process was carried out by giving a number of questionnaires to several traders selling around the Sawah Besar District, totaling 10 respondents. This research approach uses quantitative descriptive methods. The results showed that the impact of the Covid-19 pandemic was that the MSME assistance program had a positive impact on MSME income in Sawah Besar District, Central Jakarta. So it is advisable for the government to continue to run the Assistance for Micro Businesses (BPUM) program to help MSME capital problems. The results showed that the impact of the Covid-19 pandemic was that the MSME assistance program had a positive impact on MSME income in Sawah Besar District, Central Jakarta. So it is advisable for the government to continue to run the Assistance for Micro Businesses (BPUM) program to help MSME capital problems. The results showed that the impact of the Covid-19 pandemic was that the MSME assistance program had a positive impact on MSME income in Sawah Besar District, Central Jakarta. So it is advisable for the government to continue to run the Assistance for Micro Businesses (BPUM) program to help MSME capital problems.

INTRODUCTION

The impact of the Covid-19 pandemic has been extraordinary, which has caused almost all sectors of life around the world to experience paralysis, including Indonesia. Governments around the world are taking action to implement a Lockdown or ban all countries or cities most affected by Covid from entering their territories to limit the spread of Covid-19. In Indonesia itself, under President Jokowi's instructions, Large-Scale Social Restrictions (PSBB) is imposed. The existence of this social restriction resulted in obstruction in various sectors, economic, social and politic. The World Health Organization (WHO) provides an overview of the modes of transmission of SARS-CoV-2. The purpose of the Covid-19 preparedness and response strategic plan is to control Covid-19 by suppressing the transmission of the virus and preventing related diseases and deaths (Santoso, Sugeng; Putro, Septian Sugestyo; Fatmawati, Ari Ana; Putri, Caesarani Gloria; Sa'dillah, 2021). LIPI's survey data shows that during the pandemic, 94.69% of businesses experienced a decline in sales. Based on the business scale, the decline in sales of more than 75% was experienced by 49.01% of ultra-micro businesses, 43.3% of micro businesses, 40% of small businesses, and 45.83% of medium enterprises (LIPI, 2020). The MSME sector, especially the culinary sub-sector, is one that is also experiencing paralysis due to this pandemic which is due to a decrease in consumption and purchasing power of the people. On the other hand, the declining prevalence of malnutrition has become a concern for the government in recent years (Santoso, Sugeng; Nusraningrum, Dewi; Hadibrata, Baruna; Widyanty, Winda; Isa, Salmi Mohd.; Apriyanto, Yoce; Henny, 2021).

For this reason, the government has a strategy in tackling MSMEs in Indonesia from the impact of the Covid-19 pandemic by providing assistance to business actors through the BPUM program. Based on the Regulation of the Minister of Cooperatives, Small and Medium Enterprises (Menkopukm) Number 6 of 2020 as released on www.depkop.go.id, BPUM stands for Assistance for Micro Business Players. BPUM is government assistance in the form of money

provided to micro-entrepreneurs originating from the State Revenue and Expenditure Budget. With this financial assistance provided to the culinary sub-sector MSMEs, the government hopes this will be one way out to help alleviate capital problems. The assistance is given in the form of money and will be distributed directly by the channeling bank appointed by the government. The food and beverage (F&B) industry has great potential in this sector because it makes a significant contribution to Indonesia's economy (Syintia Bahraini, Endri, Sugeng Santoso, Leni Hartati, Sri Marti Pramudena, 2021). Consumption in Islam has a meaning as a human effort to fulfill his needs in order to fulfill his life needs (Endri; Syafarudin, Afriapollo; Santoso, Sugeng; Imaningsih, Erna S.; Suharti, Titing; Rinda, Rachmatullaily T, 2020). Reengineering itself has become a fairly accepted approach today in efforts to reform public sector organizations. Therefore, a number of bureaucrats in developed countries have tried to apply this concept to government organizations with the ultimate goal of improving the quality of institutional performance, especially in facing various challenges in the era of globalization (Giri & Santoso, 2020); (Santoso, Sugeng; Natanael, Arfeo; Griselda, Ariela; Khoirunnisa, Jeshica; Simanjuntak, Martua; Bagus, A.A. Raka; Merry, Liz Zeny, 2021)

The existence of this problem prompted us to conduct a study that aims to determine the impact of covid-19 on the effectiveness of the BPUM provided by the government to MSMEs in the culinary sub-sector in the face of the Covid-19 Pandemic.

LITERATURE REVIEW

Impact of the Covid-19 Pandemic

In these conditions, the corona virus is an epidemic that cannot be taken for granted. When viewed from the symptoms of an infected person, people who have not been able to understand this virus will think that it is only just ordinary influenza, but for medical analysis this virus is quite dangerous and deadly. Currently in 2020, the development of this virus transmission is quite significant because its spread is worldwide and all countries are feeling the impact, including

Indonesia (Yunus, 2020). Until now, there is no appropriate therapy to treat this virus. The spread is very fast in the world and especially in the State of Indonesia. Judging from the map of the spread of Covid-19 in Indonesia, positive cases have spread in 34 provinces (Withworth, 2020 in Harirah, 2020). The spread of covid was so fast that it resulted in the Government implementing a social distancing system called PSBB (Large-Scale Social Restrictions). According to Nismawati in 2020, the Government also recommends maintaining physical distance and reducing crowd activities, to reduce the spread of Covid-19 in Indonesia. The good intention of the government to carry out PSBB is very detrimental to Indonesian citizens, especially the economic impact that has decreased and many workers have lost their jobs.

The Corona virus is spreading increasingly in Indonesia, several policies set by the Government in Indonesia have had an impact on several sectors in Indonesia, one of which is the economic sector. This is inseparable from the existence of Covid-19 which has an impact on the trade, micro, small and medium enterprises (MSMEs) sector. On the other hand, the economy is one of the important factors in life, as it is known that a person will be in direct contact with economic needs in running life (Hanoatubun, 2020). In general, Covid-19 also has an impact on economic growth in Indonesia, where it was originally 5.3%, by some people predicting economic growth in Indonesia has now reached 2% (Hadiwardoyo, 2020).

Management Paradigm of MSMEs

The Covid-19 pandemic does not only attack the national economy. However, it also has an impact on the economy at the regional level. All cities in Indonesia are Central Jakarta, Sawah Besar District. Traders screamed due to the Covid-19 pandemic that hit the community. Covid-19 is a disease that is easily spread anytime and anywhere through physical and non-physical contact. The spread of covid-19 does not see either the elite or the lower middle class. One of the places where the Covid-19 spread is the market, because the market is a gathering place for many people and there are buying and selling

transactions that involve physical contact in it. The government has implemented Large-Scale Social Restrictions or PSBB where there are restrictions on activities in places that cause crowds such as markets, places of worship, and activities that invite large crowds. The most impact felt by traders in Sawah Besar District, Central Jakarta is the decrease in income due to PSBB. Merchants are confused about selling their merchandise because it is difficult to find buyers during the pandemic, so their income drops dramatically (Aprilisanda, I. D., Puspitasari, D. S., & Romaisyah, L, 2020).

In a crisis situation like this, the MSME sector really needs special attention from the government because it is the biggest contributor to GDP and can be a mainstay in absorbing labor, substituting the production of consumer goods or semi-finished goods. In accordance with Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs):

1. Micro enterprises are productive businesses owned by individuals and / or individual business entities that meet the criteria for micro enterprises as regulated in this Law. Micro enterprises have a maximum asset criteria of 50 million and a turnover of 300 million.
2. Small Business is a productive economic business that stands alone, which is carried out by an individual or a business entity that is not a subsidiary or branch of a company that is owned, controlled, or become part, either directly or indirectly, of a medium or large business that meets the criteria for Small Business as referred to in this Law. Small Businesses have asset criteria of 50 million to 500 million and a turnover of 300 million to 2.5 billion.
3. Medium Business is a productive economic business that stands alone, which is carried out by an individual or business entity that is not a subsidiary or branch of a company that is owned, controlled, or is a part, either directly or indirectly, with a small or large business with total assets net or annual sales proceeds as regulated in this Law. Medium Enterprises have asset criteria of 500 million to 10 billion and a turnover of 2.5 billion to 50 billion. Small Businesses have asset criteria of 50 million to 500 million and a turnover of 300 million to 2.5 billion.

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According to Sri Winarni statement, In general, small businesses have the following characteristics: 1. Usually in the form of individual businesses and not yet a company legal entity. 2. Weak business legality aspects. 3. The organizational structure is simple with a non-standard division of labor. 4. Most of them do not have financial reports and do not separate their personal assets from company assets. 5. The quality of management is low and it is rare to have a business plan. 6. The main source of venture capital is personal capital. 7. Human

Resources (HR) are limited. 8. The owner has a strong bond with the company, so that all obligations of the company also become the responsibility of the owner.

Support Program for Micro Business Operators

The Support Program for Micro Businesses (BPUM) is a program that is part of the National Economic Recovery Program (PEN) in overcoming the impact of the COVID19 pandemic which threatens the sustainability of the national economy and financial system. According to Ministerial Regulation of Cooperatives and SMEs No. 6 of 2020, Assistance for Micro Businesses (BPUM) is government assistance in the form of money provided to micro-entrepreneurs originating from the state budget. This assistance is a grant not a loan, so the recipient is not required to pay or return the funds. According to Law no. 20 of 2008 concerning Micro, Small and Medium Enterprises in Article 6 explains, Micro Enterprises are productive businesses owned by individuals who have a net worth of at most Rp. 50,000,000.00 excluding land and buildings for business premises or having annual sales of not more than Rp. 300,000,000.00.

Based on Ministerial Regulation No. 6 of 2020 and the Circular of the Ministry of Cooperatives and UKM No. 267 / SM / VIII / 2020, we can describe the details of the BPUM program as follows:

- BPUM is given to micro-entrepreneurs to run businesses in the midst of the crisis caused by the Covid-19 pandemic in the framework of the PEN program
- BPUM is given once in the form of money in the amount of Rp. 2,400,000.00 (two million four hundred thousand rupiah) for micro business actors who meet certain criteria
- BPUM funds are channeled directly to the account of the BPUM recipient
- BPUM is given to micro business actors who are not currently receiving credit or financing from banks

- **Requirements for micro business actors who receive BPUM:**

- Indonesian citizen
- Have a nik
- Owning a micro business as evidenced by a letter of proposals from bpum candidates from the bpum proposer and its attachments which constitute an integral part
- Not asn, tni, police, bumh or bumh employees
- Not currently receiving credit or financing from banks and kur
- For micro business actors who have a different ktp and business domicile, can attach a Business Certificate (SKU)

- If the proposed quota of micro business actors has been fulfilled, a number of 12.8 million micro business actors will be closed immediately.

- **BPUM proposers include:**

- Provincial / district / city Department of Cooperatives and UKM
- Cooperative which has been legalized
- Ministries / agencies
- Banking and finance companies registered with the OJK
- Government credit program channeling institutions (BUMN / BLU)

Distribution stages:

- Proposing prospective recipients
- Data cleaning and data validation of potential recipients (carried out by the Ministry of Cooperatives and UKM)
- Designation of recipients
- Disbursement of bpum funds
- Disbursement reports

The proposed BPUM recipient candidates contain the following data:

- NIK
- Full name
- Address
- Business fields

- Phone number

After the data goes through the process of cleaning and validation by the Ministry of Cooperatives and SMEs, the Budget User Authority (KPA) will determine the micro business actors who are entitled to receive BPUM and raise funds by:

- directly to the account of the BPUM recipient; or
- through BPUM distributing banks

The BPUM distributing banks are BRI, BNI and Bank *Syariah Mandiri*. In this study, the authors will conduct a survey of several BPUM recipients through BRI Bank distributors who have been ready to distribute since August 17, 2020.

METHOD

This research is a quantitative research in Sawah Besar sub-district, Central Jakarta. The reason for choosing this is because many MSMEs in the culinary sector accept BPUM in the area. The method of analysis used in this study is a survey method with a questionnaire as the main research instrument. The data collection technique in this method uses quantitative data collection techniques where data collection is done using an instrument in the form of a questionnaire with the research subject. The objects of this study were culinary traders who received Assistance for Micro Business Actors (BPUM). Sampling in this way uses non-probability sampling-purposive sampling technique, namely data collection which is done randomly with certain policies or considerations.

1. MSME players in the culinary sector in the Sawah Besar sub-district, Central Jakarta.
2. MSME players in the culinary sector who receive assistance for Micro Businesses (BPUM).

RESULT AND DISCUSSION

From the research results obtained from 10 culinary traders (UMKM) as samples of recipients of Assistance for Micro Businesses (BPUM) have been obtained as follows:

Berapakah omzet/nilai penjualan usaha anda? (sebelum pandemi Covid 19)
10 responses

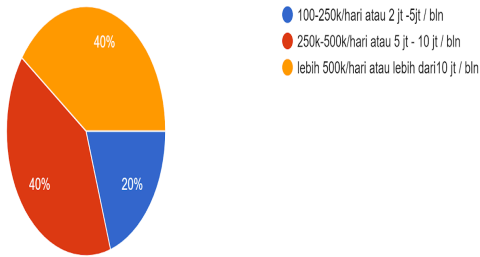


Chart 1.1

Sales revenue diagram before the Covid Pandemic 19

It can be seen in the diagram above that the turnover of MSME traders before the Covid-19 outbreak hit a stable income in Sawah Besar District, Central Jakarta.

Berapakah omzet/nilai penjualan usaha anda? (saat pandemi Covid 19)
10 responses

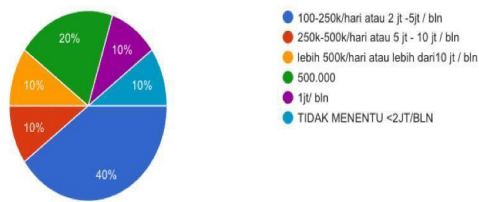


Chart 1.2

Sales revenue diagram during the Covid Pandemic 19

It can be seen in the diagram above that the income of MSME traders in Sawah Besar District, Central Jakarta after the Covid-19 outbreak has decreased very drastically even to the point of not getting any income at all, it has made many MSME traders in Sawah Besa District, Central Jakarta. close their business.

Berapakah omzet/nilai penjualan usaha anda? (UMKM setelah menerima bantuan BPUM)
10 responses

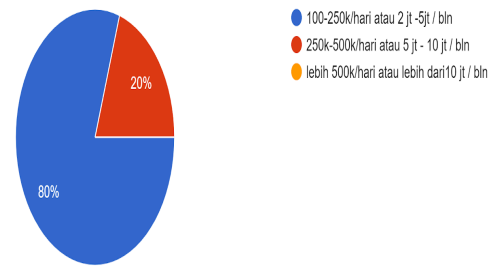


Chart 1.3

Sales revenue diagram during the Covid Pandemic 19

It can be seen in the diagram above that after receiving BPUM assistance from the Government, it helps MSME traders in Sawah Besar District, Central Jakarta with capital problems so that they can meet their needs for trading and stabilize their income.

Apakah menurut Anda BPUM bermanfaat untuk usaha Anda?
10 responses

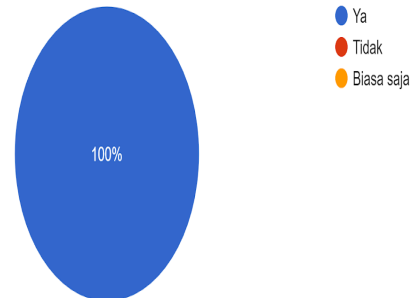


Chart 1.4

Diagram of the benefits of BPUM from the government

It can be seen in the diagram above that BPUM assistance from the Government has greatly helped MSME traders in Sawah Besar District, Central Jakarta in recovering their businesses in the mass of the Covid-19 pandemic.

8. Dana BPUM yang anda terima dimanfaatkan untuk apa?
10 responses

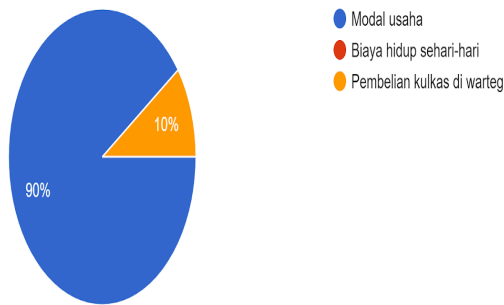


Chart 1.5

Diagram of BPUM is used for business capital

It can be seen in the diagram above that BPUM assistance from the Government is used by MSME traders in Sawah Besa District, Central Jakarta according to their needs, where most MSME traders in Sawah Besar District, Central Jakarta use this assistance for capital and meet their needs in their business.

This pandemic has greatly affected various sectors in the world including Indonesia. Various sectors have been affected by this pandemic, especially the culinary sector, which has been severely affected. Remembering that the Covid-19 virus is easily transmitted and many have been exposed to the Covid-19 virus, the government has taken the decision to limit each individual to leave the house by issuing lockdown regulations and Large-Scale Social Restrictions (PSBB) which affect the flow of human movement. With this policy, it is increasingly difficult for almost all business sectors, including the culinary business. This is also a form of government efforts to reduce the spread of the Covid-19 virus.

With the lockdown and Large-Scale Social Restrictions (PSBB) regulations issued by the government, it has an impact on all business sectors, especially the culinary sector throughout Indonesia. The impact that occurs from this regulation is that many MSME traders in the culinary sector experience a decrease in turnover and even close their businesses, especially in

Sawah Besar District, Central Jakarta. Therefore, MSME traders in Indonesia, especially in Sawah Besar District, Central Jakarta, really hope that the government can find a solution for MSME traders.

With the condition of MSME merchants being increasingly alarming so that it affected State revenues, the government took steps by providing assistance for micro-entrepreneurs (BPUM) to MSME traders. This is the government's hope as a solution to alleviating capital problems and can increase the income of MSME traders in their business. Therefore assistance from the government with the Assistance for Micro Businesses (BPUM) program for MSME merchants is very helpful in this pandemic mass.

CONCLUSION

It can be concluded from 10 MSME traders in Sawah Besar District, Central Jakarta What becomes the research material is that MSMEs must get more special attention, especially in the mass pandemic of the Covid-19 virus outbreak, both from the government and the business actors themselves. In the current pandemic state, many MSME traders are trying to maintain their business in the mass of the Covid-19 pandemic and have begun to adapt to re-open their businesses to meet their daily needs and revive the Indonesian economy. Therefore, the government is advised to continue the Assistance for Micro Businesses (BPUM) program for MSME traders so that they can further advance the MSME traders to be more prosperous and advance the Indonesian economy.

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