

## **"SOCIALIZATION OF FINANCING SUPPORT IN AN EFFORT TO EMPOWER MICRO, SMALL AND MEDIUM ENTERPRISES (UMKM)"**

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### **ABSTRACT**

Empowerment of UMKMs in the face of intense competition and globalization UMKMs must be able to face global challenges such as expanding marketing horizons, creating innovative products and services, and investing in the development of technology and human resources. This research uses a qualitative approach to the Socialization of Financing Support in Efforts to Empower Micro, Small and Medium Enterprises ("UMKM"). The location of this research was taken in Sidomulyo Village and was attended by all community members of Micro, Small and Medium Enterprises in Sidomulyo Village. Naturally, high HR competence in a company or organization will determine the quality of HR owned and will ultimately determine business competitiveness. Similarly, HR competencies are very important for the growth of Micro, Small and Medium Enterprises (UMKM).

## Introduction

Empowerment of UMKM in the face of intense competition and globalization UMKMs must be able to face global challenges such as expanding marketing horizons, creating innovative products and services, and investing in the development of technology and human resources. Given that UMKM are the economic sector in Indonesia that is able to absorb the most labor, this needs to be done to increase the selling value of UMKM itself, especially to compete with foreign goods that are increasingly flooding industrial and manufacturing centers in Indonesia. (Sudaryanto & Wijayanti, 2014)

Many academics have researched and tried to provide suggestions for the growth of UMKM in Indonesia. According to Supriyanto's research (2006:1), UMKMs in Indonesia have the potential to reduce poverty. The development of UMKMs has the potential to reduce poverty because it turns out that this sector employs the majority of the labor force-more than 99.45%-and adds about 30% to GDP. The UMKM sector has the potential to absorb more of the current workforce and, of course, improve the welfare of its employees, which will lower the unemployment rate. Ultimately, this will be leveraged to reduce poverty. President Yudhoyono launched the Poverty Reduction Action Program through MSME Empowerment on February 26, 2005. The program consists of four main activities to be completed: (1) creating a business-friendly environment; (2) creating a business support system; (3) developing entrepreneurship and competitive advantage; and (4) empowering micro-scale enterprises. Meanwhile, according to data from the Planning Bureau of the Ministry of State Cooperatives and UKM of the Republic of Indonesia in 2008, researchers Saputro, et al. (2010: 140-1455) observed that Small and Medium Enterprises ("UKM") in Indonesia have contributed significantly to the country's GDP (Gross Domestic Product), amounting to 55.56%. UKMs need applications that can integrate and automate UKM business processes to increase market share and improve their competitiveness. This research aims to describe a long-term roadmap of ERP research agenda to be conducted for UKMs in Indonesia. This will help to understand the service needs required by UKMs for ERP applications, as well as to provide direction for UKMs and address the lack of ERP research in Indonesia Furthermore, researcher Darwanto (2013: 142-1499) noted how UMKMs are growing in the Indonesian economy. However, it will upset security and stability for UMKM actors who are not adept at handling money, and social issues can also impede the growth of the economy (Aulia et al., 2021; Bayumi & Jaya, 2018; Luqman Hakim et al., 2021; Mustafa et al., 2023). UMKMs must innovate to improve their competitiveness as an economic sector. Financial reports on economic activity in the capital market and in the financial services sector can aid in the creation of organized financial instruments and enhance the socioeconomic and cultural aspects of society (Lidyah et al., 2020; Maliah & Panorama, 2022; Mismiwati, 2020; Muhammad Syarifati & Panorama, 2022; Panorama et al., 2022)..

Competitive advantage based on innovation and creativity should be prioritized because it is more durable and long-lasting. The objective of this study is to develop institutional strategies to promote inventiveness and originality of UMKM actors. The goal of development is to strengthen the capacity of society to shape its future. later in life. Progress results in an increase from the previous previous standard of living. Growth during the period of Globalization is highly dependent on the economic sector. economic sector as a benchmark for achievements implemented by governing bodies. Progress that is limited to promoting growth, combined with centralized and uneven growth does not take into account social life, After politics and economics, development will be weak. Therefore, development must take into account the role of the people as the main actors in addition to those who will feel the progress. Among the measures of a country's development is economic expansion and progress The need for economic development is urgent in a nation, especially in increasing income and improving people's welfare. Economic growth, defined as the level of per capita income in macroeconomic analysis, is a measure of the state of a country's economic and social well-being. Micro, Small and Medium Enterprises (UMKM) have shown their development by being able to compete in the international market, we can see that many UMKM products have been marketed abroad. In the midst of the increasing development of UMKM, there are many obstacles faced by UMKM actors, one of the obstacles that is almost universally felt by the UMKM actors is the problem of financing. Financing in business is a very important factor so that the business continues to run and get maximum income. The financing aspect is one of the main aspects of running a business, from micro, small, medium to large scale. The expansion of the financial sector is evident in financial statements. Furthermore, the financing of all production activities which aids in people's escape from economic poverty depends heavily on business ethics (Amalin et al., 2023; Azwari et al., 2023; Bayumi & Diem, 2023; Mismiwati et al., 2022; Pratama Porwokerto et al., 2023). The financing aspect plays an important role in the financial aspects of the business which broadly includes determining the funding source policy, decisions on the use of these funds for investment effectively and efficiently and profit sharing decisions. Understanding this aspect of financing will encourage business actors at a further stage, namely being able to calculate business risks and increase access to capital. So far, the financing aspect is considered one of the most important obstacles for business actors. Based on previous community service activities, most household business owners consider that the lack of capital is an obstacle to the businesses they build. Good economic roles and strategies can be applied to children so that they can be involved about their own finances and can reduce ignorance about financial literacy that can cause unwanted things (Antasari et al., 2022; Barkah, 2014; Barkah et al., 2022, 2023; Huzaimah et al., 2023; Huzaimah & Aziz, 2018; Rusdi & Tjahjono, 2023)

State Islamic University (UIN) Raden Fatah Palembang carries out the duties of the Tri Dharma of Higher Education which includes education and teaching activities, research and community service. The Faculty of Economics and Islamic Business as part of UIN Raden Fatah Palembang has a Study Program-Based Community Service Program which is entitled to be implemented by each study program. In this program, the Sharia Banking Study Program conducted community service with the theme "socialization of financing support in an effort to empower micro, small and medium enterprises (UMKM)" on May 12, 2023 which is a form of implementation of the Memorandum of Agreement (MoA) of Sidomulyo Village with the Faculty of Economics and Islamic Business of UIN Raden Fatah Palembang.

### **Method**

This research uses a qualitative approach to the Socialization of Financing Support in Efforts to Empower Micro, Small and Medium Enterprises (UMKM). The location of this research was taken in Sidomulyo Village and was attended by all community actors of Micro, Small and Medium Enterprises in Sidomulyo Village. Methods and technical support Socialization, training, mentoring, and practice are used in capacity building activities for small business actors.

### **Results and Discussion**

Human resources (HR), capital, machinery and equipment, company management, marketing, availability of raw materials, and information to provide access to the whole world are some of the factors that influence the successful development of SMEs. According to Subowo and Setiawan (2015), human resources are not just a means of production but also a factor that drives and determines all organizational activities and continuous production processes. The development or progress of the organization is largely determined by its human resources.

Therefore, the quality and ability of human resources owned by an organization also affects the progress of the organization. Therefore, whether a company is large or small, its most valuable asset is its human resources (Muhid 2015). However, in reality, it is difficult for businesses or organizations to turn their human resources into valuable assets. In fact, a large number of businesses still view human resources solely as a means of production. The sustainability of an organization or company can be negatively impacted by the emergence of conflicts between management and employees, as many companies still use traditional HRM practices.

The 1945 Constitution, which has been strengthened by MPR Decree NO. XVI/MPRRI/1998 on Economic Politics within the framework of Micro, Small and Medium Economic Democracy, states. Micro, Small and Medium Enterprises (UMKM) must be given greater authority within the framework of Economic Democracy as an important component of the people's economy that has a strategic position, role and potential.(Yuli Rahmini Suci, 2008)

Competence is one of the factors that can determine the success of an organization or company, given the importance of human resources in business (Supriyanto 2015). Naturally, high HR competence in a company or organization will determine the quality of

HR owned and will ultimately determine the competitiveness of the business. Similarly, HR competencies are very important for the growth of Micro, Small and Medium Enterprises (UMKM).

Supporting individuals and groups in realizing their own potential is what assistance is all about, and the opportunity to acquire the skills necessary to nurture that potential until it is realized. In this case, helping someone is done for their benefit, not for the benefit of the person providing the help or seeking benefit for themselves. (Nufus et al., 2017).

In order to improve the family economy of business actors, assistance to strengthen their capacity must be forward-thinking, creative, and imaginative in interpreting the market in the future. Strategies and cooperation from various interrelated parties are needed to make this happen. Collaborating with universities is one creative tactic. (Hardayani & Rahayu, 2023)

The community's financial condition and economic activities in Sukaratu Village can benefit from the existence of UMK. However, business actors in Sukaratu must have a license in order to grow. This permit serves as proof that the business is legitimate, operational, and viable. With government policies, such as support for economic business development in Indonesia, which is also influenced by UMKM, business actors can also easily develop their businesses with a permit. (Widiyanto, 2022)

### **PPH Facilitator**

- PPH assistance is an activity to assist micro and small business actors in fulfilling the requirements of halal product declaration.
- small business actors in fulfilling the requirements for a halal product statement
- This is in order to fulfill the mandate of the Law of the Republic of Indonesia Number 33 of 2014 JPH
- Regulation of the Minister of Religious Affairs Number 20 of 2021 concerning Halal Certification for
- Micro and Small Business Actors in article 5 paragraph 4 (four).
- That PPH assistance can be carried out by government agencies or business entities. As long as it partners with Islamic social organizations or Islamic religious institutions that are incorporated and/or universities.
- In accordance with PMA No. 20 of 2021, PPH Facilitators must begin with
- PPH Facilitator Institution that houses PPH Facilitators. Companion

One of the tactics used to measure the effectiveness of community empowerment initiatives is social mentoring. in accordance with the principles of social work, which is to assist individuals in healing themselves. Groups need mentoring because they believe that they cannot solve their problems on their own, and the mentor's role is to support the group. Indicators of mentoring, according to Edi Suharto, are empowering, supporting, enabling or facilitating, and protecting.

### **PPH ≠ Supervisor**

- The second profession is different based on Law No. 33/2014
- There are 3 professions: Halal Auditor, Assistant and Supervisor (Ciptaker Law No. 11/2020).
- Halal Supervisor is a person who is responsible for PPH

### **Being a PPH Facilitator is an act of worship**

- "The best worship is work" "work creatively"
- "Working creatively to improve the creative economy of the community"
- "PPH companion = Amal ibadah in this world and in the hereafter"

### **PPH Facilitator as a Professional Worker**

- In the Ciptaker Law Halal Auditors and Supervisors together with PPH
- is a new profession that is professionally recognized
- PPH assistant as a profession that is not bound by working hours (flexible)

### **Benefits of being a PPH Facilitator**

- Expanding relationships between assistants and business actors
- Adding work experience and insight into the halal ecosystem
- Contributing to building a halal ecosystem (noble profession)

One of the important documents in the business world is a business license. For business actors, the legality of UMKM businesses is very important. In order to encourage business actors to contribute as much as possible to the absorption of labor, the provision of goods and services for community needs, the increase in product added value, and the dissemination of entrepreneurship growth, business licenses provide protection, certainty, security, and comfort in doing business. Corporate strategy, which has a significant impact on the company's progress, will be determined by the advancement of knowledge about economics in accordance with existing principles (Anwar et al., 2023; Azwari & Jayanti, 2022; Ikhsan et al., 2023; Safitri et al., 2022).. In fact, some UMKM players are still hesitant to apply for a business license, mainly due to their dislike of the complexity of tax payment obligations and the complexity of its management. However, given the many benefits and growth potential, of course, the challenges facing MSMEs today and in the future will not be the same.

### **Regular pathway collaboration/facilitation**



The synergy of regular channels between stakeholders involves several parties who provide support in financing Micro, Small and Medium Enterprises in Sidomulyo village, including BPOM, Ministry of Cooperatives and UKMs, Bank Indonesia, Health Office, related Ministries / Institutions, Halal Center, Private Companies

### **Incentives that are proportional to performance**

Incentive compensation, according to Imamora (2004:514), is a type of compensation that links pay to results. Incentive programs aim to establish a direct and immediate link between compensation and performance, thereby providing incentives to employees who demonstrate above-average performance. In addition, the program also aims to strengthen the link between performance and reward. Incentive programs compensate a person or organization for the output they produce.

Incentives are one type of motivation that can be offered as a form of stimulation or encouragement, according to Sarwoto (2010) which is deliberately given to the workforce so that it arises from within itself a higher working spirit for the spirit to achieve for the company. Aniwawan (2008) defines incentives as rewards given to employees in an effort to increase output. Incentives are rewards given to staff members for completing tasks in accordance with or exceeding predetermined benchmarks.

According to Rivai (2004:385), the main purpose of incentives is to provide accountability and motivation to workers to improve the quality and volume of their output. In relation to business, the use of incentives is a tactic to increase output and efficiency in the face of increasingly fierce competition, where one very important factor is productivity. Being accountable for business transactions and following the law are key components of Islamic economics (Bayumi & Diem, 2023; Hartini, n.d.; Lidya & Akbar, n.d.; Panorama, 2017) Performance is the result of work that can be achieved by a person or group of people in an organization, in accordance with their respective authorities and responsibilities, in order to achieve the objectives of the organization concerned, not violating the law and not deviating from morals and ethics, and not violating the law. The results of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given, according to Mangkunegara (2000: 67)(Rifangga & Haryani, 2018)

Employee performance can be improved with the help of the right incentive program and supported by dedication to achieving company goals. Meanwhile, Bonner and Sprinkle (2002) noted that other factors, such as the level of job complexity, can affect employee performance in addition to incentive factors. (Indriastuti et al., 2020)

Aspects of Performance Standards Aspects of performance standards need to be decided to better ensure success in performance measurement, according to Dharma (1991: 46). The criteria for performance are: 1) Quality of work Whether or not the work is good, quality is a standard that must be met. The measurement of output quality, or how well the work is completed, is reflected in the measurement of output satisfaction. This relates to the format of the output. 2) Volume of Work Quantity is the amount to be completed. Quantitative measurement entails calculating the output of the process or task execution. This relates to how much is produced. 3) Timeliness of work output Timeliness means adhering to the scheduled time. Timeliness measurement is a unique type of quantitative measurement that simulates how quickly an activity is completed.

The incentives that are proportional to performance on Micro, Small and Medium Enterprises Financing Support Efforts in Mulyo Village:

1. Non-regular and regular income Earning
2. Incentives proportional to performance
3. Short-term (medium) savings

### Opportunities and Challenges

- To be able to carry out self-declaration, a PPH Facilitator is needed.
- 2021 UMKM data is 1,103 UMKMs.
- PPH has promising opportunities
- The challenge is that some PUs who are still in this area need data collection and cooperation.

One important component in national development that aims to achieve a prosperous society is the empowerment of Small and Medium Enterprises (UKM). As they can still contribute to GDP and reduce unemployment, UKMs have shown their resilience in the face of economic crisis. In fact, UKMs have been hailed as the miracle of the Indonesian economy (Mataram et al., 2022).





No	Nama	No. HP	Tgl. Lahir	Pendidikan	No. Register	Tgl. Berakhir	Status Register	Aksi
1	Arini	08227000752	19-11-1988	SD			DAFTAR	✕
2	Abi Muzni Ramadani	08130543330	29-11-1987	SD	000000216		DIBATALA	✕
3	Rizki M Fauzi Azzali	08133063552	19-11-1988	SD			DAFTAR	✕
4	Arif Nur Hafidza Sifa Azzahra R.	08130023620	04-08-1988	SD			DAFTAR	✕
5	Subhanul H. H. M. H.	08130151000	11-10-1988	SD	000000002		DIBATALA	✕
6	Pradha Raza Fathma	08273017732	19-11-1988	SD			DAFTAR	✕
7	Rahmatul Haf Anis	08867073221	07-02-1988	SD			DAFTAR	✕

## Conclusion

Human resources (HR), capital, machinery and equipment, company management, marketing, availability of raw materials, and information to provide access to the rest of the world are factors that influence the successful development of UKMs. Competence is one of the factors that can determine the success of an organization or company, given the importance of human resources in business. PPH Facilitator is an activity to assist micro and small business actors in fulfilling the requirements of the Product halal statement. PPH Facilitator as a new profession that is professionally recognized. Incentive compensation is a type of compensation that links salary to results. Incentive programs aim to establish a direct and immediate link between compensation and performance, causing incentives to employees who demonstrate above-average performance. Incentives are motivation that can be offered as a form of stimulation or encouragement.

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## ATTACHMENT TO COMMUNITY SERVICE

Material Presentation:



