The Effectiveness of Micro-Business Assistance (BPUM) in 2020 on the Sustainability and Performance of Micro and Small Businesses Affected by Covid-19 in Pontianak City

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Abstract. This study aims to examine the influence of Government Policy, namely Assistance for Micro Business Actors (BPUM) in 2020 on the Sustainability and Performance of Micro Enterprises affected by Covid-19 in Pontianak City. The data used in this study is data on recipients of small and micro business actors who receive BPUM in 2020 whose research results were analyzed using simple linear regression analysis with a sample of 100 micro and small business actors in Pontianak City. The results of this study explain that the government's role in providing effective BPUM assistance is in accordance with the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia No. 6 of 2020 has a significant impact on the sustainability and performance of micro and small businesses in Pontianak City.

Keywords: Government Assistance for Micro Enterprises (BPUM), Sustainability of Micro and Small Enterprises, Performance of Micro and Small Enterprises

1 Introduction

Covid-19 has caused countries around the world to implement lockdown, social distancing, and working from home policies to reduce the spread of the virus. In addition to causing a global health crisis, efforts to suppress and tackle the Covid-19 pandemic have also resulted in disruptions that have impacted international and national economic structures. This statement is supported by research conducted by [7] entitled "Global Economic Crisis Threat from the Impact of the Spread of Corona Virus (Covid-19)," which discusses the Covid-19 pandemic, where in addition to affecting the health and cultural sectors, Covid-19 has also affected the global economy, including in Indonesia.

In Indonesia itself, as quoted by the Communication Department of Bank Indonesia (2021) through its website, the impact of Covid-19 on the economy is very clear from the decline in economic growth in the second, third, and fourth quarters, causing Indonesia's economic

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growth rate in 2020 to decrease from 2019 by -2.07%.
According to the Central Statistics Agency (2021), almost all business sectors in Indonesia experienced a decline in terms of GDP aspects in 2020, except for businesses engaged in the information and communication sector, as well as health or social activities. Meanwhile, the transportation and warehousing sector had the highest GDP decline at -15.04%, while the Health Services sector had the highest increase at 11.60%.
It should be noted that according to the 2018-2019 MSME Data in the Ministry of Cooperatives and SMEs website (2020), MSMEs contributed about 61% to the GDP at Current Market Prices in 2018 and 2019. However, a survey conducted by Firdaus Thaha (2020) stated that nearly 50% of MSMEs in Indonesia indicate signs of closing down due to the pandemic. In addition, in an article written by [4] on the Kompas website entitled "Ministry of Cooperatives Receives 300,000 Reports of MSMEs Affected by the Covid-19 Pandemic," it was stated that during 2020, the Ministry of Cooperatives and SMEs received online reports from more than 300,000 MSMEs in Indonesia affected by Covid-19.
The Indonesian Government through the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia created the Government Assistance Distribution Program for Micro Business Actors (BPUM) 2020 to help sustain Micro Businesses in Indonesia. According to the Indonesian Government (2020), the BPUM Program is a supporter of the National Economic Recovery Program in order to support State Financial Policies for Handling the Corona Virus Disease 2019 (Covid-19). From this statement, it can be concluded that BPUM is a government effort to maintain the existence of micro and small-scale businesses in the midst of the Covid-19 pandemic throughout cities and regencies in Indonesia, including in Pontianak City.
According to data from the Pontianak City Government (2021), the number of recipients of the BPUM assistance in 2020 was 16,731 micro business owners who were divided into 31 stages from August to December 2020. Micro business owners who received BPUM assistance in 2020 in Pontianak City received cash amounting to IDR 2,400,000.00 in accordance with the Minister of Cooperatives and Small and Medium Enterprises Regulation No. 6 of 2020, which is expected to help sustain and improve their business performance that have been affected by the Covid-19 pandemic, in line with the government's objectives.
This study aims to explain the relationship between the effectiveness of providing to micro Cooperatives and Small and Medium Enterprises No. 6 of 2020, and the sustainability and performance of micro and small businesses affected by Covid-19 in the city of Pontianak

2 Literature Review And Hypothesis Development

2.1 Assistance for Micro-Business Actors (BPUM) in 2020

Minister of Cooperatives, Small and Medium Enterprises Regulation No. 6 of 2020 states that BPUM or Government Assistance for Micro-Business in 2020 aims to help and maintain the sustainability of micro-business actors in facing pressure due to the Corona Virus Disease 2019 (COVID-19) pandemic. This program is part of national economic recovery efforts to support the state's financial policies in handling the Covid-19 pandemic, maintaining financial system stability, and saving the national economy. BPUM is in the form of direct cash assistance worth IDR 2,400,000.00.
Referring to Minister of Cooperatives and Small and Medium Enterprises Regulation No. 6 of 2020, to obtain the assistance, there are several requirements that must be fulfilled by the

a. Being an Indonesian citizen.
b. Being an Indonesian citizen with an Identity Number.
c. Being an Indonesian citizen who has a micro-business and has a proposal letter from the proposer of BPUM along with its attachments as proof of the business, which is considered as a whole.
d. Not included in the categories of state civil apparatus, members of the Indonesian National Army, members of the Indonesian National Police, employees of State-Owned Enterprises, or employees of Regional-Owned Enterprises.

The Procedure for Distributing BPUM, referring to Minister of Cooperatives and Small and Medium Enterprises Regulation No. 6 of 2020, is:

a. Phase of proposing potential recipients of assistance for micro-business actors in 2020.
b. Phase of screening and validating data of potential recipients of assistance for micro-business actors in 2020.
c. Phase of determining the recipients of assistance for micro-business actors in 2020.
d. Phase of disbursing assistance funds for micro-business actors in 2020.
e. Phase of reporting the distribution of assistance for micro-business actors in 2020.

The regulation regarding Government Assistance for Micro-Business (BPUM) in 2020 came into effect on the date of promulgation, which is August 12, 2020.

2.2 Measuring the Performance of Micro and Small Businesses

Ali in [1] states that to compete in the global market, companies must be able to provide added value to their products or services in terms of quality, efficiency, or usefulness, compared to their competitors. However, micro and small businesses face difficulties in achieving these goals due to limited management skills and financial resources. Despite this, micro and small businesses tend to be more stable in coping with changes in the business and economic environment.

Ali also suggests that the performance of micro and small businesses can be analyzed using an approach based on three assumptions:

a. The performance of micro and small businesses is often difficult to measure quantitatively due to limited understanding of financial and labor aspects.
b. omplex financial indicators are often used to assess performance, but they do not fully reflect the actual conditions of the business.
c. Performance measurement methods commonly used are only suitable for large companies that have a more structured approach to management functions within their environment.

Given these difficulties in assessing the performance of micro and small businesses, the researcher uses [14] theory of Entrepreneurial Orientation - Financial Performance (EO-FP) and Entrepreneurial Orientation - Non-Financial Performance (EO-NFP) to measure performance. According to [14], Entrepreneurial Orientation (EO) is a process of entrepreneurial strategy formation used by decision-makers in or[6]zations aimed at setting company goals, maintaining the company's vision, and improving its competitiveness. In his meta-analysis, Rauch divides performance dimensions into three categories:

a. Perceived non-financial performance, which measures performance based on satisfaction, goal attainment, and overall performance.
b. Perceived financial performance, which measures performance based on sales growth and basic accounting criteria.
c. Archival Financial Performance, which measures performance based on the company's financial records.

To measure the research in this study, the researcher uses EO-FP and EO-NFP because they have the highest correlation in relation to EO Global, which was studied by [14]. In addition, the form of the BPUM grant, which is similar to a cash assistance program, is assumed to directly affect the financial aspect of micro and small businesses in terms of basic accounting criteria and maintaining product quality.

2.3 Measuring The Sustainabality of Micro and Small Business

The sustainability of micro and small businesses (MSBs) can be measured based on their success in innovation, human resource and customer management, and ability to return on initial capital. These factors reflect that MSBs have the main goal of growth and continuous innovation opportunities (Hudson et al., as cited in [1]).
Furthermore, in 2011, the International Labour Office (ILO) created a guideline on Multi-hazard Business Continuity Management: Guide for Small and Medium Enterprises or Business Continuity Management in Disaster Conditions: Guidelines for Small and Medium Enterprises. The ILO identified four ways to measure the sustainability of MSBs in times of disaster, including:

a. Determining business priorities

Determining business priorities in measuring the sustainability of micro and small businesses refers to the process of identifying the most critical aspects of a business that must be protected and sustained during times of disruption or crisis. This involves evaluating the core functions of the business and determining which activities and processes are most critical to the business's survival and long-term success. By prioritizing these essential elements of the business, owners can develop effective contingency plans and ensure that they can continue operating even in the face of external challenges such as pandemics, natural disasters, or economic downturns.

b. Identifying priority assets and raw materials

Identifying priority assets and raw materials is an important step in measuring the sustainability of micro and small businesses in times of disaster or crisis. This involves identifying which assets and raw materials are critical to the business's operations and which ones are most vulnerable to disruption or loss.

c. Identifying time-critical operations

Identifying time-critical operations is one of the ways to measure the sustainability of micro and small businesses in the context of disaster risk management. Time-critical operations refer to the critical business processes or activities that must be maintained during or after a disaster to ensure the survival of the business. These operations are time-sensitive, and any disruption to them can have a significant impact on the business's ability to recover.

d. External-internal risk analysis

External-internal risk analysis is a method used to assess the risks that a micro or small business might face due to external and internal factors. External factors include risks that arise from the

business's external environment, such as market changes, regulatory changes, and natural disasters, while internal factors include risks that arise from the business's internal operations, such as poor management, inadequate cash flow, and equipment breakdowns.

In this study, the researcher used the ILO guidelines to measure the sustainability of micro and small businesses, as it is significant in the context of the COVID-19 pandemic in Indonesia.

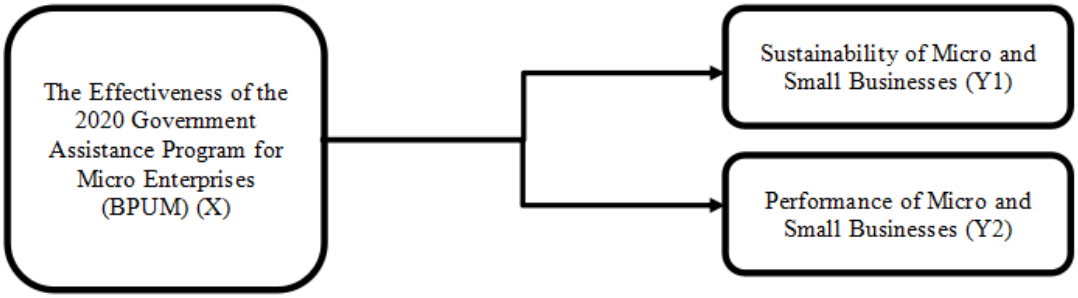

Figure 1. Research Framework

Research Methods

3.1 Type of Research

The type of research used in this study is causal associative research with quantitative techniques (Sugiyono, 2016). Causal associative research is a type of research that aims to understand the relationship between two or more variables. By conducting this research, a theory can be developed to explain, predict, and control the phenomena that occur. A causal relationship is a cause-and-effect relationship where independent variables affect dependent variables. This research usually uses quantitative or statistical analysis techniques.

3.2 Population

The population is the entire collection of elements that can be used to draw some conclusions. In this study, the population is all Micro Businesses that received Government Assistance for Micro Businesses (BPUM) in the city of Pontianak, totaling 16,731 people

3.3 Sampling Technique

The Slovin formula is a formula for calculating the minimum sample size when the number of a population is not known precisely. This formula was first introduced by Slovin in 1960. The Slovin formula is often used in survey research where the sample size is usually very large, so a formula is needed to obtain a much smaller sample but can represent the entire population. The margin of error used in this study is 10%.

The sample taken in the study is 100 recipients of BPUM in 2020, taken based on the data of BPUM recipients in the city of Pontianak.

$n = N / (1 + (N \times e^2))$ (1)

(1)

$n = 16{,}731 / (1 + (16{,}731 \times 0.10^2))$

$n = 16{,}731 / (1 + (16{,}731 \times 0.01))$

$n = 16{,}731 / (1 + 167.31)$

$n = 16{,}731 / 168.31$

n = 99.40 Sample (Recommendation)

Note:

n = Recommended Sample

N = Population

e = Margin of Error

3.4 Hypothesis Testing Technique

According to [6], F-test or Goodness of Fit Test is a method to test the suitability of a regression model. A regression model is said to be suitable if it can be used to estimate the population, and to determine whether a simple linear regression model can be used to predict work ethics influenced by job satisfaction, this test is used. The following are the steps in the testing:

a. Determining the hypothesis:

F-test for the suitability of the model (F-test) of the variable BPUM Effectiveness 2020 on Business Sustainability:

1) Ho : The simple linear regression model cannot be used to predict sustainability influenced by BPUM Effectiveness 2020.
2) Ha : The simple regression model can be used to predict performance influenced by BPUM Effectiveness 2020.

b. F-test for the suitability of the model (F-test) of the variable BPUM Effectiveness 2020 on Business Performance:

1) Ho : The simple linear regression model cannot be used to predict sustainability influenced by BPUM Effectiveness 2020.
2) Ha : The simple regression model can be used to predict performance influenced by BPUM Effectiveness 2020.

c. Determining the testing criteria:

1) If the calculated F-value is greater than the table F-value (a, k-1, n-k), then Ho is rejected.
2) If the calculated F-value is less than or equal to the table F-value (a, k-1, n-k), then Ho is accepted.

Or

1) If the sig value > 0.05, then Ho is accepted and Ha is rejected.
2) If the sig value ≤ 0.05, then Ho is rejected and Ha is accepted.

4.1.1 Results And Discussion

4.2 Respondents' Characteristics

4.2.1 Respondents' Characteristics Based on Total Business Assets

The following is a description of the research respondents based on the total business assets owned by micro-business players in Pontianak City.

Table 1. Total Business Assets

No.	Total Business Assets (IDR)	Number of Business
1.	≤ 4.999.999	54
2.	5.000.000 ≥ 24.999.999	32
3.	25.000.000 ≥ 49.999.999	12
4.	≥ 50.000.000	2
Total		100

Based on the table above, it can be concluded that the percentage of respondents who own businesses with total assets of less than Rp 4,999,999 is 54% of the total respondents. The percentage of business players with total assets of Rp 5,000,000 ≥ Rp 24,999,999 is 32% of the total respondents. Business players with total assets of Rp 25,000,000 ≥ Rp 49,999,999 is 12%. And, the percentage of business players with total business assets greater than or equal to Rp 50,000,000 is 2%.

4.2.2 Respondent Characteristics Based on Business Age

Here is the description of respondents in the study based on the length of time their micro-business has been operating in Pontianak City.

Table 2. Business Age

No.	Business Age (Years)	Number of Business
1.	≤ 3	24
2.	4 – 5	56
3.	6 – 10	16
4.	≥ 10	4
Total		100

Based on the table above, it can be concluded that the percentage of micro-business owners who have been in business for less than 3 years is 24% of the total respondents. The percentage of micro-business owners who have been in business for 4-5 years is 56% of the total respondents. The percentage of micro-business owners who have been in business for 6-10 years is 16% of the total respondents. Finally, the percentage of micro-business owners who have been in business for more than 10 years is 2% of the total respondents.

4.2.3 Respondents' Characteristics Based on Business Type

Here is a description of the research respondents based on the type of micro-business they run in Pontianak city.

Table 3. Business Type

No.	Business Type	Number of Business
1.	Culinary	58
2.	Small and Retail Trading	21
3.	Handicraft and Home Decor	9
4.	Processing Industry	3
5.	Livestock and Fisheries	1
	Total	100

Based on the table above, it can be concluded that the percentage of respondents involved in culinary business is 58% of the total respondents. The percentage of respondents engaged in small retail trading is 21%. The percentage of respondents engaged in processing industry is 3%. And, the percentage of respondents who have products in the field of livestock and fisheries is 1%.

4.2.4 Characteristics of Respondents Based on Gender

The following is a description of respondents in the study based on the gender of micro-business actors in Pontianak City.

Table 4. Gender

No.	Gender	Jumlah Usaha
1.	Female	76
2.	Male	24
	Total	100

Based on the table above, it can be concluded that the percentage of female micro-business respondents is 76% and the percentage of male micro-business respondents is 24%.

4.3 Descriptive Analysis

Descriptive statistical analysis was conducted to obtain an overview or description of the variables used in the research. Table 1 presents the results of descriptive statistics, which include sample size, mean, standard deviation, minimum value, and maximum value.

Table 5. Descriptive Statistics

Variable	N	Mean	Std. Dev.	Min	Max
Effectiveness of Assistance	100	0,840	0,368	0,000	1,000
Business Performance	100	21,530	3,509	12,000	29,000
Business Sustainability	100	21,860	3,690	12,000	30,000

The variable "Effectiveness of Assistance" has a mean value of 0.840 and a standard deviation of 0.368, with a minimum value of 0 and a maximum value of 1. The variable "Business Performance" has a mean value of 21.530 and a standard deviation of 3.509, with a minimum value of 12 and a maximum value of 29. Meanwhile, the variable "Business Sustainability"

has a mean value of 21.860 and a standard deviation of 3.690, with a minimum value of 12 and a maximum value of 30.

4.4 The Influence of Assistance Effectiveness for Micro Business Actors in 2020 on the Sustainability and Performance of Micro and Small Businesses.

The F-test is intended to determine the linear relationship between the effectiveness variable (X) and the business sustainability variable (Y1) and performance variable (Y2). The hypothesis formulation for the F-test is:

a. H0: There is no linear relationship between the effectiveness variable (X) and the business performance variable (Y1).
b. H1: There is a linear relationship between the effectiveness variable (X) and the business performance variable (Y1).
c. H0: There is no linear relationship between the effectiveness variable (X) and the business sustainability variable (Y2).
d. H1: There is a linear relationship between the effectiveness variable (X) and the business sustainability variable (Y2).

Decision-making basis:

a. If the Sig. value < 0.05, then H0 is rejected, meaning that there is a linear relationship between the effectiveness variable (X) and the business sustainability variable (Y2).
b. If the Sig. value > 0.05, then H0 is accepted, meaning that there is no linear relationship between the effectiveness variable (X) and the business sustainability variable (Y2).
c. If the Sig. value < 0.05, then H0 is rejected, meaning that there is a linear relationship between the effectiveness variable (X) and the business sustainability variable (Y2).
d. If the Sig. value > 0.05, then H0 is accepted, meaning that there is no linear relationship between the effectiveness variable (X) and the business sustainability variable (Y2).

Table 6. Correlation Coefficient and Hypothesis.

Variable	Significance Value	Correlation Coefficient (R)	Contribution Value (Adjusted R Square)
Sustainability (Y1)	**0.000**	**65,2%**	**42.5%**
Performance (Y2)	**0.000**	**38,5%**	**38.5%**

Based on the significance value obtained from the output, which is 0.000 < 0.05, it can be concluded that H0 is rejected, meaning there is a linear relationship between the effectiveness variable (X) and the sustainability (Y1) and performance (Y2) variables.

According to the SPSS test, the information obtained about the correlation coefficient (R) is 0.652, which means there is a correlation of 65.2% between the effect of effectiveness (X) on the business performance variable (Y1). Information about the coefficient of determination, which is the contribution of effectiveness (X) to the business performance variable (Y1), is 42.5%. Meanwhile, the rest (100% - 42.5% = 57.5%) is influenced by other variables outside the regression equation of variables that were not examined.

5 Conclusion

Based on the hypothesis testing results, it is known that the Effectiveness variable (X) has a significant influence on the performance (Y2) of micro and small businesses who received the 2020 BPUM grant. The Effectiveness variable has a positive coefficient towards the performance (Y2) of micro and small businesses, indicating that the higher the effectiveness of the distribution of the BPUM grant in accordance with Regulation of the Minister of Cooperatives and SMEs no.6 of 2020, the more likely it is for the performance of micro and small businesses to improve during the COVID-19 pandemic.

Furthermore, based on the hypothesis testing results, it is known that the Effectiveness variable (X) has a significant influence on the sustainability (Y1) of micro and small businesses who received the 2020 BPUM grant. The Effectiveness variable has a positive coefficient towards the sustainability (Y1) of micro and small businesses, indicating that the higher the effectiveness of the distribution of the BPUM grant in accordance with Regulation of the Minister of Cooperatives and SMEs no.6 of 2020, the more likely it is for micro and small businesses to be able to continue their operations during the pandemic.

Based on this research, the researcher argues that the reason for the influence of the BPUM grant on the sustainability of micro and small businesses is due to the pandemic causing a decrease in sales that is deeply felt by micro and small businesses. Therefore, any amount of capital assistance, no matter how small, will greatly help the operations of micro and small businesses affected by the COVID-19 pandemic. In addition, the value of the 2020 BPUM grant is quite large when viewed based on the operational cost for small and micro businesses per month. Coupled with the effective and targeted distribution of the grant by the government, the main objective of the grant, namely the sustainability of micro and small businesses, can be achieved.

Secondly, the government grant is perceived to be beneficial because of its Direct Cash Assistance model, which has an immediate impact on financial performance by increasing assets. Non-financial performance, such as maintaining product quality and timely operations (time-critical operations) such as employee salaries and product distribution, can also run smoothly because of the effective distribution of the BPUM grant. Moreover, based on the results of this research, BPUM can also be utilized to cope with unexpected risks faced by business owners.

In the future, it is hoped that there will be an analysis of the effectiveness of the BPUM grant towards the sustainability of micro and small businesses based on their respective business sectors, as it is assumed that the capital and operational burdens of micro and small businesses vary depending on their respective business sectors.

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