

**EFFECTIVENESS OF MICRO-PRODUCING BUSINESS (BPUM)
PRODUCTIVE BANPRES PROGRAM IN INCREASING THE
PRODUCTIVITY OF MICRO, SMALL, AND MEDIUM BUSINESS
(UMKM) IN SUKABUMI CITY DURING THE COVID-19 PANDEMIC**

Fitria Ayu Handayani

Faculty of Administration and Humanities,
University of Muhammadiyah Sukabumi,
fitriaayuhandayani819@gmail.com;

Rizki Hegia Sampurna

Faculty of Administration and Humanities,
University of Muhammadiyah Sukabumi,
rizkicdn@ummi.ac.id;

Andi Mulyadi

Faculty of Administration and Humanities,
University of Muhammadiyah Sukabumi,
andimulyadi@ummi.ac.id;

ABSTRACT

The Effectiveness of the Productive Presidential Assistance Program for Micro Enterprises (BPUM) in Increasing the Productivity of Micro, Small and Medium Enterprises (MSMEs) in Sukabumi City During the Covid-19 Pandemic. The purpose of this research is to find out and describe the effectiveness of the Productive Presidential Assistance Program for Micro Enterprises (BPUM) in Sukabumi City and the inhibiting factors in its implementation. This is motivated by the fact that there are still problems related to the BPUM Presidential Decree, namely the occurrence of double data or duplicates, and many of the BPUM Presidential Decrees are not on target. This study used qualitative research methods. Informants in this study were the Office of Cooperatives, Small and Medium Enterprises, Trade and Industry (Diskopdagrin) of Sukabumi City, as well as the community/SMEs who received the BPUM Presidential Assistance program. Data validation in this study used source triangulation and technique triangulation. The results of this study are that the BPUM presidential assistance program in increasing the productivity of MSMEs in Sukabumi City has been running effectively, but there are still obstacles, namely that it is not fully on target because there are BPUM recipients who do not have a business to participate in getting this assistance.

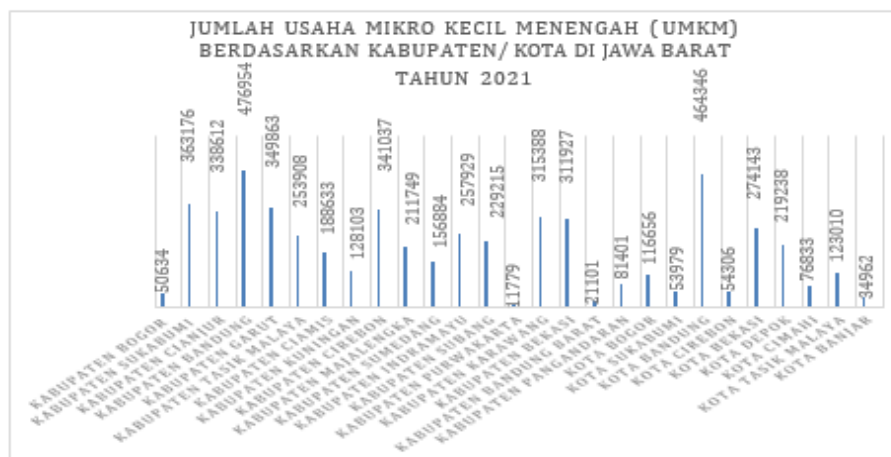
Keywords: *Effectiveness, BPUM, Productivity, UMKM*

A. INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) are trading businesses managed by business entities or individuals that refer to productive economic businesses in accordance with the criteria stipulated by Law Number 20 of 2008.

MSMEs aim to grow and develop businesses in order to build the national economy based on a just economic democracy. MSMEs are those who are at the forefront of the economic shock caused by the COVID-19 pandemic. MSME actors feel the decline in sales, lack of capital, and hampered distribution. At least 39.9 percent of MSMEs decided to reduce stock of goods during large-scale social restrictions due to Covid-19.

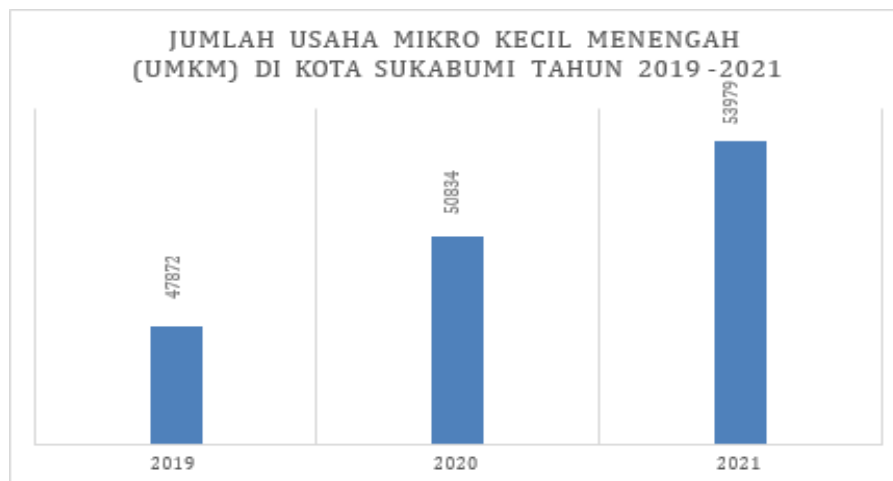
With the Covid-19 pandemic impacting the economy, the government is also trying to overcome the Indonesian economy in which the government has launched an assistance program for micro business actors with the aim of maintaining and helping the survival of micro businesses in facing pressure due to this pandemic and as a form of rescue. national economy. Government regulations that require people to remain silent at home so that business activities are also affected.



Graph 1.1 Number of Micro, Small and Medium Enterprises (MSMEs) by Regency/City in West Java in 2021

(Source: Processed from West Java Open Data, researcher 2022)

Judging from the graphic data above, Sukabumi City is ranked 5th smallest out of 27 Regencies/Cities in West Java. So that MSME data from Sukabumi City can be obtained from 2019-2021, as follows:



Graph 1.2 Number of MSMEs in Sukabumi City for 2019-2021
(Source: Processed from West Java Open Data, Researcher 2022)

Based on the graph above, it can be interpreted that the number of MSMEs in Sukabumi City from 2019-2021 has always increased, in 2019 there were 47,872 MSMEs, in 2020 there were 50,834, and in 2021 a total of 53,979 MSMEs. The increase in the number of MSMEs was due to the fact that during the pandemic the unemployment rate from layoffs (PHK) increased so that many residents switched professions to become MSME actors. MSMEs have an important role in the economy, especially when there is a crisis, because MSMEs are the most resilient sector to face any situation. The Sukabumi City Government confirmed that the number of MSME actors affected by the Covid-19 pandemic reached hundreds of business units, almost all MSMEs in Sukabumi City were affected by the Covid-19 pandemic. As a result, activity stops and even if it goes sober.

The Sukabumi City Government, in this case the Sukabumi City Industry and Trade Cooperative Service, has the authority to carry out policies related to the recovery of the economic sector through the ministry of cooperatives and SMEs, one of which is the Banpres BPUM program which is the provision of assistance in the form of a certain amount of cash, where the target is This program is micro business actors affected by Covid-19 who experience limitations in running their business so that the income of these micro business actors decreases. The agency in charge of district/city Cooperatives and MSMEs is the agency that proposes and verifies the identity data of prospective beneficiaries. At least 13,622 business actors have registered for the BPUM Presidential Decree. Regarding this matter, the service has socialized it through village representatives who were invited to the Diskopdagrin Office.

Table 1.1 Number of Proposers and Recipients of Presidential Decree BPUM

Year	proposer	Recipient
2020	50,745 MSMEs	16,019 MSMEs
2021	32,825 MSMEs	34,531 MSMEs

(Source: Processed from the Office of Cooperatives, Industry and Trade of the City of Sukabumi, Researcher 2022)

From the table above, it can be interpreted that the number of BPUM presidential assistance recipients in 2021 has increased compared to the number of BPUM presidential assistance recipients in 2020. However, if seen from the number of proposers and recipients in 2021, the number of BPUM presidential assistance recipients is greater than the number of proposers the programme.

The verified data will be submitted to the agency in charge of Cooperatives and MSMEs at the provincial level. However, there is a question as to whether the BPUM Presidential Decree is effective in assisting MSME actors in maintaining their business because the policies and implementation are formulated quickly. From this explanation, there are problems in the BPUM Presidential Assistance, namely: first, the occurrence of double or multiple data. Second, many BPUM Presidential Assistance were not on target.

This is not in accordance with the dimensions of the effectiveness of the target success, the level of input and output serra achievement of this BPUM program. This will not affect the effectiveness of a program. Because a program runs effectively seen from various success factors from various dimensions. To see how effective these researchers took Campbell's theory of effectiveness. Where the theory has dimensions. The success of the objectives, the success of the program, satisfaction with the program, the level of input and output and the achievement of overall objectives. To provide service recipients with a guarantee of predictability, all public service delivery must have service standards and be disclosed, manifested in effective communication patterns in serving the community (Kurniawati et al., 2022) .From this, the researcher argues that by using the theory can see the extent to which the BPUM program reaches its effectiveness level, because of the problems that the researcher finds there is still a gap between theory and reality

B. LITERATURE REVIEW

Public Administration Science

The term public administration consists of 2 words, namely administration and public. Administration in English administration, which means serving, helping, or fulfilling. Administration is a business and activity that includes setting goals and determining ways to organize organizational development, business and activities related to government administration (KBBI Online, Web. 1/12/2021). According to (Pasolong, 2012) "Public administration is a form of

cooperation carried out by a group of people or institutions in carrying out government tasks in meeting public needs efficiently and effectively". Based on these two definitions, researchers can interpret that public administration is the science that studies how to manage a public organization, and is a collaborative activity between a group of people or institutions with the aim of fulfilling public needs effectively and efficiently. There are 7 scopes of public administration in depth, namely public policy, public service, public management, public economics, public organizations, administrative law and decentralization politics. Of the 7 scopes of public administration science referred to in this study is regarding the effectiveness of the BPUM presidential assistance program which is included in the scope of public administration science. public economics, public organizations, administrative law and decentralization politics. Of the 7 scopes of public administration science referred to in this study is regarding the effectiveness of the BPUM presidential assistance program which is included in the scope of public administration science. public economics, public organizations, administrative law and decentralization politics. Of the 7 scopes of public administration science referred to in this study is regarding the effectiveness of the BPUM presidential assistance program which is included in the scope of public administration science.

Public service

Public service is an obligation of the state in this case namely the government, to meet the needs and desires of the community, every service provided by the government must pay attention to the principles of openness, honesty, accuracy and accountability so as to increase public trust. that, "Public service in the context of local government is defined as providing services or serving the needs of people or communities and/or other organizations that have an interest in that organization, in accordance with the main rules and procedures determined and intended for provide satisfaction to service recipients". From this explanation.

Public Service Management

Management in public services is needed as a way to regulate the process of implementing public services carried out by the Government, which of course can produce a solution for improving the public service system. According to Ibrahim and (Ibrahim & Supriatna, 2019) that the management function is: "Performing public services by strengthening strategic management in a public policy-oriented orientation. public policy on the basis of issues and problems of public service through a public policy process relating to the interests and basic needs of the community". Meanwhile, according to (Heizer & Render, 2015), "service management can be interpreted as a process of applying science and art to develop plans, implement plans, it can be interpreted that in carrying out public services it is necessary to have strategic management as a medium to determine the direction of policies carried out by the government towards MSMEs in providing excellent public services, so that in this way the government can be categorized as friendly public policy. Because, as we all know, public service is a right that every citizen needs to get, without any exceptions. it can be interpreted that in carrying out public services it is necessary to have strategic management as a medium to

determine the direction of policies carried out by the government towards MSMEs in providing excellent public services, so that in this way the government can be categorized as friendly public policy. Because, as we all know, public service is a right that every citizen needs to get, without any exceptions.

Effectiveness

In implementing a policy, the government as a policy maker needs to assess whether the policy program can have a use value that influences policy targets, this is what is called effectiveness. According to (Pasolong, 2012) "Effectiveness basically comes from the word "effect" and is used in this term as a causal relationship. Effectiveness can be viewed as a cause of other variables. Effectiveness means that the goals that have been planned before can be achieved or in other words the target is achieved because of the activity process. According to (Campbell, 1989) there are ways to measure effectiveness in general and the most prominent are:

1. Program success
2. Goal Success
3. Satisfaction with the Program
4. Input and Output Levels
5. Achievement of Overall Goals

From this explanation regarding, it can be interpreted that effectiveness is a process of achieving predetermined goals. A business or activity can be said to be effective if the business or activity has achieved its goals. But on the contrary, if the results obtained are not in accordance with the predetermined targets, it can be said to be ineffective. In the context of policies or programs issued by the government, the policy or program is said to be effective if the policy or program has achieved the stated goals. In order to see how far the effectiveness of BPUM's Banpres program is, it can be measured by five indicators, namely: program success, target success, satisfaction with the program, input and output levels, achievement of overall objectives.

Productivity

Productivity is a measure of productive efficiency. According to (Nasution, 2001), "Productivity is the ratio between the results of activities (output) and all sacrifices (costs) to realize results (input). Where increased productivity will increase employee income which will increase people's purchasing power. Meanwhile, according to (Heizer & Render, 2015), "productivity is the ratio of results (goods and services) divided by input (resources, such as labor and capital). From this explanation it can be interpreted that apart from being able to calculate the comparison of output and input productivity, it can also be assessed by looking at the process or activities of carrying out these activities. Productivity is a measure that states how well resources are managed and utilized to achieve optimal results. Productivity can be used as a benchmark for the success of an industry or SME in producing goods or services. So the higher the comparison, means the higher the product produced.

Productive Presidential Assistance for Micro Enterprises (BPUM)

Banpres BPUM is a type of BLT provided by the government to the people of Indonesia, especially MSME actors. The BPUM Presidential Decree is

regulated in the Regulation of the Minister of Cooperatives and SMEs Number 6 of 2020 concerning General Guidelines for Distribution of Government Assistance for Micro Business Actors to Support National Economic Recovery in the Context of Facing Threats that Endanger the National Economy as well as Saving the National Economy during the Covid-19 Pandemic.

In Article 2 it is explained that, "BPUM is given to Micro Business actors to run a business in the midst of a crisis due to the Corona Virus Disease 2019 (COVID-19) pandemic within the framework of the PEN Program". From this description, it can be interpreted that BPUM Presidential Decree is one of the policies related to the recovery of the economic sector through the ministry of cooperatives and SMEs. The BPUM Presidential Decree aims to assist and maintain the business continuity of micro-entrepreneurs in facing the impact of the Covid-19 pandemic.

C. METHODS

The research method used in this study is a qualitative research method with a descriptive approach. This descriptive method is used to describe the problem, display and find a complete picture of a phenomenon that occurs. While qualitative research is a research method used to understand a phenomenon and social problems, in which the research is presented in the form of pictures and words. The data will be obtained from the results of qualitative research through observations, interviews and documents from related agencies. Meanwhile, according to (Creswell, 2019) explains that: Qualitative methods have a variety of approaches in academic research. Qualitative procedures rely on data in the form of text and pictures, has unique steps in its data analysis and is sourced from diverse research strategies. In qualitative research, the researcher is the key instrument (researcher as key instrument). (Creswell, 2019) In determining the informants in this study, a non-probability sampling design was used with the snowball sampling technique. The informants in this study were the Department of Cooperatives, Small and Medium Enterprises for Trade and Industry (Diskopdagrin) of Sukabumi City, as well as MSME players who received BPUM presidential assistance. Data collection techniques in this study researchers used through observation, interviews and documentation. In this study, researchers will use triangulation based on sources and techniques. This is because the 2 triangulation techniques are sufficient to answer the research problem.

D. EXPLANATION

In the results and discussion section, there is a description of the research results that the researchers have carried out in the field by collecting data from observations, interviews, documentation, and audio-visual material as well as validating the data that has been obtained and then analyzing it so that it can answer the focus of the research problem regarding "Program Effectiveness Productive Presidential Assistance for Micro Enterprises (BPUM) in Increasing the Productivity of Micro, Small and Medium Enterprises (MSMEs) in Sukabumi City During the Covid-19 Pandemic. In carrying out this research, researchers used three dimensions regarding the effectiveness of the Banpres BPUM program

which included: 1) Program Success, 2) Target Success, 3) Satisfaction with the Program, 4) Input and Output Levels, 5) Overall Goal Achievement. (Campbell, 1989):

Program Success

The success of the program can be seen from the extent to which the organization carries out its duties to achieve its goals. Program success is an indicator of effectiveness to measure the extent to which business actors understand the program and the objectives of the program are implemented. BPUM is an activity by providing funds to business actors so that their business continues during a pandemic. In this case, BPUM beneficiaries understand correctly that the BPUM program is direct cash assistance from the government for MSME actors to help and increase business capital. To find out about this program, the kelurahan through RT and RW conveys it directly to the community, in accordance with BPUM's flow, namely the Sukabumi City Diskopdagrin carried out socialization to the sub-district and urban village and this program was informed back to the RT and RW parties in their area. The registration process was carried out directly by collecting data and being given a form by the RT/RW, then the data was given to the kelurahan and the kelurahan gave the summarized data to the Office of Cooperative Small and Medium Enterprises of Sukabumi City. For the disbursement process directly to the related Bank, by previously receiving prior notification via text message (WhatsApp and/or SMS), with the range of assistance provided in stage one of 2020 of Rp. 2,400,000 and phase two in 2021 of Rp. 1,200,000.

So far the success of the BPUM program has not been completely successful, but it is in line with the objectives of the BPUM program, namely for micro-businesses to help with venture capital. Because during the Covid-19 pandemic, many MSMEs experienced difficulties in running their businesses and not a few even closed their businesses. In accordance with the facts on the ground that this program helps MSME business capital and even their businesses are still running until now. In terms of distribution for recipients of assistance for those who have registered as potential recipients of this program, it can be said to be successful, where every name that came out of all informants received through a government-appointed bank, namely bank BRI, through a predetermined mechanism and then go to the bank to activate and withdraw at a predetermined time. Regarding the use of the budget by business actors who receive BPUM assistance, that almost all informants answered that the assistance was indeed used for the continuity of their business.

Target Success

Target success is an indicator of effectiveness to measure the accuracy of the provision and use of BPUM program funds. Target accuracy in the program is a benchmark to see the effectiveness of a program. This indicator looks at whether the program has reached its target in accordance with the applicable regulations. Based on the *Peraturan Menteri Koperasi dan UMKM Republik Indonesia Nomor 6 Tahun 2020* it explains that micro entrepreneurs who are entitled to receive this program must meet several criteria, these criteria are being Indonesian citizens,

having a NIK, owning a business, not ASN, TNI/POLRI, employees of BUMN/BUMD and are not currently receiving financing or credit from banks.

Based on the results of interviews with researchers, the objectives of the BPUM program in Sukabumi City were not fully on target, because as is known, the objectives of the BPUM program must comply with applicable regulations. However, in reality on the ground, as stated by informants, the objectives of this program were not fully on target, for those who have businesses and not for those who do not have businesses. Because the goals expected by the government are clear for micro-business actors, especially those affected by the Covid-19 pandemic. However, in reality, in the field there are still beneficiaries who are not business actors who receive BPUM assistance. Based on the direction of the President of the Republic of Indonesia, the priority of the BPUM program itself is for micro business actors with daily transactions and so far untouched or untouched by formal institutions, especially banks. So that not all MSMEs are targets of the BPUM program, but micro business actors with capital and daily income which are not too large. It can be seen that not all BPUM funds are used for business capital, there are BPUM recipients who use some of the funds for daily needs that are not related to business. This shows a lack of awareness and sense of responsibility for BPUM recipients regarding the use of BPUM funds where these funds should be used to help with business capital, as well as a lack of direct oversight from the government.

Satisfaction With The Program

Satisfaction with the program is an effectiveness criterion that refers to the success of the program in meeting user needs. Satisfaction is felt by users of the products or services produced. Satisfaction of beneficiaries can also be used as a measure of the success of this program, the higher the quality of the program provided, the higher the satisfaction felt by the beneficiaries. In this case, based on BPUM recipient informants regarding their satisfaction with government programs for micro, small and medium enterprises in Sukabumi City, the recipients were satisfied with this BPUM program. This is inseparable from the government's policies which are popular in the eyes of the public, where MSME actors receive assistance directly without going through confusing stages and very easy conditions starting from the registration process to disbursement there are no problems and everything runs smoothly. When the Covid-19 Pandemic rocked the economy and many Sukabumi people were laid off, MSMEs became one of their alternatives in the midst of a pandemic and the government swiftly launched this capital assistance program. This BPUM program assistance is enough to help MSMEs who experience minimum income and are constrained by a lack of capital with BPUM assistance they can maintain their business, even though it has not fully helped but they are satisfied with the performance of the government and the Office regarding the problems experienced by MSME actors so far so good, because during the Pandemic the government created this program to help affected MSMEs. It is hoped that BPUM recipients for the future, it is hoped that the government will be able to make policies again related to assistance for MSME actors and have a longer term for the stages.

Input And Output Levels

Input and Output Levels, the input in this study is the BPUM program provided by the government for national economic recovery to MSMEs in each province/regency/city, while the output is MSMEs affected by the pandemic and difficulties in the economy due to limited space for movement during the pandemic Covid-19 can restore its economy and can still run its business as it should. The target in the BPUM program is for micro, small and medium enterprises to help and run businesses in the midst of a crisis due to the Covid-19 pandemic in order to support national economic recovery in order to deal with threats that endanger the national economy and save the economy. So far the input and output have been able to produce outcomes in the form of real benefits for the economic recovery of MSME actors in Sukabumi City and can be said to be going well and can be channeled properly and the satisfaction of the people who receive the benefits of the program are satisfied with what they get. Effectiveness focuses on outcomes (results), programs or activities that are considered effective if the outputs produced meet the expected goals. So that the BPUM assistance program in Sukabumi City has so far been considered effective because it has achieved the objectives of the BPUM program, namely that business actors can maintain the continuity of their business during the Covid-19 pandemic so that it provides real change for BPUM recipients. This also shows that the economic recovery carried out by the government through BPUM has a positive value because it can boost people's purchasing power during a pandemic and MSME players have started to be able to adapt in doing their business during a pandemic. And also this BPUM program can be considered effective because it helps national economic growth, where Indonesia's GDP contributes the most, namely from MSMEs.

Achievement Of Overall Goals

Achievement of overall goals is an indicator that can be seen from the extent to which a program or activity can achieve its goals. The goal of the BPUM program is for businesses to be able to maintain and run their businesses during the Covid-19 pandemic. And in accordance with this goal that their BPUM recipients can maintain their business not only during the Covid-19 Pandemic, but have survived until now. This shows that BPUM can save MSMEs by surviving in the midst of a pandemic. The persistence of MSME actors can boost and maintain people's purchasing power so that the business wheel continues to run.

In Sukabumi City, the results of interviews with researchers with informants regarding the objectives of the BPUM program are that the program objectives launched by President Jokowi are effective in increasing the productivity of MSME entrepreneurs amid the adaptation to new habits, namely the Covid-19 Pandemic. Even though the objectives of the implementation of the BPUM program have not been fully said to be on target, the aim of government assistance to MSMEs can be said to be successful and to have a positive impact on the business development of MSME actors where MSMEs in Sukabumi City are still surviving with their businesses. . With the existence of this BPUM program it really helps the MSME economy,

E. CONCLUSION

Based on the results of the study, the researchers concluded that:

1. The success of the BPUM assistance program for MSMEs in Sukabumi City cannot be said to be successful as a whole, but it is in accordance with the objectives of the BPUM program, namely to help the continuity of MSME businesses by providing a certain amount of cash to help and increase business capital. In accordance with the facts on the ground that almost all BPUM recipient informants used this assistance to continue their business. In terms of distribution for BPUM recipients, it can be said to be successful and has been running in accordance with the mechanism set by the government and the appointed bank.
2. The accuracy of targeting BPUM assistance recipients has not been fully effective, this is because some beneficiaries in Sukabumi City do not meet the requirements and do not own a business, but receive BPUM assistance.
3. Satisfaction with the BPUM assistance program for MSMEs in the city of Sukabumi are satisfied with this program. Because when the Covid-19 pandemic, MSMEs experienced a lack of income and were constrained by a lack of capital, the existence of this program policy from the government helped MSME players in carrying out their business continuity. This is also due to the nature of the BPUM program in which MSME actors receive direct cash assistance with easy requirements and without going through confusing stages.
4. The level of input and output in the BPUM program in the city of Sukabumi has so far been able to produce outcomes in the form of real benefits for the economic recovery of MSME actors. This can also be seen from the community's response to BPUM assistance, as well as the effects felt by the recipient community. Therefore it was concluded that the BPUM program implemented in Sukabumi City was classified as effective.
5. The achievement of the overall goal of BPUM assistance for MSMEs in Sukabumi City can be said to be successful and has a positive impact. Where the main goal of the BPUM program is to increase the productivity of MSMEs so that they can survive in the midst of the Covid-19 pandemic and in the City of Sukabumi there are still many MSMEs that survive carrying out their business activities.

REFERENCES

- Campbell. (1989). *Research In Organizational Effectiveness*. Translated by Sahat Simamora. Erlangga.
- Creswell, J. (2019). *RESEARCH DESIGN Qualitative, Quantitative and Mixed Methods Approach Fourth Edition*. Student Library.
- Heizer, J., & Render, B. (2015). *Operations Management: Sustainability and Supply Chain Management, edition II*. Translated by: Hirron Kurnia, Ratna Saraswati, Daud Wijaya. Salemba Four.
- Ibrahim, A., & Supriatna, T. (2019). *Epistemology of Government: Paradigm of management, bureaucracy, and public policy*. Gramasurya.

- Kurniawati, R., Hadiyanto, N., & Fitriani, L. (2022). THE EFFECTIVENESS OF BUREAUCRACY COMMUNICATION PATTERNS FOR THE COVID TASK IN PUBLIC POLICY IMPLEMENTATION (POST PANDEMIC). *DIA: Jurnal Administrasi Publik*, 20(02), 420–430. <https://doi.org/10.30996/dia.v20i02.7200>
- Mind-rakyat.com. (2020, June 29). Hundreds of MSMEs in Sukabumi City Affected by Covid-19. Accessed from https://www-mind-rakyat-com.cdn.ampproject.org/v/s/www.mind-rakyat.com/jawa-barat/amp/pr-01579996/ratusan-pelaku-umkm-di-kota-sukabumi-terdampak-pandemi-covid-19?amp_gsa=1&_js_v=a9&usqp=mq331AQKKAFAQrABIIACAw%3D%3D#amp_tf=Dari%20%251%24s&aoh=16680455035656&referrer=https%3A%2F%2Fwww.google.com&share=https%3A%2F%2Fwww.
- Nasution, M. N. (2001). *Integrated Quality Management*. Jakarta . PT. Gahalia Indonesia.
- Pasolong, H. (2012). *Public Administration Public Administration Theory Theory*. Alfabet.
- Peraturan Presiden Republik Indonesia No.62 Tahun 2015 Tentang Kementrian Koperasi dan Usaha Kecil dan Menengah.
- Peraturan Menteri Koperasi dan UKM Nomor 6 Tahun 2020 tentang Pedoman Umum Penyaluran Bantuan Pemerintah Bagi Pelaku Usaha Mikro.
- Undang-Undang No.20 Tahun 2008 Tentang Usaha Mikro, Kecil, dan Menengah.
- West Java Open Data. (2021). Number of Micro, Small and Medium Enterprises (MSMEs) by Regency/City in West Java Province. Accessed from <https://opendata.jabarprov.go.id/id/dataset/nomor-usaha-mikro-small-menengah-umkm-berdasarkan-kabupatenkota-di-jawa-barat>
- Sukabumiupdate.com. (2021, April 5). This year, BLT UMKM is only IDR 1.2 million, Sukabumi residents can register here! Accessed from <https://sukabumiupdate.com/posts/84062/tahun-ini-blt-umkm-only-rp-12-juta-warga-sukabumi-bisa-register-ke-sini>
- Sukabumiupdate.com. (2020, October 23). 21,259 SMEs in Sukabumi City apply for BPUM, only 303 people have disbursed. Accessed from <https://sukabumiupdate.com/posts/77448/21259-pelaku-umkm-di-kota-sukabumi-ajukan-bpum-baru-cair-303-orang>