



Effectiveness of Micro, Small and Medium Enterprises (MSME) Program to Increasing Civic Economy Creativity Towards Socio-Economic Problem Women's Welfare

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ABSTRACT

As one aspect of being a citizen who is motivated by economic problems that take place in an area of Bandung Regency which is famous for its superior products run by socio-economic vulnerable women with assistance from the local government through the Family Welfare Program, this implementation is a factor in meeting needs. Micro, Small and Medium Enterprises (MSME) are one of the implementations of the economy civic that emphasizes an aspect of community benefits, this research is motivated by a qualitative approach with a case study method conducted in Tanjungsari Village, Cangkuang District, Bandung Regency, and the results of the study show that there is a formation of creativity in oneself. them as business actors from the results of observations, interviews, and documentation studies with data analysis in the form of data reduction. This shows that the implementation of Micro, Small and Medium Enterprises (MSME) activities that increase creativity in PRSE is part of the economy civic as well as an increase in the economic impact of the community.

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1. INTRODUCTION

The problem of poverty in Indonesia is one of the major problem factors occurring in a developing country ([Nasution, 2014](#)), Indonesia's poverty according to the Central Statistics Agency in 2020, surveying or recording poor education is at 27.55 million people or an increase of 2.76 million, of course, this is very worrying for the previous years, because in the September 2020 period, the poverty rate was 10.19%, an increase of 0.97 percentage (PP) from 9.22% in the September 2019 period.

Poverty in a country is something that can be seen from the existence of underdevelopment and underdevelopment, many factors cause that country to be poor ([Nasution, 2014](#)), one of which is an environment that does not support education, and also those who do not want to get out of their comfort zone ([Istan, 2017](#)), which causes the country has become a country that is far behind, and now every country is hit by the presence of Covid-19, which has caused the Indonesian state to experience a downturn in terms of the economy.

In general, the country's problems are being faced with cases covid-19, with that the state of the country will get a problem that lies in the economy, it should be noted that the country must have a balance in economic factors in building human resource strength that is appropriate in this very tight globalization competition, the problem of economic imbalance is a very fatal factor in the country, because it will lead to the emergence of welfare in the country.

Poverty will not concern just one individual but will affect family, community, and state issues, even the world because the problem of poverty is a factor supporting the welfare of the state, there are many studies on overcoming poverty problems, but the formula given in research will be difficult ([Purwanto et al., 2013](#)). When it is applied to the country of Indonesia, even during this pandemic era, during this difficult time, poverty is increasing due to the factor of companies laying off workers and even laying off their employees.

A social phenomenon that always demands all groups and even world organizations, poverty will be the center of attention in state problems, the government and society will always encourage and try to get out of social problems that have been going on for a long time in this developing country, but several factors cause poverty. Will continue in this developing country, the internal factors are those who do not have a steady income, and also personal and family styles that are wasteful in carrying out finances, even these external factors must be considered by the government, it seems that the number of human resources will be but not maximized by the existence of employment appropriate, even the emergence of social injustice in the government's treatment of society.

According to ([Jonnadi et al., 2012](#)) said that theoretically regarding poverty alleviation efforts is to imply quality economic growth. Quality economic growth can be realized through a policy of expanding employment opportunities (reducing the unemployment rate) and maximizing productive investment in various economic sectors ([Jonnadi et al., 2012](#)). Even though it is difficult to carry out program activities that have been carried out late by the government, when carrying them out they must be supported by the existence of adequate infrastructure program supporting factors such as human resources (HR).

Seeing a regulation of the Minister of Social Affairs of the Republic of Indonesia No. 08, 2012 concerning Guidelines for Data Collection and Data Management for People with Welfare Problems and Potential Social Welfare Resources, there is an explanation regarding the risk of poverty occurring, there is even an explanation regarding socio-economic vulnerable women. A socio-economically vulnerable woman is an adult woman who is married, single or widowed and does not have enough income to be able to meet her basic daily needs ([Mukmilah et al., 2022](#)).

Regarding women, we need to know that they are individuals who are considered vulnerable to problems, even a strong problem when they have families or even those who find it difficult to support themselves, many women are stricken by poverty because those who are dependent on men, the cause of poverty for women can occur due to inequality of women gender or there is discrimination, that women are always considered weak.

Table 1. Preliminary Data

No	Preliminary Data	Source
1	15 Women are Vulnerable to Socio-Economy	Tanjungsari Village
2	30 Active People in the MSME Field	Tanjungsari Village
3	64,539,560 MSME units in 2021	kemenkeu.go.id
4	240 Active Units 2020	opendata.jabarprov.go.id
5	263.6 Thousand Poverty Regency Bandung	opendata.jabarprov.go.id
6	Products Sold	Tanjungsari Village

Source: Processed by the Author in 2022

The factor of poverty that is hit by [\(Purnama, 2019\)](#) says that poor women use local resources, namely low education (77% elementary school and do not finish elementary school), have no skills other than farming and they have not been reached by the government's poverty alleviation program or local government. With this, the government still relies on the strength of men, or there is no gender-sensitive stimulus, which causes gender equality in the world of work and also the world of the environment.

In Indonesia's worries about economic paralysis, this is where there is an important role to play in maintaining and stabilizing by adopting a concept of micro, small, and medium enterprises or what can be shortened to MSME, which is a good business concept for women who have a vulnerable socio-economic status towards their individuals and also the area, with this business carried out individually or in groups can respond to those who do not have the ability in terms of skills, they must know what the potential is in their area [\(Halim, 2020\)](#).

2. METHOD

The research method used is the case study method with a qualitative approach. A research method will have several design stages and will inform a procedure or research steps to be taken, the time of the research, and also the condition of the data collected when involved in the field. With that will know how data can be collected and processed properly.

The descriptive method with a qualitative approach, the qualitative method is a research method based on philosophy post-positivism ([Natasya et al., 2022](#)). Used to research on natural object conditions, (as opposed to an experiment) where the researcher is a key instrument, data collection techniques are carried out in a triangulation (combined) manner, data analysis is inductive/qualitative, and qualitative research results emphasize meaning rather than generalization. ”

In case study research, researchers do not manipulate or provide treatment of certain variables and also provide a scientific activity that is carried out in detail, this can also be in line with ([Yona, 2006](#)) opinion Case Study (Case Study) is a type of research that can answer several issues or objects of a phenomenon, especially in the branch of social science. For example, in the branch of sociology, case research is used as a qualitative research design to evaluate events or situations in the real world (real situation)”

With the case study method with a qualitative approach, it is research that discusses a phenomenon that applies or about what is experienced by the research subject, for example, behavior, perceptions, motivation, and also actions in the form of words. At the end of a study, the researcher can make a written or verbal report on the final results of the research.

3. RESULTS AND DISCUSSION

3.1 Result

3.1.1 The Effectiveness of the MSME Program to Increase Civics Economic Creativity on the Welfare of Socio-Economic Vulnerable Women

Tanjungsari Village is a Village from the Result of Village Expansion, Along with the times and increasing population and community needs as well as the geographical location of the Tanjungsari Village area between villages that were considered far apart, in 1989 Tarajusari Village was split into 2 (Two) villages, namely Tarajusari Village as the Main Village and the expansion village was Tanjungsari Village which at that time was included in the Banjaran and Kewedanaan Banjaran sub-districts.

Based on administrative data from the Village Government, the total population that is administratively recorded each year changes and adds to the total population of 8048 people. with details of 4202 residents who are male, while 3846 are female. Number of Heads of Families The secondary data survey was carried out by the Village development facilitator, intended as comparative data from the existing data in Village government. secondary data survey conducted in December 2018, related to population data at that time.

Tanjungsari Village has several sectors which are divided according to the number of economies, including MSME involved in economic activities, they also introduce several shops available in Tanjung Sari Village, but this distribution shows MSME provided by Tanjung Sari Village.

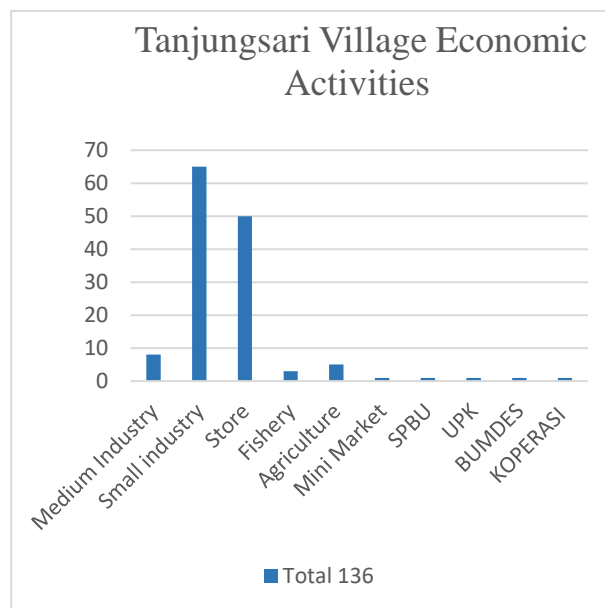


Figure 1. Number of Economic Activities in Tanjung Sari Village 2020

Based on the diagram above, we can see that the economic distribution in Tanjungsari village is quite a lot, and it was good during the Covid-19 period and also during the period before Covid-19, this data shows the results for 2021, which also shows in it as a form of involvement. MSME recorded by Tanjungsari Village.

3.2 Discussion

The findings are consistent with what the researcher got according to the diagram above in the field research stating the level of economic distribution in Tanjungsari Village Disseminated as many as 136 distributions, including those involved there were MSME managed by Socio-Economic Vulnerable Women that the government's role in building the effectiveness of the MSME program revealed several points towards activities carried out in Tanjungsari Village, the first finding is that the local government cooperates with the local government to develop and empower MSME, the two governments through the PKK mothers provide shelter for those who want to receive training and also introduce their products, the three Governments Tanjungsari Village gave a mandate to Mrs. PKK to invite and work together to carry out MSME program activities so that they could be prioritized in Bandung Regency.

The local village government must be able to support MSME business actors ([Istiatin & Marwati, 2021](#)), the increasing complexity of challenges in empowering cooperatives and MSME, the government's role must be truly appropriate and able to assist businesses that are very important for creating these jobs when needed. To be able to play the role in the medium term above, the government must have the courage to change the paradigm of empowerment that has been used so far.

Advancing the situation in developing countries must get a support from an economy that is processed from one unit of its citizens ([Syahyu, 2019](#)), with findings in the field stating that interest in the Women's MSME program is socio-economically vulnerabl. Returning to the real providers and owners of wealth, the citizenship economy is the only way to get out of the property-based economy of capitalism into a citizenship economy, that is, a different system of provision or ownership that can save the future of humanity's children and grandchildren.

Form side income to support their daily lives, and their school children, there is even sympathy given by MSME program makers to create jobs, they get strong support from around to run a MSME program.

The next finding regarding the objectives of the MSME program being implemented is, to fulfill the family function in establishing economic functions, because, in the 10 family functions that were later agreed upon, the village must be able to establish MSME program activities by protecting residents who are starting from the bottom, and also following regulations. Government No 7 of 2021 Regarding facilitation, protection, and Empowerment of cooperatives and Micro, Small and Medium Enterprises (MSME), they must carry out activities to empower MSME.

Empowerment is carried out so that this group of MSME business actors can run and also build a business without any obstacles in terms of licensing, and also, this agrees with ([Hamza & Agustien, 2019](#)) MSME has better resilience against crises regardless of low productivity. This is because the organizational structure and workforce of MSME are more flexible in adapting to market changes. This resilience and flexibility make MSME used by most people as the main source of livelihood. This means that MSME has a definite impact on business actors.

Therefore, according to ([Subroto, 2015](#)), the main capital of an entrepreneur is creativity, tenacity, and enthusiasm for work. This unyielding spirit views failure as only delayed success and never gives up. Entrepreneurs the creative have careful calculations, thinking about all the facts of data and information. The MSME program forms strong and independent business actors, training, and counseling that are always carried out making Tanjungsari Village an important capital in establishing MSME.

MSME business actors must also be able to operate with the goal of value for the community and also generate income, Tanjungsari Village MSME has strengths built by Working Group 2, regarding community empowerment and also cooperative development, this MSME program builds a creative community and is also eager to try competing with its outer regions, the MSME Program also gives color to those who develop their business. By doing so, they create jobs and also make the surrounding community feel the benefits.

Even though there has been a success from the MSME program provides creativity to the civic economy, all of these have weak points that must be overcome, according to ([Suci, 2017](#)) explaining that there are weaknesses that can be overcome, namely weaknesses starting from a lack of capital, both in number and resources, lack of managerial ability and operational skills in organizing and limited marketing. Because the main key to the weakness of MSME is the seriousness and participation of the Government in managing MSME in Indonesia.

MSME and MSME business actors have been given a platform and facilities so they can get superior products for Tanjungsari Village, most of the people of Tanjungsari Village carry out MSME activities, they are always enthusiastic about establishing MSME activities because the main need is to cover the deficiencies that exist at home, the diversification that The aim is to have superior MSME in every region, and also help small traders to continue to be in the MSME business actors.

From the results of the observations that the researchers found, creativity emerged when they carried out activities together and also carried out activities voluntarily, those who were enthusiastic about participating in training with the Local and Regional Offices, was a form of success for several superior products in the Tanjungsari Village community, with the facilities provided for exchanging information also the advantages and disadvantages, they do this so that each of their visions and missions that work together is always carried out well, PKK

mothers try to protect and want to get more superior products provided by socio-economically vulnerable women.

Good results were given with the existence of this MSME program because it was inseparable from the support of the local community, but also support from the government, even in this case Tanjungsari Village is trying to invite anyone who wants to introduce their superior product, to make a strong superior product in their village, improving approaches and also training is their effort in running success and also carrying out a togetherness in promoting Tanjungsari Village towards MSME products.

The intended creativity must have a strong basis for building superior products, it can be explained that as a capacity that can provide an ability to produce something interesting, it must have a good mindset out of the box because someone who has creativity will maximize the ability to attract MSME products, with this the training provided by Pokja 2 Mrs. PKK gave birth to a product that is different from the others. This term emphasizes creating something that has never existed before or is modified with high innovation.

In this case, the researcher takes a conclusion related to the Implementation the Effectiveness of the MSME Program for Women's Welfare for Socio-Economic Vulnerabilities in Tanjungsari Village, Cangkuang District, Bandung Regency these MSME business actors have an impact on Tanjungsari Village, those who try to introduce their products, reflected in the competence of individual women who are socio-economically vulnerable in creating high innovations, despite being left behind in terms of time, namely marketing online, they try to introduce their products outside the Village by attending several events provided by the local Government.

4. CONCLUSION

The MSME program in Tanjungsari Village has produced sufficient success to develop its business such as; the effectiveness of routine MSME programs in making superior products; secondly succeeded in producing superior products; thirdly, giving it the opportunity to introduce superior products in one store; fourthly given freedom in running a business. The success of socio-economically vulnerable women in financing their lives is an internal factor that they have, namely motivation and goals. High opportunity to earn against MSME are an opportunity for those who dare to independently develop a product.

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