

INTISARI

Sejak diumumkannya kasus pertama pada 2 Maret 2020 silam, pandemi Covid-19 telah mendatangkan perubahan di berbagai sendi kehidupan, salah satunya sektor Usaha Mikro, Kecil, dan Menengah (UMKM). Adanya berbagai kebijakan untuk menekan angka kasus Covid-19 seperti kebijakan *lockdown* ataupun PSBB yang diterapkan pemerintah, tentunya membatasi ruang gerak pelaku usaha untuk mengembangkan usahanya (Saputra, 2021). Berbagai kebijakan diterapkan pemerintah untuk menjaga keberlangsungan ekonomi masyarakat di masa pandemi Covid 19, salah satunya Banpres Produktif Usaha Mikro (BPUM). Kebijakan BPUM diterapkan di seluruh wilayah Indonesia tak terkecuali di Kabupaten Purworejo (Imam, 2020). Salah satu desa yang pelaku usahanya terdampak Covid-19 adalah Desa Kesugihan, Kecamatan Purwodadi. Desa Kesugihan menjadi fokus dalam penelitian ini karena sebelumnya belum pernah ada penelitian terkait kebijakan BPUM di desa tersebut. Desa Kesugihan merupakan desa wisata lele di Kabupaten Purworejo. Kebijakan BPUM menjadi salah satu kekuatan agar pelaku UMKM di Desa Kesugihan dapat terus bertahan di masa pandemi ini. Rumusan masalah dalam penelitian ini adalah bagaimana implementasi kebijakan BPUM di Desa Kesugihan. Tujuan dari penelitian ini yaitu untuk mengetahui implementasi kebijakan BPUM pada pelaku UMKM di Desa Kesugihan. Implementasi kebijakan BPUM dalam penelitian ini dianalisis menggunakan kerangka konsep implementasi menurut Edwards dan Smith. Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif. Pengumpulan data dilakukan dengan cara observasi, wawancara, dan dokumentasi. Analisis data dalam penelitian ini dilakukan dengan teknik reduksi data, penyajian data, penarikan kesimpulan, dan verifikasi. Sedangkan untuk menguji keabsahan data dalam penelitian ini digunakan teknik triangulasi. Hasil penelitian ini menunjukkan bahwa rata-rata UMKM di Desa Kesugihan mengalami penurunan penjualan yang berakibat pada penurunan pendapatan. Semua pelaku UMKM mengalami kesulitan usaha ketika pandemi Covid-19 terjadi. Implementasi kebijakan BPUM di Desa Kesugihan telah berhasil, namun masih terdapat beberapa kekurangan. Implementasi kebijakan BPUM di Desa Kesugihan berjalan dengan sukses dan target implementasi BPUM terpenuhi. Penerapan BPUM telah memberikan dampak positif bagi kelangsungan usaha mikro di Desa Kesugihan. Di sisi lain, masih terdapat beberapa kekurangan, seperti banyaknya duplikasi nama penerima BPUM, masalah akurasi data calon penerima BPUM, dan terdapat kasus penyalahgunaan dana BPUM yang diterima. Selain itu, keberadaan BPUM ini membuat masyarakat mudah bergantung pada pemerintah dengan menunggu bantuan lain datang.

Kata Kunci: Implementasi, BPUM, dan Usaha Mikro

ABSTRACT

Since the announcement of the first case on March 2, 2020, the Covid-19 pandemic has brought about changes in various aspects of life, one of which is the Micro, Small, and Medium Enterprises (MSMEs) sectors. The existence of various policies to reduce the number of Covid-19 cases, such as the lockdown or PSBB policies implemented by the government, of course limit the space for business actors to develop their businesses. Based on the result of a Bank Indonesia (BI) survey in 2020, as many as 87.5% of MSMEs were affected by the Covid-19 pandemic (Saputra, 2021). Various policies have been implemented by the government to maintain the sustainability of the community's economy during the Covid-19 pandemic, one of which is the Assistance Program for Micro Enterprises (BPUM). The BPUM policy is applied throughout Indonesia, including Purworejo Regency. At the beginning of its implementation, there were more than 10,000 MSME actors in Purworejo Regency who were proposed to receive BPUM. BPUM recipients are spread across 16 sub-districts (Imam, 2020). One of the villages whose business actors have been affected by Covid-19 is Kesugihan Village, Purwodadi District. Kesugihan Village is the focus of this research because there has never been any research related to BPUM policies in this village. Kesugihan Village is a catfish tourism village in Purworejo Regency. The BPUM policy is one of the strengths so that MSME actors in Kesugihan Village can continue to survive during this pandemic. The formulation of the problem in this research is how implementation the BPUM policy is in Kesugihan Village. The purpose of this study was to determine the implementation of the BPUM policy on MSME actors in Kesugihan Village. The implementation of the BPUM policy in this study was analyzed using a conceptual framework for implementation from Edwards and Smith. This study uses a qualitative approach with a descriptive method. Data was collected by means of observation, interviews, and documentation. Data analysis in this study was carried out with data reduction techniques, data presentation, conclusion drawing, and verification. Meanwhile, to test the validity of the data in this study, triangulation techniques were used. The results of this study indicate that the average MSME in Kesugihan Village experienced a decrease in sales which resulted in a decrease in income. All MSMEs experienced business difficulties during the Covid-19 pandemic. The BPUM policy in Kesugihan Village has been successful, but there are still some shortcomings. The implementation of the BPUM policy in Kesugihan Village was successful and the BPUM implementation target was met. The implementation of BPUM has had a positive impact on the sustainability of micro-enterprises in Kesugihan Village. On the other hand, there are still some shortcomings, such as the number of duplicate names of BPUM recipients, problems with data accuracy for prospective BPUM recipients, and cases of misuse of received BPUM funds. In addition, the existence of BPUM makes it easy for people to depend on the government by waiting for other assistance to arrive.

Keywords: *Implementation, BPUM, and Micro Enterprises*