

Distribution of Micro Business Productive Assistance Program (BPUM) for MSMEs Affected by Covid-19 in Nagri Kidul Village

Susmita Maharani¹, Arief Mulyawan Thoriq², Hana Uswatun Hasanah³
E-mail: susmitamaharani5@gmail.com

^{1,3}STAI DR. KH.EZ Muttaqien, Purwakarta, Indonesia

KEYWORD

Distribution, Micro Business Aid (BPUM), MSME

Article history:

Received
September 2, 2022
Revised
September 22, 2022
Accepted
October 11, 2022

Edition

Vol 2, No 1 (2022):
Journal of Islamic Economics and Business

ABSTRACT

Seeing the sluggish condition of the MSME economy, several programs were introduced by the government, one of which was the Productive Assistance for Micro Enterprises (BPUM). This policy is contained in the Regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia number 6 of 2020 concerning BPUM and BPUM Implementation Guidelines number 98 of 2020. The distribution of the BPUM program is an activity carried out to assist micro business actors affected by COVID-19. This study aims to determine the distribution of the BPUM program in the era of the Covid-19 pandemic in Nagrikidul Village, Purwakarta District, Purwakarta Regency. The type of research used is qualitative with a case study approach that aims to reveal the distribution of the BPUM program. The results of this study indicate that: 1) Distribution of the BPUM Program In the distribution of the BPUM Program to recipients in Nagrikidul Village by all relevant agencies, where the list of recipients is determined by the Central Government. 2) Socio-Economic Impact The government issues a policy of limiting activities such as PSBB to PPKM level, which directly impacts the community's economy. So that it affects daily life, especially household income. Factors that affect the absence of a Standard Operating Procedure (SOP), Inaccurate data, and Limited authority.

1. Introduction

MSMEs are the most important pillars in the Indonesian economy. Based on data from the Ministry of Cooperatives and SMEs, the number of MSMEs currently reaches 64.2 million with a contribution to GDP of 61.07% or worth 8,573.89 trillion rupiah (Hardana & Damisa, 2022). The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total workforce and can collect up to 60.4% of total investment (Putri, 2020). Purwakarta is one that has progress in the industrial sector, one of which is the Nagrikidul Urban Village. The rapid development of industry in this area encourages the growth of MSMEs to mushroom all trade locations. Even so, this area is also affected by the policy of limiting the spread of COVID-19 which has made MSMEs in this area sluggish, the impact has made the turnover of MSMEs which are culinary centers decrease drastically.

Central Bureau of Statistics data shows, after the economic crisis in 1997-1998 the number of MSMEs did not decrease, instead it continued to increase, even being able to absorb 85 million to 107 million workers until 2012 (Putra, 2016). In that year, the number of entrepreneurs in Indonesia was 56,539,560 units. Of these, Micro, Small and Medium Enterprises (MSMEs) were 56,534,592 units or 99.99%. The rest, about 0.01% or 4,968 units are big businesses. The data proves that MSMEs are a very potential market for the financial services industry, especially banks to channel financing. Because about 60-70% of SMEs do not have access to bank financing. This experience has awakened many parties, to give a larger portion to micro, small and medium scale businesses (Suci, 2017). The government and the legislature have proven their concern for MSMEs by launching Law no. 20 of 2008 concerning SMEs. With the regulations that become the legal umbrella, the

movement of MSMEs becomes more flexible. Classic problems such as access to capital to financial institutions are beginning to be resolved. Because in the regulation it is stated about the expansion of funding and facilitation by banks and non-bank financial service institutions. Banks have also begun to aggressively channel loans to MSMEs. The MSME business is no longer seen as a second-class business. Evidently, lending to the MSME sector is slowly growing.

In terms of quantity, the Central Bank has issued Bank Indonesia Regulation (PBI) No. 14/22/PBI/2012 dated December 21, 2012 concerning Credit Provision by Commercial Banks and Technical Assistance in the Framework of Micro, Small and Medium Enterprises Development (Pangestika, 2020). The PBI mandates banks to provide a credit portion of at least 5% to MSMEs from the total credit or financing disbursed. Even in 2018 the ratio of credit or financing to MSMEs was set at the lowest 20% of total credit or financing. Then in terms of quality, banking players must understand the MSME business profile more deeply so that credit distribution is right on target and produces good and smooth quality loans.

Micro, Small and Medium Enterprises (MSMEs) have an important role in the economy in Indonesia (Permana, 2017). MSMEs have a proportion of 99.99% of the total business actors in Indonesia or 56.54 million units. Micro, Small and Medium Enterprises have been able to prove their existence in the Indonesian economy. When the storm of the monetary crisis hit Indonesia in 1998, small and medium scale businesses were relatively able to survive compared to large companies. Because the majority of small-scale businesses are not too dependent on large capital or foreign loans in foreign currencies. Thus, when there are exchange rate fluctuations, large-scale companies that generally deal with foreign currencies are the ones most likely to experience the impact of the crisis.

The characteristics of MSMEs are factual characteristics or conditions attached to business activities and the behavior of the entrepreneur concerned in running their business (Piarna & Fathurohman, 2019). These characteristics are the distinguishing characteristics between business actors according to the scale of their business. According to the World Bank, MSMEs can be grouped into three types, namely: 1. Micro Enterprises (10 employees); 2. Small Business (number of employees 30 people); and 3. Medium Enterprises (number of employees up to 300 people). In Indonesia, the law governing Micro, Small and Medium Enterprises (MSMEs) is Law Number 20 of 2008. In this law, MSMEs are explained as: “A company classified as MSME is a small company owned and operated by managed by a person or owned by a small group of people with a certain amount of wealth and income.” On a macro level, the MSME business needs to be developed because economic growth requires investment support. In conditions of limited investment, investment needs to be directed at efforts to develop new entrepreneurs, which many appear at the MSME level. The MSME business is also able to absorb a very large workforce, more than 90% (Ponirah et al., 2021).

With the increase in the GDP of micro and small businesses, it is hoped that at the same time it can grow the income per capita of low-income groups so that it can reduce poverty. MSMEs are generally based on local economic resources and do not depend on imports, and the results can be exported (Arianto, 2011). Thus, the development of MSMEs is expected to increase macroeconomic stability, because it uses local raw materials and has export potential, so that it will help stabilize the rupiah exchange rate and inflation rate. The development of MSMEs will drive the real sector, because MSMEs generally have quite high industrial linkages. Because of their uniqueness, the development of MSMEs is

believed to strengthen the foundation of the national economy. Several previous studies such as Wijayaningsih et al (2021), Fauziah et al (2022), and (Shalmont et al (2021) still have shortcomings, especially in the trade and distribution of aid. In this study we specifically chose trade and distribution in Nagri Kidul Village. where no research has been conducted in the area, with the aim of knowing the distribution of the BPUM program during the Covid-19 pandemic era in Nagrikidul Village.

The research method used in this research is qualitative. This research is included in the type of descriptive research (Sugiono, 2015). Qualitative research methods are easier to adapt to field conditions, more sensitive to changes in patterns/values and even data in the field. Creswell further explained that this qualitative research process involves important efforts, such as asking questions and procedures, collecting specific data from participants, analyzing data inductively starting from specific themes to general themes, and interpret the meaning of the data. The focus of this study aims to determine the mechanisms and procedures in implementing BPUM in Nagri Kidul Village, then in this study the author uses data collection techniques in the form of interviews, observations, and documentation as well as analysis using data analysis according to Miles and Huberman which consists of three flows, namely data reduction. , Data Presentation, and Conclusion Drawing and Verification.

2. Result and Discussion

Trading

Trading is the activity of reselling (without technical changes) new and used goods (Shalmont et al., 2021). Trade is the lifeblood of the economy of all nations. Countries that

have succeeded in controlling trade today are countries that have strong economies, for example, Singapore. The trade sector is one of the most important sectors in economic activity and has a very strong influence on the development and economic growth of a region. The trade sector's contribution to GDP is the largest contribution compared to other sectors. The contribution of MSMEs in the trade sector to GDP at current prices is shown in table 4.1, showing that in 2011 it was Rp. 1,147.6 trillion, growing by 35.74% from 2010 which was Rp. 854.414 trillion.

Trading business is a business that is mostly carried out by new business actors to start entrepreneurship and business turnover is very dependent on the type of merchandise traded and the type of sale, so it is necessary to pay attention to cash flow and distribution by paying attention to which merchandise sells quickly and easily. slow (Banjarnahor et al., 2022). For example for a retail business, for merchandise that sells quickly, the stock of goods can be increased. On the other hand, if the sale is slow, the stock of goods is reduced by shopping at retail to distributors/agents. This business turnover is carried out on a daily, weekly or monthly basis depending on the type of goods traded (Ridwan et al., 2022). Likewise for other trading businesses such as dealer businesses, the turnover is almost the same.

The thing to note is that it is necessary to seek information first from the agent/distributor whether the item is selling well because if the agent/distributor sells the item quickly, it means that the item is sought after by many buyers and can also be seen by watching advertisements on television or can also be asked to the buyer. Have you ever tried this item? Trading business has a simple cash flow pattern that starts from purchasing merchandise from distributors directly or through agents, and operating costs of the

business. At the beginning of the business, cash outflows are used for investment and working capital needs, these funds can come from own capital or borrow from banks. While cash inflows are obtained from the sale of merchandise.

In managing cash flow, it really depends on how many/types of goods are sold and the number of buyers. Along with the increase in customers and the number of goods sold, over time the turnover is increasing and the turnover of capital is getting faster. Business actors must carefully determine which items to buy or which can be purchased on another day, and preferably in cash transactions (Abid, 2021). Avoid selling goods on credit except to regular buyers whose loyalty levels have been proven, prioritize and set aside some of the business turnover that is used to develop the business or be rotated again so that the business grows because there is a choice of goods that can be sold. The costs incurred are investment costs and working capital costs. Investment costs in the form of rental of business premises (if you do not have your own place of business), equipment (such as display cases/shelves, scales, stamps, nameplates, calculators, cashier tables and chairs), vehicles and depreciation costs. While working capital costs consist of operational costs in the form of costs for purchasing merchandise from distributors or agents, direct labor costs (employees), marketing costs, electricity costs and telecommunications costs.

Meanwhile, operating income comes from selling merchandise directly to consumers. Other income can come from being a semi agent, which means selling goods in wholesale/parties for resale, the main target being small stalls in small alleys. In addition, it can also increase service businesses and increase goods deposit. Adding services here, for example, receiving laundry services by establishing partnerships with a percentage

system, for example 70:30 with partners, in the place of business, simply add a "laundry" signboard.

While increasing the deposit of goods in the form of food or clothes or other home products, business actors do not need to take the risk if they do not sell, they only need to sell them. By not needing to spend capital, the profit turnover will be even greater. Service business is an alternative for startup entrepreneurs who want to enter the world of entrepreneurship. Because in the service sector business, business actors are not bothered by providing various kinds of equipment or being required to have a strategic place of business and adequate financial capital. It is enough to have the skills or expertise that consumers need. For those who have expertise in the IT field, we can run a company website creation service business, website marketing, and or SEO services which are now becoming a trend and booming, including application development services. In addition, for those who are experts in the field of design, they can open company knick-knacks design services, such as t-shirts, hats, or other souvenirs.

The service businesses mentioned above, for novice businessmen do not require a large place. Everything can be done anywhere, as long as you have access to the internet. Admittedly, technological advances in the internet have revolutionized business. Anyone can do business at any time. Business in the service sector is growing today in line with the development of lifestyle and innovation in business. The needs of human life that lead to practical and fast-paced needs, make the service business more developed and innovative. For example, the need to get information quickly makes the internet service provider business grow. The need for fast and practical delivery of goods has made the freight forwarding business grow rapidly, and the type of service company that is currently

growing rapidly is the transportation service business combined with internet services such as Go-Ojek, Grab Taxi, Uber Taxi, and others. -other. The characteristics of service businesses are broadly divided into two, namely service businesses to meet consumption needs and service businesses to meet business needs.

Seeing the sluggish condition of the MSME economy, several programs were introduced by the government, one of which was the Productive Assistance for Micro Enterprises (BPUM). The Minister of Cooperatives Regulation Number 6 of 2020 states that the BPUM program is given once in cash in the amount of Rp. microenterprise for 3 Million recipients until September 2021.

Assistance that is channeled directly through channel partners, such as PT Bank Rakyat Indonesia (Persero) Tbk, and Bank BNI to the BPUM recipient's account is considered a grant fund. In implementing this BPUM Program, the Office of Cooperatives, SMEs, Industry and Trade of Purwakarta Regency collects data on all MSMEs that have registered as targets (Wardiningsih et al., 2021).

Distribution

Distribution can be interpreted as a marketing activity that seeks to facilitate and facilitate the delivery of goods and services from producers to consumers, so that their use is in accordance with what is needed (type, price, place and time needed) (Fadli et al. ., 2014). distribution activities are closely related to the role of distributors. In this case, distributors have an important role to play. a) Distributors must bear the risk of both damage and depreciation of goods, b) Purchase goods and services from producers, c) Classify goods according to type, size, and quality before resale, and d) Introduce goods or

services to consumers. consumers who use multiple media The importance of distribution in marketing cannot be overstated. This is because without a distributor, producers sometimes cannot reach their customers directly (Suryanto & SE, 2016).

Direct Distribution

The short run distribution can be defined by this distribution definition. The word describes a method of shipping goods that does not rely on traditional distribution methods. Consider a farmer who sells his produce to the community directly. The advantage of this method is that goods can reach consumers at a lower cost. This is undoubtedly more profitable than relying on distributors. Furthermore, companies can directly detect changes in consumer preferences. Furthermore, without intermediaries, goods can be distributed more quickly to consumers.

Indirect distribution

Long run distribution is another term for it. Distribution of commodities through third parties or intermediaries is this business. Brokers, agents, shops, and retailers are examples. The advantage of this arrangement is that distributors can bridge the gap between the desires of producers and customers. In addition, goods can reach consumers even if they are far away. Finally, the advantage is that prices are always consistent.

Semi direct distribution

This system emphasizes the use of intermediaries to supply commodities to customers. Manufacturers, on the other hand, have intermediaries under this arrangement. There are many benefits that can be obtained by using this method. Manufacturers in particular can get funds from distributors to put in their own pockets. In order to assist and maintain the business continuity of micro-enterprises facing pressures due to COVID-19, the government provides Assistance for Micro-Entrepreneurs (BPUM), Faculty of Islamic Economics and Business – UIN Sunan Gunung Djati Bandung

also known as the Banpres for Productive Micro-businesses, which was launched by the President of the Republic of Indonesia on July 14, 2020 by providing symbolic assistance for a number of micro-enterprises at the State Palace. This program is expected to provide working capital assistance for micro-enterprises.

The assistance provided by the Ministry of Cooperatives and MSMEs is a government effort to take part in the problems being faced. Productive assistance for micro enterprises (BPUM) is one example. In the aid distribution mechanism, BPUM is guided by the Regulation of the Minister of Cooperatives (Permenkop) for Small and Medium Enterprises no. 6 year 2020.

In the Regulation of the Minister of Cooperatives Number 6 of 2020 it is also stated that the Phase 1 BPUM program is given once in cash in the amount of IDR 2.4 million per micro business actor with certain criteria. While in phase 2, it is only IDR 1.2 million per micro business actor for 3 million recipients until September 2021. The assistance that is channeled directly to the account of the BPUM recipient is considered a grant fund. The contract applied in this assistance is a grant. This has an impact on aid recipients who are not required to return the funds that have been distributed. Grants in the context of Permenkop-UKM No. 6 of 2020 are present in the form of government assistance provided to micro-enterprises. In the view of mu'amalah fiqh, a gift is a contract whose object is in the form of giving property by someone to another during his lifetime without any reward. Based on this definition, grants do not allow for the expectation of a reward The Qur'an prescribes the act of giving in Q.S. al-Ba-qarah verse 177:

وَأَتَى الْمَالَ عَلَىٰ حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَابْنَ السَّبِيلِ وَالسَّائِلِينَ وَفِي الرِّقَابِ وَأَقَامَ الصَّلَاةَ وَآتَى الزَّكَاةَ
وَالْمُؤْتُونَ بَعْدَهُمْ إِذَا عَاهَدُوا وَالصَّابِرِينَ فِي الْبَأْسَاءِ وَالضَّرَّاءِ وَحِينَ الْبَأْسِ أُولَئِكَ الَّذِينَ صَدَقُوا وَأُولَئِكَ هُمُ الْمُتَّقُونَ

"...and give his beloved property to his relatives, orphans, the poor, those who are on the way (travelers), beggars, and to free slaves, those who pray and pay zakat, those who - those who keep their promises when they promise, and those who are patient in poverty, suffering and in times of war. They are the righteous, and they are the pious."

The recipients of BPUM assistance are micro-enterprises, including home-based micro-enterprises and businesses operating in the informal sector. In particular, micro-enterprises that are not taking advantage of access to credit from banks for capital, are not legal entities, have not become taxpayers, and are not engaged in industry.

Based on this phenomenon, researchers are interested in studying how the implementation of this BPUM program in Nagri Kidul Village, Purwakarta District, uses the Edward III policy implementation theory approach which consists of communication, resources, disposition, and bureaucratic structure.

Broadly speaking, distribution can be interpreted as a marketing activity that seeks to facilitate and facilitate the delivery of goods and services from producers to consumers, so that their use is in accordance with what is needed (type, price, place and time needed). Based on the definition above, it can be seen that there are several important elements, namely (Suryanto & SE, 2017):

1. Distribution channel is a group of institutions that exist among various institutions that cooperate to achieve a goal.
2. The purpose of distribution channels is to reach specific markets. Thus the market is the goal of channel activities.

3. Distribution channels carry out two important activities to achieve goals, namely classifying and distributing. In connection with the above, the focus in this research is how the distribution of the BPUM Program in the Nagri Kidul sub-district during the covid-19 pandemic has been distributed by the relevant Office.

Based on the document data compiled, the following is a recapitulation of BPUM Program Registrants that have been proposed from the Cooperatives, SME, Trade and Industry Office distributed to the ministry with a total of 19,499 registrants in 2020 and 8,237 registrants in 2021. However, from the number of registrants proposed by the Party Dinas, do not fully accept the BPUM Program.

In the distribution of the BPUM Program to recipients in the Nagrikidul Village by all relevant agencies, where the list of recipients is determined by the Central Government which is then given to channeling banks such as BRI and BNI. their respective accounts on condition that they show proof of SMS to the bank (Nurrahma et al., 2022).

With the various policies taken by the Government, both the Village Government in order to help people who are economically affected by the Covid-19 pandemic, it is very felt by the community when the government issues a policy of limiting activities such as PSBB to level PPKM, which directly has an impact on the community. community economy. So it affects daily life, especially household income.

Furthermore, that with the COVID-19 pandemic affecting the economic life of the community, the Government issued a policy by providing productive assistance to micro-enterprises to communities affected by the economy with the hope that the community could improve their daily lives as stated by one of the beneficiaries.

Assistance received by the community is used properly including helping the economy in terms of daily needs. There are also those who use part of the money received as business capital.

In the distribution of the BPUM program in the Nagrikidul Village, Purwakarta District, Purwakarta Regency, which began in 2020, where in its implementation it was carried out directly by the central government through the Ministry of Cooperatives and SMEs by coordinating with the Cooperatives and SMEs Service as well as Banks appointed as aid distributors.

Distribution of BPUM in Nagrikidul Village, Purwakarta District, Purwakarta Regency, there are obstacles

Absence of Standard Operating Procedure (SOP)

In the implementation of this BPUM, the Cooperatives, SMEs, and Industry and Trade Offices do not apply a Standard Operating Procedure (SOP), only to enforce the Regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia number 6 of 2020 concerning BPUM and BPUM Implementation Guidelines number 98 of 2020. In it there is a BPUM submission flow, Proposal Letter for BPUM Recipient Candidate, List of BPUM Recipient Candidates, and Statement of Absolute Responsibility carried out in accordance with the existing guidelines. The Proposed Letter of Prospective BPUM Recipient is filled out by the proposer, namely government agencies including the department, sub-district, and village with applicable rules in which the proposer is given to fill in the attachment to the business actor. The List of Candidates for BPUM Recipients is a list filled out by government agencies including offices, sub-districts, urban villages with

applicable rules in which all business actor data is included in the attachment. The Statement of Absolute Responsibility (SPTJM) is a statement regarding the truth of the business actor's information as part of the process of obtaining BPUM, the business actor fills out the form truthfully and is proven with a stamp as the legality of the letter.

Inaccurate Data

In the distribution of BPUM to communities affected by COVID-19, one of which is the inaccuracy of data on the recipients of assistance, this can be seen where in the Nagrikidul Village in its distribution many people question the names of those who receive assistance.

So that this is due to the fact that in the field, many recipient communities who have good economic capacity have received Covid-19 assistance, while on the other hand there are people who should be eligible to receive assistance but are not given because the distribution of the assistance is based on the names of the recipients who have been determined. by the Central Government.

Limited Authority

In addition to the inaccuracy of the available data, one of the obstacles in the distribution of COVID-19 assistance is the lack of authority given to the Regional Government, especially the Village Government. Where so far the involvement of the Village Government in the distribution of BPUM is limited to distributing a list of names of people who have been proposed by RT/RW without knowing who the recipients of the assistance are, so it is difficult to evaluate the existence of the BPUM program.

3. Conclusion

The local government seeks to socialize the BPUM Program in Nagrikidul Village as a first step in providing understanding and distribution of the BPUM program to MSME actors even though the socialization is not carried out massively. The Department of Cooperatives, SMEs, Industry and Trade does not apply a Standard Operating Procedure (SOP) only enforces the Regulation of the Minister of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia number 6 of 2020 concerning BPUM and BPUM Implementation Instructions number 98 of 2020. There are benefits that are obtained by some Most of the BPUM recipient communities in Nagrikidul Village, although there are still some who receive aid funds but do not use the funds properly so that there is no change in their business. And there are still people who do not feel the benefits because they do not receive assistance. For the implementation of the program or the implementation of BPUM in Nagrikidul, it has been going well, but it must again involve the government from the village and sub-district so that problems that occur in distribution and recipient data can be accounted for by the government. For BPUM Recipients, they should be able to use aid funds properly, namely as business capital to develop their business in the era of the Covid-19 pandemic so that changes or impacts from the implementation of the assistance program for micro business actors can be reflected.

Reference

Abid, M. (2021). Belajar Memulai Bisnis Umkm. In *Entrepreneurial Mindsets & Skill* (Vol. 35).

Insan Cendekia Mandiri.

Arianto, D. A. N. (2011). Peranan Al-Mudharabah sebagai Salah Satu Produk Perbankan

- Syariah dalam Upaya Mengentaskan Kemiskinan di Indonesia. *Jurnal Ekonomi Dan Pendidikan*, 8(2).
- Banjarnahor, A. R., Hariningsih, E., Mathory, E. A. S., Yusditara, W., Fuadi, F., Muliana, M., Handiman, U. T., Elistia, E., Sisca, S., & Rimbano, D. (2022). *Teknologi Digital Kewirausahaan dan UMKM*. Yayasan Kita Menulis.
- Fadli, A. M., Fauzi, A., & Fanani, D. (2014). Efektifitas Distribusi Fisik dalam Meningkatkan Penjualan. *Jurnal Administrasi Bisnis (JAB)| Vol, 7(1)*.
- Fauziah, A. K., Salsabila, A. N., Widianti, F. D. A., Winasis, R. Z., & Darmastuti, I. (2022). Penyaluran Bantuan Produktif Usaha Mikro sebagai Upaya Mempertahan-kan Usaha Mikro di Masa Pandemi. *Jurnal Ekonomi Dan Statistik Indonesia*, 2(1), 1–7.
- Hardana, A., & Damisa, A. (2022). Pelatihan Manajemen Usaha Dalam Meningkatkan Usaha UMKM Kuliner. *Medani: Jurnal Pengabdian Masyarakat*, 1(2), 16–22.
- Nurrahma, F., Khotimah, K., & Islamay, S. V. (2022). Dampak Program Bantuan Produktif Usaha Mikro Terhadap Pendapatan Pelaku Usaha Mikro. *JDEP (Jurnal Dinamika Ekonomi Pembangunan)*, 5(1), 69–78.
- Pangestika, E. Q. (2020). Peran Otoritas Jasa Keuangan pada Kredit Perbankan di Sektor Usaha Mikro, Kecil dan Menengah dalam Upaya Meningkatkan Pembangunan Nasional melalui Pengembangan Potensi Pariwisata Daerah. *Jurnal Justiciabelen*, 2(1), 16–30.
- Permana, S. H. (2017). Strategi peningkatan usaha mikro, kecil dan menengah (UMKM) di Indonesia. *Aspirasi*, 8(1), 93–103.
- Piarna, R., & Fathurohman, F. (2019). Adopsi E-Commerce Pada Umkm Di Kota Subang Menggunakan Model Utaut. *Jurnal Ilmiah Ilmu Dan Teknologi Rekayasa*, 2(1), 125–132.

- Ponirah, A., Yuliana, R., & Nasution, A. I. (2021). Analisis SWOT dalam Menentukan Strategi Pemasaran Produk UMKM Opak Kolontong. *Journal of Islamic Economics and Business*, 1(2). <https://doi.org/10.15575/jieb.v1i2.15586>
- Putra, A. H. (2016). Peran UMKM dalam pembangunan dan kesejahteraan masyarakat kabupaten Blora. *Jurnal Analisa Sosiologi*, 5(2), 40–52.
- Putri, S. (2020). Kontribusi UMKM terhadap Pendapatan Masyarakat Ponorogo: Analisis Ekonomi Islam tentang Strategi Bertahan di Masa Pandemi Covid-19. *EKONOMIKA SYARIAH: Journal of Economic Studies*, 4(2), 147–162.
- Ridwan, M. F. P., Mai, M. U., & . S. (2022). Analisis Komparatif: Pengaruh Makroekonomi pada Kinerja Reksa Dana Saham Syariah dan Konvensional. *Journal of Islamic Economics and Business*, 1(2). <https://doi.org/10.15575/jieb.v1i2.15583>
- Shalmont, J., Darmawan, G. I., & Dominica, D. (2021). Aspek hukum Bantuan bagi Pelaku Usaha Mikro (BPUM) di masa pandemi Covid-19. *Jurnal Rechts Vinding: Media Pembinaan Hukum Nasional*, 10(3), 359–378.
- Suci, Y. R. (2017). Perkembangan UMKM (Usaha mikro kecil dan menengah) di Indonesia. *Jurnal Ilmiah Cano Ekonomos*, 6(1), 51–58.
- Sugiono. (2015). *Metode Penelitian Kualitatif*. Alfabeta, cv.
- Suryanto, M. H., & SE, M. M. (2016). *Sistem Operasional Manajemen Distribusi*. Gramedia Widiasarana Indonesia.
- Suryanto, M. H., & SE, M. M. (2017). *Metode Riset dan Analisis Saluran Distribusi*. Gramedia Widiasarana Indonesia.
- Wardiningsih, R., Wahyuningsih, B. Y., & Sugianto, R. (2021). Pelatihan Pengelolaan Keuangan Bagi Pelaku UMKM Penerima BPUM Sebagai Dampak Covid-19 Di Desa
- Faculty of Islamic Economics and Business – UIN Sunan Gunung Djati Bandung

Jenggik Kecamatan Terara. *Nusantara*, 3(2), 258–266.

Wijayaningsih, N. F., Purnomo, E. P., Fathani, A. T., & Salsabila, L. (2021). Efektivitas Penyaluran Program Bantuan Presiden Produktif Usaha Mikro, Kecil, dan Menengah pada Masa Pandemi Covid-19 di Kabupaten Sleman, Efektivitas Penyaluran Program Bantuan Presiden Produktif Usaha Mikro, Kecil, dan Menengah pada Masa Pandemi Co. *Jurnal Wacana Kinerja*, 24(2), 96–116.