

# Study of the Effectiveness of Government Assistance for Women UMKM in Increasing Family Income in North Kawangkoan District Minahasa Regency

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Received: 30 Aug 2022; Received in revised form: 22 Sep 2022; Accepted: 30 Sep 2022; Available online: 04 Oct 2022

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**Abstract**— *UMKM can contribute to the Indonesian economy. In general, MSMEs in the Indonesian economy have a major role in economic development, provide the largest employment opportunities, also play an important role in local economic development and community empowerment as well as creating new markets and sources of innovation. Women are not only focused on their role as housewives, but women are also a support in fulfilling the family economy without forgetting their nature and responsibilities as a woman and a housewife at the same time. In general, economic needs encourage a person to behave productively, as well as with women who feel the need to contribute to the economic prosperity of the family. A prosperous family is a family that has been able to meet all basic needs, social psychological needs and family development. This research is a study of the effectiveness of government assistance for women's UMKM in increasing family income, in North Kawangkoan District, Minahasa Regency. This research raises the problem, namely: How the benefits of UMKM assistance for women entrepreneurs can increase family income. This research is a field research using qualitative method. Data collection techniques using observation, documentation and interviews. The data obtained, analyzed. The data analysis technique used is descriptive qualitative analysis, which consists of three streams of activities that take place simultaneously, namely data reduction, data presentation, and drawing conclusions. This technique is used as a reference to make it easier to understand the descriptions presented as the final result of the research. The purpose of this study was to examine the effectiveness of government assistance for women's MSMEs in increasing family income in North Kawangkoan District, Minahasa Regency*

*The results of this study indicate that with government assistance for Women's UMKM in North Kawangkoan District, it can increase family income. This study shows that with the assistance of venture capital through UMKM, women who previously did not work, and did not generate income, can create work businesses so that they can generate income that can support family needs which have an impact on family welfare.*

**Keywords**— *UMKM, Women, Family Income*

## I. INTRODUCTION

Along with the progress of globalization, it encourages people to have an open mind towards the role of women who are not only fixated on household tasks.

However, women can also participate in helping advance the family's economy with the abilities they have. women take the initiative to do a business with the growing

development of MSMEs and the rapid development of technology that has facilitated business activities, making women interested in starting a business or UMKM.

Micro, Small and Medium Enterprises (UMKM) are the most important pillars in the Indonesian economy. Recognizing the contribution of UMKM to the economy, the Government has provided support for UMKMs. One of

the Government's supports in terms of financing for Women's UMKMs is through Super Micro KUR where the program target is housewives who do business. With these various potentials, it is hoped that UMKM can take advantage of digital infrastructure, including for female UMKM actors. With these various potentials, it is hoped that UMKM can take advantage of digital infrastructure, including for female UMKM actors. However, with this government assistance, can this contribute to women entrepreneurs?

Based on the description above, a research will be carried out to examine the effectiveness of government assistance for women's UMKM in increasing family income in the northern kawangkoan sub-district, Minahasa district.

The definition of micro, small and medium enterprises according to Law Number 20 of 2008 concerning Micro Enterprises Regarding micro, small and medium enterprises (UMKM) the definition of UMKM is as follows:

- a. Micro-enterprises are productive businesses owned by individuals and/or individual business entities that meet the business criteria as regulated in this law.
- b. Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not branches of companies that are owned, controlled or become part of either directly or indirectly from medium-sized businesses or large businesses that meet the criteria for small businesses as referred to in paragraph (1). referred to in law no. 20 of 2008 concerning UMKM (micro, small and medium enterprises)
- c. Medium-sized businesses are productive economic businesses that stand alone, which are carried out by individuals or business entities that are not (Joesoef, 1985)

In terms of physical and spiritual strength, mental, women are weaker than men, but these differences do not cause any differences in talent. While the description of women according to a view based on medical, psychological, and social studies, is divided into two factors, namely women are smaller than men, their voices are smoother, women's body development occurs earlier, women's strength is not as strong as men's.. Women have a calm demeanor, women feel faster to cry and even faint when facing serious problems. (Annisa. 2017)

Family is a collection of two or more people who live together with legal, emotional attachments and individuals have their respective roles who are part of the family. Friedman in Khairuddin explains that the family is the smallest unit of society consisting of a husband and wife and their children, or fathers and children, or mothers and

children. According to Pujosuwarno, family is a strengthening of life on the basis of marriage between adults of different sexes living together or a man or a woman who is alone with or without children, either her own or adopted children, and lives in a household.

From the three opinions above, it can be concluded that the family is two individuals who form a small group through a legal marriage bond and expect offspring and fulfill the necessities of life. According to Khairuddin historically, the family is formed at least from units which are limited organizations, and have a minimal size, especially those who initially held a bond, in other words, the family remains part of the total society that is born and is in it. will gradually release these characteristics, because of their emergence towards maturity.

## **II. RESEARCH METHODS**

### **1. Method**

This research is a field research, with the type of research is qualitative research. Data collection techniques using observation, documentation and interview techniques. From the data obtained then presented based on the analysis. The data analysis technique used is descriptive qualitative analysis, which consists of three streams of activities that take place simultaneously, namely data reduction, presentation and conclusion drawing. This technique is used as a reference for writing research results to make it easier to understand the description presented as the final result of the research so that it can provide an understanding in accordance with the study carried out.

Qualitative research methodology is a scientific research that aims to understand a phenomenon in a scientific social context by prioritizing a process of deep communication interaction between the researcher and the phenomenon being studied. Natural here means that qualitative research is carried out in a natural environment without any intervention or treatment given by the researcher.

### **2. Data Source**

Primary Data, Is data obtained from the sources studied. What was carried out by direct interviews with the sources of this research, namely UMKM actors, or women who played a role in UMKM, who were at the location. While secondary data, namely library materials that come from books related to the problems studied by researchers.

## **III. RESEARCH RESULT**

### **1. Overview of North Kawangkoan District**

North Kawangkoan District is one of the sub-districts in the Minhasa Regency, North Sulawesi Province. As a

result of the division of Kawangkoan District. The boundaries of the North Kawangkoan sub-district are as follows:

North borders with Sonder District. East bordering the District Remboken .South is bordered by Kawangkoan District. West borders with Kawangkoan District

Kawangkoan sub-district has 10 villages, namely Talikuran Village, Talikuran West Village, Talikuran East Village, Uner Village, Kiawa Two Village, Klawa Two East Village, Kiawa Two West Village, Kiawa One Village, Kiawa One West Village, and North Kiawa One Village. .

The source of livelihood for the residents of North Kawngkoan District, in addition to their source of income from the agricultural sector, also relies on other sources scattered in the formal sectors such as employees / ASN / Private / Indonesian National Police who are also active in the fields of animal husbandry, restaurants, salons, transportation, tailors., restaurants, driver traders, construction workers etc

## **2. Research Results and Discussion**

### **2.1. The Role of Micro, Small and Medium Enterprises Assistance**

Micro, small and medium enterprises (UMKM) have a strategic role in development in the development of the National Economy, including in the absorption of labor in line with the opening of many jobs, which has an impact on decreasing the unemployment rate. UMKMs in the North Kawangkoan District are often found, in various circles, including among women / housewives. The existence of UMKMs is very helpful for UMKM actors, from income it can also reduce the unemployment rate. UMKM in North Kawangkoan Sub-district have a very significant development, growing rapidly, either through restaurant/restaurant businesses, service businesses or other businesses. This has an impact on considerable economic growth for UMKMs, including women UMKMs. From the results of research on female UMKM actors, most said that their goal in playing a role in UMKMs was to increase family income, so that they could meet family needs.

The results of observations and interviews along with documents conducted by researchers on female UMKM actors in North Kawangkoan District:

According to Mrs. SK, the Sanghay Peanut. Business actor Sanghay's peanut business has been in business for 20 years, and this business has grown over time. In running this business, before the onset of covid 19, I used 10-15 workers every day, although some of them were only half a day, namely school children. During the COVID-19

pandemic, this business experienced a very drastic decline because it was hampered in marketing, so for almost 2 years, I laid off employees, but this business continued despite many obstacles. In running this business, I have received assistance as additional business capital, and for me this capital assistance is very helpful for my business, especially during the pandemic. Currently, my business is back to normal, and I have again employed 10 female workers. The income from this business is quite good, and it really helps our family income, because my husband is also directly involved in this business. We already have partners or regular customers who regularly buy our products every day.

Mrs. SK has long pioneered this business with her husband. From small business only from house to house, now it has expanded to warungs, in supermarkets in Minahasa and Manado. The income obtained from this business has been very large and constant, because many regular customers have partnered with this business. So every day they produce this product. Likewise, this business has opened up new job opportunities, especially among women who are around the place of business, as well as customers who pick up directly and resell.

Opinion from BR of the Colombeng Bakar business actor :HO

I have only been in this business for almost 3 years, despite the many obstacles I faced, especially during the covid 19 pandemic. My business had been stopped for more than 1 year, but with the help I received, I am grateful and excited to start this business even though it is small. -small. This business turned out to be slowly starting to develop, and thank God, until now I have been assisted by employees in managing this business as many as 8 people every day, from 8.00 am, 12.00 am, then rest again from 2.00 to 16.00. They help my business, some are processing, making dough and packing. The marketing of this cake is very smooth, because it has penetrated the markets and stalls in Minahasa.

BR's statement is not much different from what SK's mother said, that from the business they are involved in they can support their family, even the income and income obtained from this business is increasing. They also feel that the business capital assistance they get as MSME actors is very helpful for the business they are involved in, especially during the COVID-19 pandemic, where the business they run is in a slump and has experienced a very significant decline.

This is the statement of several mothers who have businesses selling cakes, selling food, stalls, tailors, beauty businesses, they also really feel how useful it is when they receive the assistance. Especially in difficult times, they

also receive help. Then they stated that they did this business because this business really helped their family's economy. It is felt that there is an increase in family income, especially in meeting the needs of children, as well as family needs.

## **2.2. The Effectiveness of Women's UMKM Assistance for Increasing Family Income**

The goal to be achieved in micro, small and medium enterprises is to empower the potential that exists, especially women, to shape individuals or communities to become independent. This is in accordance with the objectives of the women's empowerment program, namely to create women who are independent, strong, able to compete, not always dependent on their husbands, even expected from the business undertaken, can open businesses or jobs that can help others, in improving the standard of living and income in order to improve the family economy.

In order to realize the goals and programs of women's empowerment, the Government implements and provides training and provides additional business capital, as a stimulus in revitalizing women's UMKM businesses. The purpose of this assistance is to help women UMKMs in their business, be more empowered, skilled independently, can create jobs, have their own income and income, in the end can improve the family economy.

## **2.3. The Role of UMKM in Empowering Women**

Based on the results of research that has been carried out for UMKM Women in North Kawangkoan District, it is evident from the results of interviews that UMKM are able to empower women including

### **a. Output indicators (output indicators)**

The results of the study show that in implementing UMKM empowerment has been carried out through training, counseling and business capital assistance for female UMKM actors. From several statements that there are several UMKM business actors who have empowered other people / fellow women through the provision of employment opportunities through their businesses. Thus, the UMKM business they do has helped employees in getting income which has an impact on increasing family income.

### **b. Indicators of results (income indicators)**

This is indicated by empowered women who have been able to work independently, as productive economic actors according to their skills.

### **c. Impact indicators (impact indicators)**

Characterized by women who have been empowered have been able to develop businesses and are able to help other women who do not have the skills and do not have income.

## **IV. CONCLUSION**

1. The implementation of UMKMs through training, counseling and business capital assistance for female MSME actors is able to empower themselves and others through providing job opportunities through their businesses.

2. Their UMKM business has helped employees in earning income which has an impact on increasing family income

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