

PROSPECTIVE MICRO AND SMALL ENTERPRISES (MSES) IN BALIKPAPAN

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ABSTRACT

The background of Micro Small Enterprises (MSEs) is currently contracting. Not yet recovered from the devastating Covid-19 pandemic, most business units have almost closed. Entering 2022, business actors are faced with a situation of uncertainty due to the war between Russia and Ukraine has not yet been resolved. Business climate conditions are increasingly shocking, overshadowed by the global economic recession in 2023. Some local MSE actors take it seriously, but some are normal. The objectives of the study (1) describe the perspective aspects of organizing micro and small enterprises (MSEs), (2) present the position of MSEs in Balikpapan to welcome the development of the Capital City of the Archipelago (IKN) (3) Reveal the strategy of MSEs to welcome the development of IKN. This qualitative discrete research took the MSE segment in Balikpapan. Samples of 6 types of businesses (1) Restaurant, (2) Café, (3) Beverage, (4) Hydroponics, (5) Seafood, (6) Tofu and Tempeh Industry. Data collection using observation, structured interviews, data collection assisted by 5 groups by conducting internships for 7 days. The position of the researcher as supervisor 1 and 2. The results of the study achieved very good category scores (81-100) (1) Hydroponics and Seafood 97 Percent (2) Restaurants and Cafes 93 percent (3) Beverages 95 Percent and Tofu Tempeh 90 Percent. There are 11 indicators, namely (1) Character of business actors (2) Business planning, (3) Market and marketing, (4) Production operations, (5) Business location, (6) Organization management, (7) Marketing mix, (8) Business competition, (9) Market confidence, (10) Financial management and (11) Business feasibility. The conclusion of the study to six Micro and Small Enterprises (MSEs) business units in Balikpapan has very good prospects, the lowest achievement score of 90 percent and the highest of 97 percent.

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1. INTRODUCTION

The word prospective in the Big Dictionary Indonesian online, Fifth edition means that it can (may) happen; there is hope (good), , great hope echoed by all parties including Micro, Small and Medium Enterprises (MSMEs) better hope certainly does not melebihi as if business actors are so tired Cape waits when economic improvements can return to a better rah. (Ministry of Education and Culture, 2022)

Complaints of slowing economic movements after Covid 19, some Micro Small Enterprises (MSEs) are currently experiencing a contraction leading to bankruptcy. MSEs still feel that they have not recovered from the devastating pandemic period almost stopping most business units. The decline in the death rate as a result of Covid-19, which continues to be monitored by the Government, is one of the keys to the progress of pandemic containment seems to be running well and measurably. This condition presents new hope when entering 2022. MSEs feel a little relieved because mass concentration through human movements is no longer a problem like during the Covid-19 pandemic. The MSME sector dominates business in Indonesia. Data from the Ministry of Cooperatives and SMEs shows that of the approximately 64 million businesses in Indonesia, 99.9% of them are in the form of MSMEs and 98.6% are in the form of micro. MSMEs contribute 60.34% to national GDP and absorb 97% of the total national workforce. With such a large portion, the fall of MSMEs will increase poverty and widen the gap between the poor and middle/rich. (Hadiyanto, 2022). A slight sense of relief was felt by various groups, including MSEs, however, the optimism was disturbed by the situation of uncertainty as a consequence of the impact of the unfinished war between Russia and Ukraine. The influence of the global economy is gradually felt by most people who are delayed by the increase in Fuel Oil (BBM), the scarcity of some basic necessities such as

cooking oil, chicken eggs, cut chicken, rice meat and chilies also increase in price and seem to be in the midst of a less controlled society.

The sensitivity of the price of basic necessities for the lower middle class is felt greatly for the people of Balikpapan City, this complaint is very basic because the prices of necessities continue to increase, while pre-workers in the private sector including workers in informal groups in MSEs are strongly felt. This is supported by the inability of MSE players who have only been able to run their businesses recently because they have previously experienced congestion due to the pandemic.

The Covid-19 pandemic has hit the world economy, including Indonesia. Unlike the previous crisis, in the current crisis, MSMEs are also dragged into economic turbulence which causes a significant decrease in aggregate demand (Ssenyonga, 2021). The World Bank and Bappenas (2020) reported in October 2020 that 75% of businesses experienced a decrease in turnover during the pandemic, 43% of respondents decreased labor costs, and 22% had difficulty paying loans. (Hadiyanto, 2022)

Specifically, the problems faced by MSMEs can be grouped (1) Production is hampered by 18.83%, (2) distribution is hampered by 20%, (3) market demand has decreased to 22%, (4) access to capital has decreased by 19.39, and (5) raw material difficulties are 18.87% (Hadiyanto, 2022)

Based on the data above, it has a serious impact on MSE community groups but extends to consumer groups who face panic buying for basic daily necessities. Panic also occurred in groups of people who supported themselves from direct consumption from their daily learning of eating and drinking at stalls, also felt the impact of the prices of cooked food also increased, such as packaged rice, for workers' lunches and dinners, as well as the serving of various breakfast foods also crawled up sharply.

The explanation above is supported by Bank Indonesia data on inflation figures starting in October 2022 at 5.71%, November at 5.42% and December 2022 at 5.51%. <https://www.bi.go.id/id/statistics/indicators/data-inflation.aspx> the average inflation picture above 5% during the final quarter of 2022 certainly has an impact on the condition of the business climate for MSEs is increasingly shocking, plus it is overshadowed by the global economic recession in 2023. Local MSE players are responding seriously due to various increases in the price of basic necessities as a result of the increase in fuel set by the Government.

In fact, MSE actors to this business climate have mixed responses. There are MSE actors who take it seriously with hope because uncertainty will inevitably occur during 2023, but there are also those who respond casually, they reason because of the ups and downs of the economic cycle in the community. On the other hand there is the condition anomaly. Where some MSE actors actually experience a positive impact along with the implementation of the IKN National project because Balikpapan City is a buffer for IKN. The ups and downs and stopovers of new entrants to IKN, the UMK juntru went up in business performance as if it did not affect global economic conditions.

One condition with 2 different kinds of responses concerns the mainset character of each business actor. MSE actors who struggle to try their business scope using their own strength or have not adjusted to the latest conditions on average think hard to face a business climate situation like this. However, for knowledgeable business actors, they are able to play their strategies in collaborating with other business actors so that for themselves, MSE actors are not a serious problem. By synergizing, he is able to take more definite steps, driven by the strength of his partners to develop together.

Concept The concept of SME empowerment through the "Sentra" approach is a model of strengthening, developing and growing SMEs carried out through grouping based on business type. This is based on the idea that the mass SME coaching model is considered very ineffective, and seems to consume the budget. SME Center, is a grouping of similar types of businesses (at least 20 SMEs) grouped in one particular area (Maschasin, 2013)

The SME center approach is a process of forming the organizational maturity of each SME actor. The grouping process initially became a crucial starting point for psychological differences between business actors. Business actors who feel senior with assets and a wide market reach often want to dominate the group. As for SMEs who have just often kept themselves in the lower position so that they are inferior in the group.

On the positive side, the establishment of centers as a forum for SMEs to collaborate, hone and nurture each other, between large SMEs providing teaching to those who are still undeveloped, large SMEs as new network capital that can contribute to their work and the benefits of their business knowledge, the development of this value side directly provides benefits and provides reinforcement to large business actors so that practice Together in one group of centers provide reinforcement to each other.

From the explanation above, SMEs need a place to jointly develop their respective businesses. The SME segment seems to be so rife in Balikpapan City entering 2023, in business observation activities such as Café reaching hundreds, as well as Padang cuisine restaurants have no less number than cafes are quite

rife in every strategic road alley where the concept of Padang cuisine restaurants or stalls is selling their food menus.

For the Tempe and Tofu industrial business, since the early 1980s in Balikpapan this industrial business has been established in various corners of the village and as a result the products are sold on average in traditional markets. This tempeh and tofu industry supplies mobile vegetable sellers and retail vegetable stalls in each village.

Observations in the beverage retail business sector also peddle their products in strategic places such as malls, strategic shophouses, the rise of the beverage retail business was triggered by the shift in profession from the original employee status to entrepreneurship dominated by young people. These various drinks generally follow social media trends. This one business is the cultivation of hydroponic plants, one of the businesses that has developed earlier than retail drinks as described above. At first, many were interested in pursuing this business field, especially among young people. At this time when observations took place one of them was found in the eastern area of the city, as one of the largest hydroponic businesses in the city supplying to corporate customers.

2. LITERATURE REVIEW

Understanding UMK

According to Law Number 20 of 2008, MSMEs are: Micro enterprises are productive businesses owned by individuals and/or individual business entities that meet the criteria for micro enterprises. (2) Small business is a productive economic enterprise that stands alone, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become a direct or indirect part of medium enterprises or large enterprises. (3) Medium enterprises are productive economic enterprises that stand alone, carried out by individuals or business entities that are not subsidiaries or branches of companies owned, controlled, or become part either directly or indirectly of small businesses or large businesses with total net worth or annual sales proceeds as stipulated in the Law. (Handani, 2019)

From the description of the definition of MSMEs above, it is very clear that aspects of ownership are generally per individual grouped according to certain criteria such as capital and business turnover for a year. Small businesses are really pioneered by business actors, not start-ups of business branches of business entities. While medium enterprises can be characterized by individual ownership or business entities not as startups from large branches of companies that have been pioneered before.

From the operational aspect, MSMEs provide characteristics such as (1) The type of goods/commodities is not always fixed, at any time it can change. (2) The place of business is not always settled, at any time it can change places. (3) Have not carried out even simple financial administration. (4) Do not separate family finances from business finances. (5) Human resources (entrepreneurs) do not have an adequate entrepreneurial spirit. (6) The average education level is relatively very low. (7) Generally, they do not have access to banking, but some have access to non-bank financial institutions. (8) Generally do not have a business license or other legality requirements, including a taxpayer identification number (NPWP). (Twitter, 2021).

The characteristics of MSMEs above are very real in the midst of economic society, on the one hand the business units owned must race against other competitors, both small and large scale. On the other hand, the existence of these characteristics is difficult to compete. Such conditions are common in MSME groups. Lack of collaboration and increased understanding and business skills are common factors experienced by them.

To strengthen the ability to compete with business ventures from outside, MSMEs need to collaborate with other MSMEs that form an area to form a center. Establishment of at least 20 SMEs. Concentrate MSMEs in an area to produce superior products. Collaboration in that has the potential to develop economic activities under the market influence of a product that has high selling value and competitiveness. (Sumantri, 2017)

In general, the role of MSMEs plays an important role in the global and national economy. MSMEs provide broad economic services to the community, support the process of equity and encourage economic growth, and realize national stability. MSMEs are also major actors in providing employment that can support household income, MSMEs in Indonesia play a very significant role in economic stability.

MSMEs contribute greatly to national GDP and exports, and act as job providers for millions of Indonesians. MSMEs need business resilience and independence so that they can improve HR skills to create competitive products. (Yazfinedi, 2018)

Currently, in East Kalimantan, according to data from the MSME and Cooperative Office of the Trade Office, the number of MSMEs in East Kalimantan Province is 344,581, the population is 1,846,547 people, absorption is 18.6%, the number of micro-scale is 97%, small scale is 2.7%, and medium scale is 0.2%,

MSMEs at the national level amounted to 8.71 million data in 2022. Contributing to National GDP of 61.97% equivalent to 8,500 Trillion Rupiah. In 2020, <https://databooks.katadata.co.id>

The work of MSMEs as described above, as one of the pillars of the community's economy that is proven from time to time provides value benefits for its existence as an important force guarding the national economy. The other side is about the potential between the population compared to the number of MSME business actors is still relatively low, including in East Kalimantan province.

Business clusters are very important as an effort to direct the level of business from time to time in an area. The level of MSME groups in Indonesia micro enterprises have a maximum asset of IDR 50,000,000 (fifty million rupiah with a maximum asset of IDR 300,000,000 (three hundred million rupiah). Small businesses have an asset of IDR 50,000,000 – IDR 500,000,000 with a turnover ranging from IDR 300,000,000 to IDR 2,500,000,000 (two billion five hundred thousand rupiah). Medium business groups have an asset above IDR 500,000,000 (five hundred million rupiah) and a turnover ranging from IDR 2,500,000,000 – IDR 50,000,000,000 (fifty billion Rupiah) (Handani, 2019).

The clustering of MSMEs will provide benefits for the economic growth of the region, local governments also have an interest in this, as an effort to improve the level of regional welfare. Economic growth with various approaches such as industry and trade in medium business groups is needed. The minimum level of middle-class business provides an illustration of the ability and growth in its class that has passed through various competitions and management systems in order to increase economic productivity. In similar terms, the empirical activities of medium enterprises in the industrial sector (as a real illustration of competitiveness) show that medium enterprises have several advantages to compete in the market (Afriani, 2016).

One of the obstacles to the increase in the GENERAL class cluster is closely related to the characteristics of MSMEs in Indonesia The characteristics of SMEs in Indonesia (a). Low quality of Human Resources (b). Still weak partnership structure with Big Businesses Small and Medium Enterprise Management | (c). Weak quality control of the product (d). There is no clarity on product standardization in accordance with consumer wishes (e). Difficulties in accessing capital, especially from formal financial sources (f). Knowledge of exports is still weak (g). Weak access to marketing (h). Technological limitations, resulting in low productivity and low product quality (i). Limitations of raw materials. (Sulastri, 2016). Similar facts are conveyed by the following researchers in their findings One of the factors causing the low contribution rate of the population of a city is due to the lack of use of potential resources by micro, small and medium enterprises such as the use of mobile social media. Through the digital era 4.0, the marketing system of the micro, small and medium enterprises sector is expected to utilize its maximum potential so that it can grow inclusively and sustainably. (Mashuri, 2019)

In addition to the low contribution factor, growth and acceleration of the increase in MSME cluster groups are generally influenced by the unreadiness of MSME actors regarding the mastery of business knowledge, one component is included in the criteria of the business feasibility study (SKB). The purpose of the business feasibility study (SKB) is to avoid the risk of loss, facilitate planning, facilitate the implementation of work and facilitate supervision. SKB is required by the parties, namely: Business owners, creditors, Government, management and the wider community.

One of the important efforts taken by the government is to build an integrated database of MSME empowerment programs at the national and regional levels. After having the coordination authority through the regulatory adjustment stage, the Ministry of Cooperatives and SMEs can coordinate the preparation of an integrated database of comprehensive MSME empowerment programs between sectors at the national and regional levels. The Ministry of Cooperatives and SMEs can then identify overlapping program recipients as well as determine program needs for different types of MSMEs.

This effort is a way to overcome the obstacles faced by MSME actors today. Among these obstacles are (1) the lack of access of MSMEs to a wider market which makes it difficult for their businesses to develop. (2) In the field of production, several obstacles are faced by MSME actors, including lack of management in the production sector which results in a production process that does not run optimally. (3) lack of attention of MSME actors to aspects of the business production system being run. (Rochman, 2022)

Build a monitoring and evaluation system for MSME empowerment programs. The Ministry of Cooperatives and SMEs will build and run an example monitoring and evaluation system, for ultramicro and micro enterprises can be developed capital schemes that distinguish the types of businesses that are "survivalist" and "growth oriented". Ultramicro loans for survivalist business types for non-bankable MSMEs are made their own schemes.

The KUR capital program is targeted at businesses that want to upgrade their classes. Meanwhile, MSME human resource competency training programs can be targeted at MSMEs that have a vision of

developing a business. Program design will be more effective when it involves associations of MSME actors and assistants. (Twitter, 2021)

By observing the policy aspects of the Office of the Ministry of Cooperatives and Micro, Small and Medium Enterprises (MSMEs), briefing MSME actors on legality aspects and business management skills is so strategic. Legal aspects, 2) Market and marketing, 3) finance, 4) operational techniques, 5) management and organization, 6) social and economic and 7) environmental aspects of all these aspects produce business feasibility study data.

More in shaping the resilience and independence of MSMEs, supported by credit growth disbursed by the banking sector of only 13.6%. This shows that problems originating from capital can be easily resolved and have an impact on management and the resulting products will be more competitive. (Rahman et al., 2018)

The steps of SKB to produce business feasibility data The stages are: 1) data collection, 2) data processing, 3) data analysis, 4) decision making about feasibility and not yet feasible, 5) recommendations. <https://docplayer.info/31912656-Studi-kelayakan-usaha.html>

External aspects that need to be anticipated by MSE players as current challenges are: (1) facing strategies in filling the needs of the domestic and global markets, (2) having an entrepreneurship strategy based on IT technology (Information Technology) and (3) maintaining local wisdom. The opportunities that have been given by the government. (4) build and shape the spirit and potential of entrepreneurship. (5) MSME actors must maintain local wisdom. (6) Slow growth and development of MSMEs. (Marlinah, 2020)

There are obstacles for business actors that often occur and are fundamental are management limitations or business management techniques, marked by perceptions and fear of taking risks. The lack of literacy efforts and priorities for business actors in improving knowledge and management skills is one of the factors in the slow development of their business. (Suyadi, 2018)

Increasing the ability to face competitors not only requires government policy protection for MSMEs, but business study literacy is absolutely needed for business actors as a bulwark for themselves and their groups from the current competitive conditions that are increasingly sharp requiring a series of strategies. The strategy consists of (1) Product Differentiation Strategy used by business actors to protect their products, product protection can be made based on the characteristics of their unique strength. (product differentiation). Differentiating a product or service to make it more attractive in accordance with its market potential.

Excellent products as the key to success. Strategy

Any product that does not have superiority will threaten the sustainability of the company. To ensure the company's steps maximize the potential for success, therefore not a few MSME players focus on just a few products, then concentrate on these products. In addition, it is necessary to realize that the life of the product in the production cycle is also very limited. For this reason, it requires strong predictions, this awareness of MSME players must constantly look for new products to be designed, developed, and brought to market. (Rahman, 2018)

Pay attention to product differentiation strategies by highlighting the distinctiveness of their products that are not owned by other MSMEs. This strategy provides value (value) to the characteristics of its products that are easily recognized by prospective consumers, not widely known in the market so that it has the potential for attractive selling prices. The specificity of this product is enough to provide protection and even the possibility of a market monopoly for the product if it has a high uniqueness of the product.

Strategic response (response strategy) is one way to focus on high service to customers, providing a response characterized by enthusiastic behavior by MSME actors for ways to improve excellent service. This service is expected by business actors to be able to meet the expectations of their customers, so that customer satisfaction can be created at any time. One way to run a responsive strategy is to serve quickly both complaints and receiving orders and shipping.

The strategic response is carried out using 5 steps that have been proven to be able to be carried out by business actors elsewhere. The five steps are (1) Design-to-Order (or Engineer-to-Order), (2) Make-to-Order, (3) Assemble-to-Order, (4) Make-to-Stock, and (5) Make-to-Demand. These five aspects can be used by business actors in improving their services, focusing on loyal customers.

The innovation strategy and entrepreneurial creativity of the Revolution Era 4.0 are still low. This is influenced by the impression of creative thinking tends to be high, but the indicator of the level of understanding of the position of strengths / weaknesses compared to competitors tends to be low, weak innovation strategies are supported by obstacles to the level of knowledge to work creatively tends to be

on other weaknesses, organizational aspects are more focused on The level of alignment between management functions (finance, HR, production, marketing in producing superior products and the level of synergistic coordination with consumers for competition tends to be low.

Internal motivation support for business actors during the period of business growth (growing) innovation strategy in addition to production as well as marketing innovation by the following researchers that the level of diversity (variation) in promotional activities tends to be low. Similarly, financial innovation tends to be low in terms of access to sources of capital funds, the level of ease of financial transactions, the level of application of financial management systems, the level of financial technology adaptability tends to be low . (Rufaidah, 2020)

Another strategy to increase the competitiveness of MSMEs is the understanding of product quality, the definition of quality is the overall characteristics and characteristics of products or services whose ability can satisfy needs, both expressly stated and disguised. The term requirement is defined as the specifications stated in the contract and the criteria that must be defined first. Business people who are very important understand in creating goods or services that are born have high selling power and are able to compete.

To ensure the quality of goods and services produced in business, it is necessary to pay attention to the location of the production site and the location as a place for exhibitions (displays). The selection is just as precise as for building a store. Location affects the risk, cost and profit of the company as a whole. On a medium-sized business scale, it is not wrong if the decision to choose a location, choosing a location becomes very important when the company finds demand has exceeded factory capacity.

Factors that influence location decisions include: (1) Productivity because it considers the wage level of labor. (2) The risk avoided from the impact of the establishment of a middle-class business on the environmental impact in the community. (3) Proximity to suppliers, to save on raw material delivery bids. (4) Proximity to competitors, clustering (grouping) Medium enterprises that compete with each other close to each other. This condition needs support for decisions to choose spatial planning to ensure efficiency.

The management strategy of managing inventory as one of the operational strategies of the business class that views inventory as one of the most expensive assets of the lot reflecting 50% of the total capital invested. The goal of inventory management is to determine the balance between inventory investment and customer service. You will never achieve a low-cost strategy without good inventory management. (Ismara, 2018).

3. METHODS

This research is a discrete research, using a qualitative approach with implementation steps depicted on the flowchart as follows:

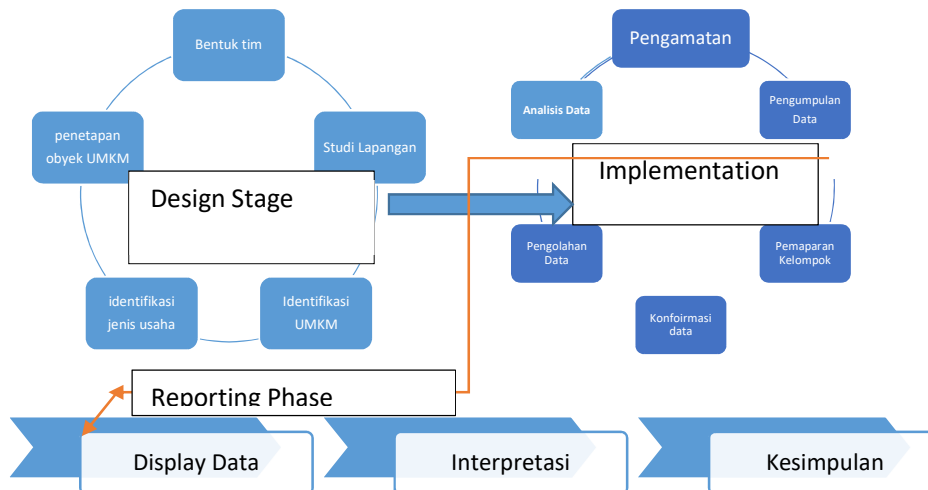


Figure 1. Flow of research stages

The initial stage of qualitative discrete research design, starting from forming a team consisting of 2 lecturers and 6 student groups, the number of students is 12 people. The team of lecturers prepares guidelines and research instruments The group is tasked with determining the type of business within the scope of MSEs with different business fields. This criterion is to meet the determination of the sample, as a

purposive sample, namely a sample based on a specific purpose. The criteria set such as business groups, namely micro enterprises and small businesses, refer to the criteria for MSMEs listed in Law number 8 of 2008 concerning MSMEs.

Data collection using interviews and in-depth observations of both research lecturers and student teams. Students of each group conduct preliminary studies and then report to the lecturer team. After finding out according to the criteria, the lecturer team facilitates through voice communication and oral communication. Students according to their groups start into the field to make observations and structured interviews to collect research data.

Data reported by each group is presented and reviewed by a team of lecturers, rudimentary data is returned to be checked back to the field by the lecturer team and group as confirmation and improvement. Furthermore, the data that has been refined is processed by the lecturer team and then discrepanized such as graphs and fifth descriptions, after the data is in the form of a display, the lecturer team conducts analysis to be interpreted and given conclusions.

Data analysis uses a triangulation model, which refers to interview data given validation in accordance with established indicators. For data that has not been declared valid to be corrected by the group team by confirming back to the source according to the steps taken at the previous data collection stage.

Indicators

Indicators in determining the achievement of scores from the contents of structured interview results compared to the numbers set are illustrated as follows:
Structured Interview Results Reference

Table 1. Prospective MSEs in Balikpapan in 2022

Score Achievement Indicators In the coat of arms (%)	Results Designation Criteria
81-100	Very good
70 -80	Good
60-69	Enough
50-59	Less
Under 50	Very Lacking

4. RESULTS AND DISCUSSION

The results of this study will display (1) a description of prospective aspects of MSE business management, (2) presentation of the composition of MSEs, (3) Revealing the strategies used by MSE groups. The prospective aspect is depicted in figure 2.2. about the findings of prospective business indicators for 6 types of Micro and Small Enterprises (MSEs) group businesses domiciled in Balikpapan with exposure to the following data findings:

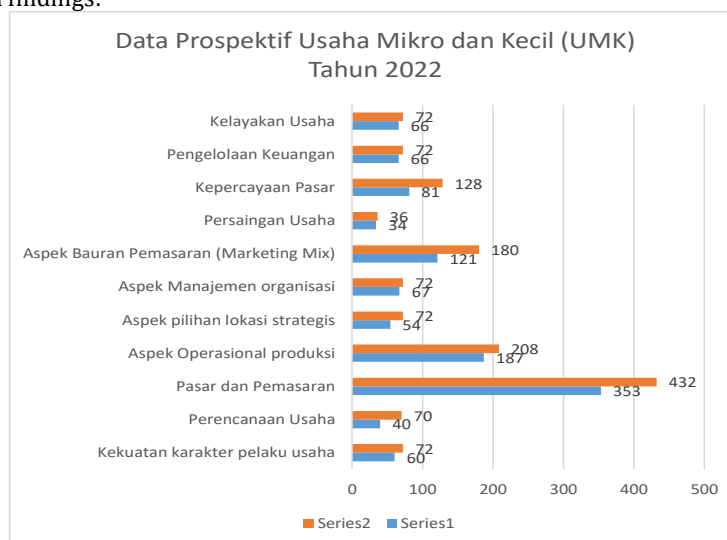


Figure 2. Graph of Achievement Indicators of 6 Types of MSE Businesses in FY 2022 Area Balikpapan

Refer to graph 2 data findings. It is illustrated that there are 11 achievement indicators by 6 types of Micro and Small Enterprises (MSEs) group business fields. There are two (2) types of data findings, namely the score obtained from filling in the results of structured interviews with MSE business actors (business owners). The finding of the blue bar graph is the achievement of the score in each indicator. While the orange bar is the total score achievement.

The data represented by the 2 colors of the bar chart means that starting from the core (1) the strength of the character of business actors obtained an average score of six business actors of 60 out of a maximum total score of 72. (2) The business planning aspect obtained a score of 40 out of a maximum total score of 70. (3) Aspects of PASR and marketing activities obtained a score of 353 out of a maximum total score of 432. (4) The operational aspects of production activities obtained a score of 187 from a maximum score of 208. (5) The aspect of choosing a business location obtained a score of 54 out of a maximum score of 72.

Furthermore, the aspect to (6) of business organization management achieved a score of 67 out of a maximum score of 72. (7) the marketing mix aspect obtained a score of 121 out of a maximum score of 180. (8) aspects of handling business competition 34 out of a maximum score of 36. (9) The market confidence aspect obtained a score of 81 out of a maximum score of 128. (10) Business management obtained a score of 66 out of a maximum score of 72 and finally the business feasibility aspect obtained a score of 66 out of a maximum score of 72.

Data acquisition in the form of cpaian score and maximum score on graph 2.2. Produce an analysis of (1) High category scores, namely the achievement scores obtained have a percentage (81-100) of the maximum score, this can be mapped, namely: (1) Business feasibility, Business management gets a sensation (91.66%) This data comes from an achievement score of 66/72 from the maximum score. The aspect of market confidence gets a percentage of success, which is (63.28%), this acquisition score is included in the sufficient category (60-69), the aspect of business competition management gets a percentage (94.44%) of the achievement of 34/36, the maximum score in the category (very good)

Further analysis of the ability aspect in the marketing mix obtained percentage data of 121/180 or (67.22%) sufficient categories. The management aspect of business organizations received a score of 67/72 or (93%) in the very good category. The aspect of strategic business location choice received a score of 54/72 or (75%) in the good category. Furthermore, the operational aspect of production obtained a score of 187/208 or (89.90%) in the very good category. The market and marketing aspects obtained a score of 353/432 or (81.71) in the very good category, the business planning aspect received a score of 40/70 or (57.14%) in the less category. While the aspect of character strength of business actors obtained a score of 60/72 or (83.33%) in the very good category.

Referring to the analysis of the data findings, several aspects of excellent categories can be grouped such as business feasibility, business management obtained a percentage (91.66%), aspects of business competition management obtained a percentage (94.44%), aspects of business organization management obtained a score of 67/72 or (93%), aspects of business competition management obtained a percentage of (94.44%), operational aspects of production obtained a score (89.90%). The market and marketing aspects obtained scores (81.71%), aspects of character strength of business actors obtained achievements (83.33%).

The next analysis of the good achievement category is in the aspect of choosing strategic business locations to get (75%). While it is enough, it includes aspects of market confidence obtained (63.28%), ability in the marketing mix obtained (67.22%), and finally the category is less than aspects of business planning obtained (57.14%). From these score achievement categories, very good category scores obtained 8 (eight) aspects from a total of 11 aspects. While the category is good for 1 aspect and enough for 1 aspect and the category is less for 1 aspect.

Based on the findings of the final analysis of the score achievements for the 6 types of businesses studied in the Micro and Small Enterprises (MSEs) group, the aspects carried out by these business actors can be stated to be very prospective. The argument is that 11 aspects used by researchers and asked in a structured manner to business actors obtained 8 very good aspects by 72% (8/11X 100%), good category by 9.09% (1/11X100%) and enough category by 2 aspects equal to (2/11X100%) or 18.18% and finally the category of aspects that are lacking is (1/11X100%) or 9.09%.

Of the three category findings, one aspect of the category is lacking, namely the aspect of business planning, business planning as one of the important things, but has not been considered an urgent thing by business actors, so the selection of Business Incubation strategy as a priority strategy that can be done in the development of MSMEs. (Nuraharto, tt) By choosing an incubation strategy for MSE actors, many micro and small-scale business actors are found because their educational background is still lacking and the ability to measure business feasibility studies is very minimal.

Planning factors make it serious in many research findings on MSEs, various lay people stigmatize that failures that occur are generally caused by inadequate capital, fierce competition and lack of ability to manage a business. The statement is in accordance with the fact of this study that planning as part of the initial stage before starting a business is often overlooked. Many people highlight that making business planning complicated requires special skills. This assumption is often digested by business people for the MSE segment is often ignored. (Sanusi, 2015)

In line with the findings and arguments above, growth is difficult to measure and the targets for the success of MSEs cannot be concluded. More about the activity ratio, which is a ratio that describes the activities carried out by the company in carrying out its operations including sales activities, purchases known as the *Inventory Turnover Ratio* and *Asset Turnover* ratio, it is difficult to measure. (Muhamad Hersitya Dawmawan et al, 2019)

The next discussion on the presentation of the composition of MSEs is presented in figure 3.1 below;

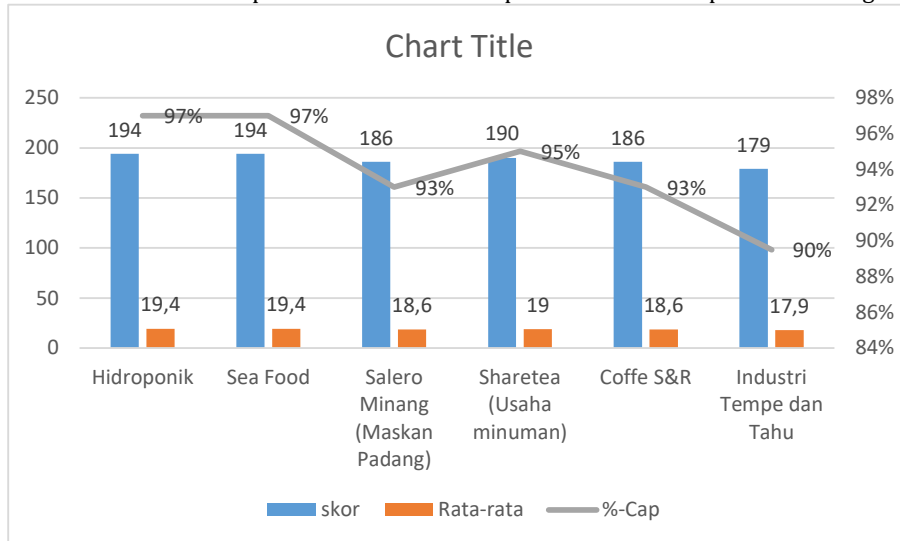


Figure 3. Discrepancy in MSE Actor Score Achievement in 2022 Balikpapan Area.

Based on garafik data 3. It can be explained that the 6 types of businesses that are the object of this study found data that all types of businesses obtained excellent category scores are businesses (1) Vegetable hydroponics 194 out of a maximum score of 200 obtained achievement data of 97% of the very good category. For the vegetable hydroponics business field. (2) Sea food obtained an achievement of 194/200 or (97%). Padang Cuisine 93%, Share Tea (beverage business) 95%, Coffe S&R 93% and Tempeh Tofu Industry obtained 90%. Analysis of this finding is that all types of businesses that are the object of research based on purposive samples of six business fields are able to manage aspects of business organization, this refers to 11 indicators as described in figure 2.2. Although this category of findings is on average very good, there are tempeh industry companies know that it is the lowest achievement, which is 90% of its achievements. The aspects that make it low mainly come from the aspects of planning and managing competitors and the character of business actors.

Aspects of the strategy used by the five business actors with different business fields include product differentiation, developing innovation and responsibility strategy for innovation carried out including marketing. This is also supported by the strength of entrepreneurial character for their respective owners or business actors. One type of business that does not develop a marketing innovation strategy is the Tempe Tahu industry. It is informed that these business actors have been for generations by relying on the potential of local traditional markets and distributing to other micro businesses such as Tek-tek tofu provider stalls.

5. CONCLUSION

Based on the findings and discussion of the results of the research above, which came to the conclusion (1) The prospective aspects of MSE business management in the Balikpapan area provide confidence that after being hit by the Covid-19 pandemic, MSE actors immediately rose and have shown their existence very well at this time, (2) the six business fields controlled and carried out by business actors have a very good management category composition. (3) strategies commonly used by the six MSE

players here using 3 strategies, namely, product differentiation, product innovation and marketing except the Tofu and Tempoh industries,

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