

IMPLEMENTATION OF PROTECTION AND EMPOWERMENT POLICIES MSME IN EAST JAVA BPR BANK

Albert Tito Setiawan

Faculty of Social and Political Sciences,
University of 17 Agustus 1945 Surabaya,
alberttito2255@gmail.com;

Arif Darmawan

Faculty of Social and Political Sciences,
University of 17 Agustus 1945 Surabaya,
arif@untag-sby.ac.id;

Joko Widodo

Faculty of Social and Political Sciences,
University of 17 Agustus 1945 Surabaya,
papa.wiedya@gmail.com;

ABSTRACT

The *Peraturan Pemerintah Nomor 7 Tahun 2021* concerning Ease of Protection and Empowerment of Cooperatives and MSMEs is a form of government policy in maintaining the existence of SMEs, especially in the midst of the Covid 19 pandemic crisis and when the Covid 19 endemic and as a form of government focus on developing SMEs in Indonesia. To maintain its business products, an SMEs need sufficient and adequate investment capital, especially to be used to deal with crises during the Covid 19 pandemic or when the Covid 19 endemic, therefore an SMEs need capital loans at a bank that specifically deals with SMEs, namely East Java BPR Bank. East Java BPR Bank is a bank that focuses on SMEs under the auspices of the East Java BUMD so that it differentiates it from other banks. The results of the study indicate that BPR Banks have implemented well the implementation of policies that have been made by the government PP No. 7 of 2021, especially on the Empowerment and Protection of SMEs through various types of capital loans with low interest rates of around 2-4% and capital borrowers can also maintain and develop its business products through the Fostered SMEs program held by East Java BPR Bank.

Keywords: *Policy Implementation, SMEs, Empowerment and Protection, East Java BPR Bank, Capital Credit*

A. PRELIMINARY

MSMEs are a form of community small business whose establishment is based on someone's initiative. MSMEs (Micro, Small and Medium Enterprises) play a very large role in advancing the Indonesian economy. Apart from being an alternative for new jobs, MSMEs also play a role in driving the rate of economic growth after the monetary crisis in 1997 when large companies experienced

difficulties in developing their business. At present, MSMEs have contributed greatly to regional income and to the income of the Indonesian State.

Most people think that MSMEs only benefit certain parties. In fact, MSMEs play a very important role in reducing the unemployment rate in Indonesia. MSMEs can absorb many Indonesian workers who are still unemployed. In addition, MSMEs have contributed greatly to regional income and Indonesia's state revenue. MSMEs also take advantage of various potential natural resources in an area that has not been commercially processed.

The economic revival in East Java, especially in the city of Surabaya after the Covid 19 pandemic, which is now endemic, can be maximized through the quantity and quality of MSMEs. Then to start capital by borrowing loans at conventional banks or banks in general or at special institutions that provide MSME capital such as Bank BPR Jatim which is under the auspices of BUMD.

There are several different function points for commercial banks and BPR banks. Commercial banks carry out all banking functions, namely collecting funds, placing funds, and facilitating demand deposit payment traffic. Meanwhile, BPRs are banks that carry out business activities conventionally or based on sharia principles, which in their activities do not provide payment traffic services. BPRs may not participate in clearing or be involved in demand deposits. Thus the collection of funds may only be done in the form of savings and time deposits.

The role of banking in the economic sector, one of which is to carry out the provision of credit. Credit according to the *Undang-Undang Nomor 10 Tahun 1998* concerning Banking (revision of the *Undang-Undang Nomor 14 Tahun 1992*) which states that credit is the provision of money or claims that can be equated with it, based on a loan agreement or agreement between the bank and another party the borrower is obliged to pay off his debt after a certain period of time with an amount determined interest or profit sharing.

Conventional commercial banks channel funds that have been collected by issuing credit, including; Working Capital Loans, Investment Loans, Consumptive Loans, and Short Term Loans. Meanwhile, Islamic commercial banks are very different from conventional banks.

BPR banks provide credit facilities for working capital, business support investment, for example to buy machinery or vehicles, consumption, for example for educational expenses and home renovations. In extending credit to the public, BPRs use the 3T principle, namely Right Time, Right Amount, Right on Target, because the credit process is relatively fast, the requirements are simpler, and they really understand customer needs. People's Credit Bank (BPR) is one type of bank that is known to serve micro, small and medium entrepreneurs.

With locations that are generally close to places where people need it. Rural Banks have existed since the pre-independence era, known as Village Banks, Village Banks, Farmers Banks, and Village Trade Banks or Market Banks. BPR is an official banking institution regulated under the *Undang-Undang Nomor 7 Tahun 1992* concerning Banking and as amended by the Act No.10 of 1998. Rural Banks provide credit services for the Small and Medium Enterprises sector in Indonesia, especially in BPR East Java.

BPR Jatim is more helpful in providing credit to the SME sector with ease of requirements. For example, for Kusuma Credit products, Kridamas (loans with gold collateral), Pundi Rakyat Credit, Kretamas (loans without public collateral), and Working Capital Loans. The basic advantage of the credit provided by BPR Jatim is that there is a guarantee of life insurance and jamkrida insurance which can cover the loan if the debtor dies with a remaining liability bill, then the remaining obligations are considered paid off because they will be borne by the insurance company.

In improving the quality of the economy, especially in East Java, including carrying out lending and operational improvement of the quality of MSMEs, there is a legal umbrella and a juridical basis that is clearly regulated by the government, namely: the *Permenkop Nomor 11 Tahun 2018* concerning Licensing for Savings and Loans Businesses. The *Peraturan Pemerintah Nomor 7 Tahun 2021* concerning Ease of Protection and Empowerment of Cooperatives and MSMEs. The *Peraturan Daerah Provinsi Jawa Timur Nomor 4 Tahun 2007* concerning Empowerment of KUMKM. The *Peraturan Daerah Provinsi Jawa Timur Nomor 6 Tahun 2011* concerning MSME empowerment.

The formulation of the problem in this study is: How is the MSME Protection and Empowerment Policy Implemented at Bank BPR Jatim? What is the Level of MSME Protection and Empowerment at Bank BPR Jatim? While the purpose of this study is to knowing the implementation of lending to MSMEs in BPR East Java. Knowing the level of protection and empowerment of MSMEs in BPR East Java. Knowing the benefits of credit for SMEs at PT. Bank BPR East Java (BankUMKM East Java). Knowing the constraints/obstacles faced in granting credit to SMEs at PT. East Java BPR Bank (East Java MSME Bank)

B. RESEARCH METHODS

This type of research uses descriptive qualitative research. The data obtained is then presented using a qualitative descriptive analysis technique, namely an analysis technique in the form of describing or disclosing the characteristics of the variables that are the focus of the researcher, namely disclosing matters relating to the implementation of environmental accounting at Bank BPR Jatim.

The object to be studied is the BPR Bank (Bank UMKM) East Java Jl. Ciliwung No. 11, Darmo, Kec. Wonokromo, City of SBY, East Java 6024. The number of informants was determined to be owners/leaders, the accounting department and parties responsible for the environmental management process as key informants because these informants know environmental management. The informants selected by the researchers were considered to be directly related to environmental management at Bank BPR Jatim. The key informants in this study were 1 creditor, 1 person in the HR field and 2 MSME actors assisted by BPR Banks (MSME Banks) in East Java.

Data collection methods used in this research are: literature study, field study (in the form of interviews and observations). The types of data used in this study are: (1) Quantitative Data, namely data expressed in the form of numbers (Sugiyono, 2018). This data is in the form of environmental management reports.

(2) Qualitative is data in the form of sentences, words or pictures (Sugiyono, 2018).

This data is in the form of Bank BPR Jatim profiles. The data obtained comes from primary data and secondary data. According to Sugiyono (2018) primary data is a data source that directly provides data to data collectors, in the form of interviews with owners/leaders, the accounting department and parties responsible for the environmental management process. Meanwhile, secondary data is data that does not directly provide data to data collectors, in the form of East Java BPR Bank (MSME Bank) profiles.

As for data analysis, data analysis is part of the data testing process whose results are used as sufficient evidence to draw conclusions from Sugiyono's research (2018). The purpose of data analysis in research is to solve research problems, provide answers to the formulation of problems that have been proposed in research as well as material for making conclusions and useful suggestions for further research policies.

In this study, the qualitative data analysis technique used is the Miles and Huberman model which can be described in several stages: data collection, data reduction, data presentation, and drawing conclusions.

C. RESULTS AND DISCUSSION

Public Policy Stages

The process of making public policy is a complex process because it involves many processes and variables that must be studied. Therefore, some political experts who are interested in studying public policy divide the processes of preparing public policy into several stages. The purpose of this division is to make it easier for us to study public policy. However, some experts may divide these stages in a different order. The stages of public policy according to William Dunn as quoted by Budi Winarno (2007: 32-34) are as follows: a) The agenda setting stage The elected and appointed officials place problems on the public agenda. Previously, this problem competed first to be included in the policy agenda.

In the end, several issues entered the policy agenda of the policy makers. At this stage, maybe a problem is not touched on at all, while other problems are set to be the focus of discussion, or there are problems that for certain reasons are postponed for a long time.

Policy formulation stage

Issues that have entered the policy agenda are then discussed by policy makers. The problems were defined to then find the best solution to the problem. Solving the problem comes from various alternatives or policy options (policy alternatives/policy options). In formulating policies, each alternative competes to be selected as the policy taken to solve the problem.

Policy adoption stage

Policy adoption of the many alternative policies offered by policy makers, in the end one of these policy alternatives is adopted with the support of the majority of the legislature, consensus among directors of institutions or court decisions.

Policy implementation phase

A policy program will only become records of the elite if the program is not implemented, namely carried out by administrative bodies or government agencies at lower levels.

Policy evaluation stage

In this stage the policies that have been implemented will be assessed or evaluated, to see the extent to which the policies made have achieved the desired impact, namely solving the problems faced by the community.

Small Micro Business

Micro Enterprises as referred to under the *Undang-Undang Nomor 20 Tahun 2008* concerning Micro, Small and Medium Enterprises, namely productive businesses owned by individuals and/or individual business entities that meet the criteria for Micro Enterprises as regulated in the Law. The criteria for Micro businesses according to the *Undang-Undang Nomor 20 Tahun 2008* concerning Micro, Small and Medium Enterprises, including:

1. Have a maximum net worth of IDR 50,000,000.00 excluding land and buildings for business premises; or
2. Have a maximum sales proceeds of IDR 300,000,000.00 (note: nominal value can be changed in accordance with economic developments regulated by Presidential Regulation)

The characteristics of a micro business include:

1. The type of business goods/commodities is not always fixed, it can change at any time.
2. The place of business is not always settled, it can change places at any time.
3. Not even doing simple financial administration, and not separating family finances from business finances.

From the perspective of banking interests, micro-enterprises are a potential market segment to serve in an effort to improve their intermediary function because micro-enterprises have positive and unique characteristics that non-micro businesses do not always have.

MSMEs target and development

1. Increasing the number of medium-sized entrepreneurs and realizing businesses that are increasingly resilient and independent so that these economic actors can play a role in the national economy.
2. Increasing the competitiveness of national entrepreneurs in the world market.
3. A balanced distribution of investment between sectors and between groups.

In evaluating MSME development:

1. Starting with the process of increasing the ability to manage (management) in the field of marketing, finance and personnel.
2. Improving the ability of operational activities.
3. Ability to control the business

If MSMEs can adapt, master and develop technology and always create innovations, this will motivate MSMEs to export their products, so that MSMEs in order to take advantage of market opportunities outside must be assisted by government policies, supporting government and non-government institutions, infrastructure facilities. adequate, political stability and fair and clean law

enforcement. Besides that, MSMEs need an agency or institution that always requires accurate and continuous business information. The role of BPEN is very strategic to assist and encourage export activities for micro, small and medium enterprises (MSMEs).

The East Java MSME Bank is a bank owned by the East Java provincial government and East Java governments/cities, under the auspices of the East Java BUMD. The East Java MSME Bank started operating in 2002. Received an operational license from Bank Indonesia number 3/13/KEP.DGS/2001 dated October 5, 2001. The East Java MSME Bank has gone a long way before becoming the Javanese MSME Bank as we know it in at the moment. Starting from its establishment as KURK (Small People's Business Credit) until there was a consolidation to become Bank BPR Jatim in 2001.

Why at that time PD. BPR KURK East Java feels the need to hold consolidation to become Bank BPR East Java. There are several reasons behind this, including: 1) All of them have the same name, namely PD. BPR KURK East Java. 2) All of them are owned by the same institution, namely the Provincial Government of East Java and Regency/City Governments throughout East Java. 3) Management is managed separately by the Director separately. 4) In accordance with Bank Indonesia provisions through Decree Number: 32/35/KEP/DIR dated 12 May 1999.

The capital of each PD. RB KURK East Java has a minimum of Rp. 500,000,000, so for 66 BPRs a capital of Rp. 33,000,000,000 is required. A maximum of 22 Board of Commissioners is needed to supervise 3 BPRs. And the directors of each BPR are at least 2 people so that 132 directors are needed, which must be fulfilled no later than May 12, 2000. Based on these reasons, it is deemed necessary to hold a consolidation, which can provide benefits, namely a) Having a span of control in the field of management control that is shorter. b) Has a stronger capital structure. c) Having the ability to distribute economic potential to other areas in need. d) Provide career path certainty for all employees of Bank BPR Jatim. e) Creating efficiency, function and role of Regional Owned Enterprises (BUMD) in the context of implementing Regional Autonomy (Otodora) in facing increasingly fierce competition in the banking business. f) Better able to keep up with the dynamics of the globalization era and the new paradigm of the regional economy which is based on the people's economy.

So, based on the rules regarding consolidation, PT. BPR Jatim on December 5 2001 based on Bank Indonesia Decree Number: 32/35/KEP/DIR May 12 1999 concerning Rural Credit Banks, Bank Indonesia Decree Number: 32/52/KEP/DIR May 14 1999 concerning requirements and procedures for mergers, consolidations, and acquisitions of Rural Banks, Regional Regulation of East Java Province number 10 of 2000 concerning mergers and changes to the legal form of PD. BPR KURK East Java became PT. RB East Java.

On the basis of consolidated operations, namely in the form of Deed of Notary Kosidi Wirjohardjo No. 72 dated 21 December 2000 and Deed no. 14 dated 21 August 2001, approval from the Minister of Justice and Human Rights of the Republic of Indonesia, operational permit from Bank Indonesia dated 5

October 2001 No.3/13/Kep.DGS/2001, dated 5 December 2001 Number: C-15080.HT. 01.01.TH.2001.

Market segmentation

The problems of the poor have always been of great concern to various parties. In various forums, the problem of poverty is an interesting topic and the roots of the problem need to be resolved. The East Java Surabaya UMKM Bank plays a full role in supporting the East Java Provincial government's program to eradicate poverty and care for small communities called "Wong Cilik" especially in the City of Surabaya. The sensitivity of the East Java Surabaya MSME Bank is very extraordinary for the common people to all corners of the countryside in East Java, especially the people of Surabaya City who need a helping hand with business capital assistance so that they can become entrepreneurs to help the prosperity of their lives and the wider community.

In its business, the East Java Surabaya SME Bank is very concerned about business actors who are in the start-up category (beginners). Beginners need help with credit ceilings starting at Rp. 2.5 million to Rp. 50 million. The East Java MSME Bank in Surabaya has various programs with various facilities. With an interest of only 0.5% per month, this will obviously really help them to be more advanced and growing.

The various products of the Surabaya East Java MSME Bank, especially in the City of Surabaya, include: deposits and savings. In addition, there are several types of loans through several products, such as:

a. Deposits

1) Time Deposits

To ensure that your money is invested in a place that is safe and reliable as well as profitable. Time Deposits are time deposits in rupiah currency with competitive interest rates. There are various choices of time periods that you can choose according to your needs, namely 1, 3, 6, 12 or 24 months with Automatic Roll Over (ARO) facilities.

2) On Call Deposits

To ensure that your money is invested in a place that is safe and reliable as well as profitable, Deposit On Call is the right and reliable choice.

Deposits On Call are time deposits in rupiah currency with competitive interest rates. There are various choices of time periods that you can specify according to your needs, namely 7, 14, or 21 days with Automatic Roll Over (ARO) facilities.

3) Family Deposits

To ensure that your money is invested in a safe and reliable and profitable place, Family Deposit is the right and reliable choice.

Family Deposits are time deposits in rupiah currency with competitive interest rates. With a minimum placement of Rp. 100,000,000,- in one bill and a minimum period of 12 months, you can get an interest rate according to the Counter Rate.

b. Savings

1) TAMPAN (Future Savings)

Savings is a bank deposit product that has long been known to the public. This product provides a lot of convenience and comfort in each of your financial transactions.

With Future Savings, you will get competitive interest rates and guaranteed life insurance, free of charge without the obligation to pay for insurance. Supported by fast and friendly service, Future Savings will greatly assist in accumulating your funds.

2) TAMBUN (Bumbung Savings)

Savings is a bank deposit product that has long been known to the public. This product provides a lot of convenience and comfort in each of your financial transactions. With Bumbung Savings, you will get competitive interest rates and the convenience of saving from your home as well as direct prizes of beautiful souvenirs. Supported by fast and friendly service, Bumbung Savings will really help build up your funds.

3) SIKEMAS (People's Welfare Savings)

Savings is a bank deposit product that has long been known to the public. This product provides a lot of convenience and comfort in each of your financial transactions. With SIKEMAS savings, you will get competitive interest rates and the opportunity to win the main prize in the form of a car at the end of the year. Supported by fast and friendly service, SIKEMAS savings will really help build up your funds.

4) Posdaya savings

Posdaya savings are savings organized by banks in collaboration with the Damandiri Foundation to foster a culture of saving and improve people's welfare.

Implementation of Protection and Empowerment Policies Through Credit Provisions

DAGULIR Credit is a Credit Program at Bank BPR Jatim-East Java MSME Bank Sourced from the East Java Provincial Budget that is intended for Micro, Small, Medium Enterprises and Cooperatives in East Java.

Advantages of Dagulir:

1. Ceiling Up to 500 Million
2. Cheap flowers with various attractive offer schemes according to your needs.
3. Term:
 - a. For 5 Year Investment
 - b. 3 Years Working Capital

Interest rate:

2-4 % of the loan amount

Kusuma is Credit for All Community Businesses. Those who are entitled to obtain KUSUMA Credit are Entrepreneurs consisting of:

1. Individuals.
2. Business Entity.

The credit facilities provided are for:

1. A productive business consisting of:
 - a. Working capital.
 - b. Investment.
2. Other financing which, according to the Branch Manager's consideration, is reasonable and appropriate to be granted a credit facility.
3. Special Kusuma credit facilities are given to entrepreneurs (individuals) and/or business entities and not to be given to employees.

4. Ceiling: Proportionally according to working capital/investment requirements

Interest rate:

2-4 % of the loan amount

Term: Maximum 8 (eight) years

The requirements for granting credit are as follows:

Fill out the Credit Application by attaching:

1. Pas Photo (Husband & Wife) and for Business Entities (Directors & Managers) size 4 X 6
2. Photocopy of Husband & Wife's Identity Card (KTP) and for Business Entities photocopy (KTP) of management
3. Photocopy of Marriage Certificate
4. Photocopy of Family Composition Card (KSK)
5. Photocopy of business legality, including in the form of a business license, company registration certificate (TDP), Taxpayer Identification Number (NPWP), Articles of Association/Deed of Establishment (if any) or business certificate from the Village/Kelurahan, specifically for loans with ceiling up to Rp. 50 million is not required to attach a business certificate from the sub-district/village office
6. Other requirements according to the provisions of Bank BPR Jatim

The East Java Farmer Credit Package (PKPJ) is a credit facility provided to individual farmers/groups of farmers/cooperatives who have business activities in agriculture, animal husbandry, fisheries and plantations.

The credit facilities provided are for:

1. Working Capital
2. Investment

Ceiling:

1. For individuals a maximum of Rp. 50,000,000
2. For Groups/Cooperatives a maximum of Rp. 250,000,000

Time period:

1. The credit period for working capital is given a maximum credit period of 3 (three) years.
2. Especially for working capital credit for commodities with a harvest period of up to 4 (four) months or more, consisting of: rice, corn, soybeans, tobacco and horticulture (vegetables, fruits, ornamental plants and others) can be given a period of time maximum credit of 2 (two) years.
3. The credit period for investment can be given a maximum credit period of 5 years.

MULTI CURRENT BUSINESS is a loan intended for non-agricultural productive business sectors. Those who are entitled to obtain Multi Current Business Credit (MULUS) are residents of East Java who have productive non-agricultural business sectors. Multi Current Business Credit (MULUS) is prioritized for new customers. The credit facilities provided are for:

1. Working Capital
2. Investment

Ceiling: Maximum 200 million Rupiah

Interest Rate: 2-4 % of the loan amount

Time period:

Maximum 5 (five) years

Krida Mas is a credit facility provided to the public with gold collateral. The advantages of this credit are the fast process, the credit is disbursed within 10 minutes and it is equipped with a mobile cash car.

Goal: Credit extended to all individuals.

Ceiling:

Proportionally according to the estimated price of gold metal

Bank BPR Jatim UMKM East Java Surabaya is able to respond to challenges and technological changes supported by an information technology infrastructure network, all transactions are integrated in an integrated system (online realtime system) throughout the service network of branch offices and cash offices. The application of the online real time system allows for development in the form of fast services using ATM and EDC (Electronic Data Capture) facilities which are used for cash withdrawal transactions at every East Java MSME Bank office.

So, customers get optimal and excellent service from the East Java MSME Bank, especially the City of Surabaya. As well as maximum, effective and efficient performance to provide the best performance for the company.

The empowerment of small and medium enterprises is a strategic step in increasing and strengthening the basis of the economic life of the majority of the Indonesian people, particularly through providing employment and reducing inequality and poverty levels. Various policies, programs and activities for empowering SMEs have been implemented.

The government issued the *PP No. 7 of 2021* concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small, and Medium Enterprises is the legal basis used to carry out the SME empowerment policy. Bank BPR Jatim as a special credit channeling bank institution in collaboration with the Ministry of Cooperatives and SMEs as directly related agencies try to focus on efforts to coordinate policies regarding the protection and empowerment of MSMEs.

The work program that has been prepared aims to provide equal business opportunities for cooperatives and SMEs with other business actors, increase the mobility of UKM resources, reduce transaction costs for SMEs, eliminate high economic costs for SMEs, and repeal various regulations and policies that impede the empowerment of SMEs in Indonesia.

One of the regulated substances is regarding the convenience, protection and empowerment of MSMEs. The government hopes that through the Job Creation Law, MSMEs can continue to develop and be competitive. In carrying out and implementing the special regulations that have been made by the government, namely PP No. 7 of 2021 concerning the Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, Bank BPR Jatim has special ways to protect MSMEs in the East Java region.

Through these special methods it is possible to protect MSMEs from being exposed to the prolonged Covid 19 storm and the transition to economic recovery towards the Covid 19 endemic. There are several ways of protection, namely:

In each loan, the maximum interest given is 4%.

1. There are many credit loan features, starting from KUSUMA, DAGULIR, KRIDA MAS, etc.
2. Prioritizing the target of credit loans to Small and Medium Enterprises.
3. A minimum capital loan of 15 million, if all the requirements are completed, the funds will be disbursed immediately.
4. Apart from several ways of protection, there are several ways of empowerment steps carried out by Bank BPR Jatim, namely:
5. MSMEs that are allowed to borrow are MSMEs that have been established for at least 2 years.
6. MSMEs that borrow loan funds from Bank BPR Jatim must attend MSME training from Bank BPR Jatim 2 times and 1 time from the Office of Cooperatives and SMEs
7. After borrowing loan funds, it is mandatory to provide routine reports to the HR and R & D Division of Bank BPR Jatim.

Some examples of MSMEs assisted by Bank BPR Jatim are:

1. UKM UD Limbang Jaya Makmur is an individual business that was initiated in 2018. UD Limbang Jaya Makmur produces snacks, namely snacks made from various types of sweet potatoes (honey sweet potato, purple, etc.). UD Limbang Jaya Makmur has been included in the 2021 Economic Heroes event in Surabaya to display and introduce its products to the public, so as to increase sales production. UD Limbang Jaya Makmur borrowed the loan capital from Bank BPR Jatim, the credit choice was Dagulir with the condition that he attended 2 training sessions held by the HR and R&D Division of Bank BPR Jatim
2. Soto Madura Depot Cak Mat, The Soto Cak Mat depot is a Soto Madura depot that has been established since 2008. This depot has been around for quite a long time, but when the Covid 19 pandemic storm came from 2020-2022 this depot lost 3 employees at the same time 2 people died and 1 person returned home for a long time. a replacement is sought, this causes the turnover of the soto depot to drop dramatically.

Conclusion

Suggestion

Based on the conclusions and results of the study and discussion of the problems previously raised, it can be suggested that the performance that is considered not optimal is as follows:

1. In an effort to increase protection and empowerment at Bank BPR East Java as one of the keys to improving the economy, the government should have made maximum efforts regarding the budget needed in implementing Development and Empowerment programs and activities for MSMEs, especially taking MSME locations in the City of Surabaya.
2. Regarding the budget, it doesn't have to come from the APBD, but the budget comes from the provincial and central government, for this reason, communication with the provincial and central government must be intense and well established so that the regional government and the central government can work together in implementing the development and

empowerment of MSMEs For this reason, productive and creative human resources are needed.

3. And don't forget about the skills to increase the selling power of MSME products that are owned, namely the ability to continue to develop and further improve communication skills both vertically and horizontally as well as skills in the use of information technology and administration related to budget accountability and the activity itself.

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