

# **The Influence of Indonesian Micro Productive Assistance Policy on MSME Resilience**

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## **Abstract**

The pandemic has had a big impact on MSME actors so they cannot carry out their usual activities. One of the projects in economic recovery is the Banpres for Small and Medium Enterprises (BPUM). The research method used is a quantitative research approach using data collection methods, namely questionnaires, documentation and literature study. The sample in this study is the community receiving BPUM funds in Kec. Sukarame Bandar Lampung. Overall, the results of the study show that the results of a simple linear regression using a partial test (T test) on the BPUM (X) policy have a positive and significant effect on MSME resilience. So it can be concluded that the BPUM policy affects the resilience of MSMEs in Sukarame District, Bandar Lampung City.

**Keywords:** BPUM Policy, MSME Resilience, and the COVID-19 Pandemic.

## **1. Introduction**

The current COVID-19 pandemic has had an impact on all aspects of life, be it the economic sector, the education sector, the government sector, the transportation sector, the religious sector, the social sector, and others. The pandemic has had a big impact on MSME actors so they cannot carry out their usual activities. This pandemic has forced many SMEs to close their businesses or temporarily stop their activities. Physical distancing recommendations issued by the Indonesian government keep people at home and not go out to carry out activities as usual. One of the activities missing from the routine is not shopping outside the home through existing MSMEs. The regulation refers to the Minister of Health Regulation No. PSBB Guidelines 9/2020 In order to accelerate the handling of COVID-19, PSBB includes restrictions on certain activities for residents of an area suspected of having COVID-19 including restrictions on the movement of people and/or goods to certain areas or areas/cities to prevent the spread of COVID-19.

Furthermore, in order to support national economic recovery, the government and related institutions need to immediately take extraordinary policies and steps in order to deal with threats that endanger the national economy, as well as save the national economy during the COVID-19 pandemic. In order to provide a legal and strong basis for public authorities and related organizations to take these policies and steps within a short period of time, Law no. 02 of 2020 concerning the establishment of a government regulation in lieu of Law no. 01 of 2020 concerning state financial policy and financial system stability for handling the COVID-19 pandemic and/or in the context of dealing with threats that endanger the national economy and/or financial system stability becomes law.

The government continues to develop various programs to prevent the impact of the COVID-19 pandemic from widening. The latest program to help micro and small businesses to bounce back from the impact of the crisis spurred by the impact of COVID-19 is deeply felt by all levels of society. One of the projects in economic recovery is the 2020 Small and Medium Enterprises Presidential Assistance (BPUM) program, which is coordinated by the Office of Cooperatives and SMEs of the Republic of Indonesia. BPUM is one of the aids that is also channeled through Mekar's Civil National Capital (PNM). PNM Mekar is one of the financial services institutions that is the proposing BPUM institution. This financial services institution focuses on channeling loans to groups of micro, small and medium entrepreneurs.

This program is not just a recovery program but is also a form of appreciation for MSME players who play an important role in economic development in Indonesia. The BPUM 2020 program is a program in which the public authority provides grants of Rp. 2,400,000 as additional capital which is directly provided through the accounts of each BPUM beneficiary. The target of this program is micro-enterprises affected by the Corona virus where their businesses experience problems in maintaining their business which makes micro-business income decrease making it difficult for them to fulfill their welfare.

The allocation of BPUM funds is shown for 12 million Micro Business actors with a budget of 28.8 trillion.

The distribution of BPUMs for 2021 as of September has reached IDR 15.24 trillion to 12.7 million of the target of 12.8 million micro business actors, meaning that realization has reached 99.2 percent. So that there are only 100 thousand micro entrepreneurs who have not received BPUM. Where, this achievement is targeted to be 100 percent by the end of September 2021. The implementation of the BPUM program itself is divided into 2 stages. The first stage was 100% realized in July 2021 for 9.8 million micro entrepreneurs with a total budget of IDR 11.76 trillion. Then the second phase until September 2021 has realized Rp. 3.4 trillion for 2.9 million micro business actors who have been issued up to the 23rd decree.

## **2. Basic Theory and Methodology**

### **2.1 Basic Theory**

#### **2.1.1 Productive Presidential Assistance for Micro, Small and Medium Enterprises (BPUM)**

From a juridical point of view, assistance from the productive MSME president is regulated in Permenkop-UKM no. 6 of 2020. Assistance for micro business actors is defined in article 1 paragraph 2 as "government assistance in the form of money given to micro business actors originating from the State Revenue and Expenditure Budget (APBN)". Based on article 3 of the Minister of Cooperatives and Small and Medium Enterprises no. 6 of 2020, BPUM is given once in the form of 2.4 million in cash. This assistance is one of the government's steps in dealing with a dangerous threat to the national economy amid the COVID-19 pandemic.

#### **2.1.2 Forms, Criteria and Requirements for Recipients of Productive Presidential Assistance BPUM Micro Enterprises**

BPUM is given once in the form of money in the amount of IDR 2,400,000 for micro business actors who meet certain criteria. Bpum is given to Micro Business actors who are not currently receiving credit or financing from banks. Micro Business actors who receive BPUM must meet the following requirements: Indonesian citizen, Have a Resident Identification Number, Have a Micro Business as evidenced by a letter of proposal for prospective BPUM recipients and their attachments, Not a State Civil Apparatus, member of the Indonesian National Armed Forces, member of the Police, BUMN employee, or employee BUMD

#### **2.1.3 Islamic Views of Public Policy**

Government policies will not be separated from Islamic teachings. Long before Western scientists put forward their theories about this government policy. The Qur'an and Hadith have spoken about everything and now it is mentioned in them, it only remains for us to follow them. Al-Qur'an is basically a policy, and it is God's wisdom that was revealed to Rasulullah, Muhammad, sallallahu 'alaihi wa sallam. Because the Al-Qur'an contains guidelines, instructions, instructions and instructions for all his people to walk the right path.

Public policy in Islam is a general policy that creates the benefit or welfare of the people. To achieve this goal, classical Muslim scientists and scholars such as Imam Al-Ghazali, Imam Asy-

Syatibi, emphasize the importance of fulfilling the pillars of maqasid shari'ah in all public policies issued by Islamic leaders or governments.

#### **2.1.4 MSME Resilience Concept**

MSME resilience is the effort of a business actor to survive in his business even though he experiences problems in running his business, does not change and persists in his business both psychological and psychological conditions so that his business continues.

##### **MSME Resilience Indicators**

The indicators of MSME mental resilience include:

- Endurance at work (persistence) It is a person's effort to maintain achievement when facing pressure at work.

- Resilience in the face of competitors (competitiveness)

It is an effort made to maintain a business in order to survive in business competition.

- Resilience in the face of competition (challenges)

It is an effort to improve quality or new ideas in order to be able to compete.

- Resilience in the future (change)

- Financial Assistance

#### **2.1.5 Previous research**

Previous research by Komang Tri Widya Malini, Nyoman Trisna Herawati was published in the professional accounting journal, Vol 12, No 1, 2021 with the title "Effective Effects of Use of BPUM Funds, Use of Accounting Software, and Human Capital on Micro Business Performance (Studies on Micro Enterprises) Recipients of BPUM Funds in Buleleng District). The aim of this study was to obtain empirical evidence of the effect of the effective use of BPUM funds, the use of accounting software, and human capital on the performance of micro-enterprises. The results in this study show that partially the effectiveness of using BPUM funds, the use of accounting software, and human capital have a positive and significant effect on the performance of micro businesses.

#### **2.1.6 Hypothesis**

The hypothesis in this study will look at the effect of the BPUM policy on MSME resilience. This policy is part of the central government's policy strategy in efforts to recover the national economy. It is hoped that by providing these funds, MSME players can survive in a pandemic situation that disrupts their business.

**Ho: Productive Assistance for Micro Enterprises does not have a positive effect on the resilience of MSMEs in Sukarame District, Bandar Lampung.**

**H1: Productive Presidential Assistance for MSME has a positive effect on MSME resilience in Sukarame District, Bandar Lampung.**

#### **2.1.7 Variable Operational Definitions**

The operational definition of the variables in this study are as follows

- Independent variable

The independent variable in this study is Productive Assistance for Micro Enterprises

- Dependent variable

The dependent variable in this study is MSME resilience

#### **2.1.8 Population and sample**

The population used in this study is all micro-enterprises that receive BPUM assistance. And the sample used was 130 people.

### **3. Result and Discussion**

#### **3.1 Validity test**

The validity test used a sample of 130 respondents and a significant rate of 0.05 so that the r-table was 0.171 and the r-count obtained was an average above 0.171. Thus it can be concluded that the validity test in this study was declared valid because  $r_{hitung} > r_{table}$ .

### **3.2 Classic assumption test**

Based on the results of the normality test in the table above using the One Sample Kolmogorov-Smirnov method, it shows that the residual value of the independent variables and the dependent variable at an amount (N) of 130 is 0.417. It means that the research data is normally distributed because the residual value is greater than the significance of 0.05 or  $0.417 > 0.05$ , so the regression model can be used for hypothesis testing. Haili Coefficient of Determination Test the coefficient of determination (R Square) is 0.021. The magnitude of the R square number is 0.021 . This shows that the BPUM policy variable (X) has an effect on MSME resilience by 21%, the remaining 79% is influenced by other factors. The linear regression equation of this study is;

$$Y = 5,371 + 0,059 x$$

### **3.3 T test**

The results of the significance test for the partial test (T test) on the BPUM policy variable yielded a Tcount value of 2.416 with a T-table of 2.014, which means  $T\text{-count} > T\text{-table}$ , and a significance value of 0.002 was obtained or less than 0.05 (5%)  $H_0$ 1 was rejected and  $H_a$ 1 is accepted, which means BPUM policy (X) has an effect on MSME resilience.

### **3.4 Discussion**

Based on the results of research conducted using simple linear regression using the partial test (T test) the Tcount results obtained from the BPUM Policy yield a Tcount value of 2.416 with a T-table of 2.014, which means  $T\text{-count} > T\text{-table}$ , and a significance value of 0.002 is obtained or less than 0.05 (5%)  $H_0$ 1 is rejected and  $H_a$ 1 is accepted, which means the BPUM (X) policy has an effect on MSME resilience in Sukarame District, Bandar Lampung City. Overall, the implementation of the working capital assistance program for business actors is very useful in surviving the pandemic. The majority of beneficiaries used the aid funds to purchase raw materials and production equipment. Some business actors use the aid funds for other purposes, such as paying debts, consumption, savings, school fees, and health costs. BPUM is distributed on target in accordance with the requirements and criteria, and in general business actors receiving BPUM are classified as micro business groups. So far, the implementation of the policy of providing government assistance to micro-entrepreneurs has been implemented procedurally. Every program of government assistance to economic actors is always developed according to the results of the level of success that has occurred in the field.

## **4. Conclusion**

The BPUM policy affects the resilience of MSMEs in Sukarame District, Bandar Lampung City. The implementation of the BPUM policy program has had many positive influences on various layers of micro business actors in order to maintain the MSME sector. Seeing the enormous influence on the resilience of the MSME sector means that the policy issued by the government by providing BPUM funds to MSME actors affected by the COVID-19 Pandemic is very appropriate.

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