



Analysis of Business Development Problems for Msme Traders (Case Study in the NHP Complex)

Nahriana¹

¹Faculty of Engineering, Makassar State University, Indonesia
Corresponding Author: Nahriana

ABSTRACT: This study aims to analyze the development of MSME businesses in Nusa Harapan Indah housing from before the occurrence of Covid-19 until the occurrence of Covid-19 as a comparison of how MSME traders can respond to the Covid problem which has claimed many lives in terms of life and income. The author is interested in analyzing this problem because MSME traders are small traders who don't have a lot of income but don't have a lot of expenses either and we can see that this covid has created a lot of problems not only in terms of health but also in terms of income. The research method uses a survey method with a qualitative survey type. Data collection techniques listen and record important information when conducting data analysis through data reduction, data presentation, and inference, as well as obtaining an overview of the conclusions developed for literature research. The research results obtained are that in 2021 according to the owner of the Nurul stall, the business being run is not too different from 2020, but the difference is that in 2021, according to the owner, the children are more free to shop for the snacks they want. The income earned by the Nurul shop in 2021 is around Rp. 100.000 to Rp. 200.000 so the monthly income from the Nurul stall itself is Rp. 4.000.000 (gross income) and there are also many relatives who visit the shop owner's house so the expenses incurred are even more.

KEYWORDS: Business development of MSME traders.

Received 25 May, 2023; Revised 03 June, 2023; Accepted 05 June, 2023 © The author(s) 2023.

Published with open access at www.questjournals.org

I. INTRODUCTION

One of the development priorities in the Government Work Plan (RKP) is the development of small and medium enterprises (SMEs). This is based on the fact that MSMEs have made a significant contribution to the economy. The development of small and medium enterprises (SMEs) is very strategic because it has great potential to drive community economic activities and at the same time is the main source of income for most people to grow their welfare. Some of the results of previous research, Hamid and Susilo, 2011. Sakur, 2011; Syahza, 2013; Irdayanti, 2012 states that the weak competitiveness of MSMEs is caused by several things: (1) Marketing (2) Capital and funds, (3) Innovation and utilization of information technology. (4) Use of raw materials. (5) Production equipment (6) Acceptance and approval of employees. (7) Business development plan. (8) Willingness to face challenges in the external environment. Even though the contribution and role of MSMEs in the national economy is very important, there are still many weaknesses and problems for MSMEs that need to be addressed to face domestic and global competition in terms of competitiveness.

Small and medium enterprises are expected not only to be a useful source of more job opportunities, but also to encourage the growth and development of exports in Indonesia, especially in the manufacturing industry. Unfortunately, according to Menengkop and UKM information, Indonesian MSMEs have not focused on exports, but their export value is increasing every year. The growth and development of SMEs is one of the main drivers of development. As well as economic development in many countries in the world. The position of SMEs in Indonesia's economic development is shown by the development of GDP. The development of GDP is influenced by several variables related to SME development, such as SME employment, the number of SME units, exports, and SME investment. Economic development in the city of Makassar is an integral part of the country's development efforts and must be carried out and harmonized in an integrated manner in various sectors. Of course strategic steps are needed to encourage economic growth in Makassar and achieve full employment. One way is to encourage the growth of SMEs because this sector absorbs the majority of the

workforce and encourages increased investment. To make these efforts effective, research is needed on the development of the SME sector in Makassar.

The corona virus pandemic not only endangers health, but the virus known as Covid19 has shaken the economy. Indonesian SMEs are becoming nervous due to the coronavirus pandemic and large industries. According to a study, Indonesia's economic growth rate in 2020 slowed down by 0.1% due to Covid19 in various sectors. At the global economic level, the COVID-19 pandemic has had a major impact on the domestic economy of nation-states and the existence of MSMEs.

In Indonesia, MSMEs are one of the business sectors that play an important role in economic growth, and MSMEs also play a role in absorbing labor and distributing development results. Over the past decade, the increase in MSME units in 2016-2019 has increased by 4.2% annually, and the average contribution of MSMEs to Indonesia's gross domestic product (GDP) over the past three years has exceeded 50%. This proves that MSMEs can independently strengthen the people's economic sector and support Indonesia's economic growth. For this reason, MSMEs are one of the main business units that drive economic growth for Bank Indonesia in the service sector, because they are increasingly contributing to the Indonesian economy and trade.

II. RESEARCH METHODS

This study aims to analyze the development of MSME businesses in Nusa Harapan Indah housing from before the occurrence of Covid-19 until the occurrence of Covid-19 as a comparison of how MSME traders can respond to the Covid problem which has claimed many lives in terms of life and income. I am interested in analyzing this problem because MSME traders are small traders who don't have a lot of income but don't have a lot of expenses either and we can see that this covid has created a lot of problems not only in terms of health but also in terms of income this makes me wonder how do small traders get through the problems in this era of covid-19.

The selection of respondents was done deliberately with the consideration that the respondent understood the way the business he was running and I also personally knew the owners of the stalls that I chose to be respondents, these stalls had also been selling from before the pandemic until now. My own personal wish is that I hope the covid pandemic will pass quickly.

This survey is a type of qualitative survey. Data collection techniques listen and record important information when conducting data analysis through data reduction, data presentation, and inference, as well as obtaining an overview of the conclusions developed for literature research. For this research and data validation using data source triangulation

III. RESULTS AND DISCUSSION

History and overview

The Bumi tamalanrea Permai National Housing Complex or BTP Complex is known as one of the most famous residential areas in Makassar city, especially in the eastern part of Makassar. This condominium is to the left of Gate II Unhas and Dr. HOSPITAL. Wahidin Sudilovsod, on the right side of the road before entering the Daya area. This housing was opened by Mr. Alm in 1991. Mr. Suharto, President of the Republic of Indonesia at that time.

This residential complex has a fairly large area and consists of 19 blocks. These 19 blocks are divided into the first 13 single-alphabetical blocks (i.e., block A to block M) and consist of 6 double-alphabetical blocks (block A to block AF). And these blocks are arranged to look neat, and the blocks are deliberately arranged in a circle to make it easier for residents to find the apartment block they're looking for.

The BTP Housing Complex is currently under construction, repair and arrangement of rooms. So many new buildings have been built. One of them is the construction of Campus II of the Ujung Pandang State Polytechnic in the Makassar area (behind BTP). To support the construction of the campus, the local government is currently carrying out spatial planning and repairs on several main roads in this housing complex. The number of damaged roads in this complex has gradually decreased as the local government has allocated various funds for road restoration projects for the BTP complex. Apart from campus buildings, there are now many school buildings, including the construction of SMA Negeri 21 Makassar and SMK Tri Tunggal "45" Makassar. Currently, there are many school buildings in the BTP complex.

So, in BTP housing there are also many housing including NHP (Nusa Harapan Permai). In contrast to BTP when entering the perm gate. Nusa Harapan Permai, we were not immediately at the NHP, at first we passed a village first. The village is called by the name of Buntusu after passing the untusu then we enter the compound. Nusa hope is beautiful.

At the NHP there is an Indomaret which is right after we enter the comp. Nusa Harapan Permai, comp. Nusa Harapan Permai also has blocks. It consists of block A to block F. Nusa Harapan Permai itself has 1 elementary school and 1 kindergarten, but in the Bantusu village there is 1 junior high school and 1 vocational high school. The NHP also has another housing, namely Citra Cluster. MSME traders at NHP could reach up to

30-40 (pastry shops, meatballs, fried rice, and stalls). Currently comp. The NHP is already crowded and there are more and more houses.

One of the UMKM businesses that I want to see is the Nurul stall which is located in Komp. Nusa Harapan Permai, we might be able to see how fast the development of the traders in this housing area, whether there are lots of trades that are selling well or more that are losing.

One of the stalls that I want to research is the nunu shop which is located at the back of the NHP housing. This shop has been around since 2009 and is still running today. The owner of this shop initially opened the shop just to fill his free time but the goal changed to make a living because the husband no longer had any income. The location of this shop is actually not strategic because it is located behind, but because of promotions from local residents, quite a lot of people shopped at this shop at that time, at that time there were still quite a few small stalls located on NHP.

At the time I was interviewed, I felt that this small shop had not had a vision and mission until now, but I can conclude that the vision and mission of this shop is not just for profit but also as a place for friendship between sellers and buyers, and the mission of this small shop is to improve quality. service so that buyers always come there to buy the goods they need.

The work system for this small shop does not yet exist and the employees working in this shop are only the owner and family members. There are only two family members, all members work as caretakers and the main owner himself has great rights in managing finances and the others are also responsible for purchasing merchandise, merchandise is usually purchased at wholesale stores located in BTP at wholesale that they have subscribed from when the store opened until now.

In carrying out his business, the person who has the biggest decision is the main owner and the second is the husband. The owner is responsible for many things besides being a housewife who manages the house, she is also the person who manages finances, while the husband, who no longer has a job, helps his wife manage the shop by helping her shop for her wares.

Year after year has passed, of course every year there are many big changes that have taken place in the NHP complex, including this shop which has had many changes. Starting from the items sold, competitors and income. Of course, all of this is influenced by many factors, but the main factor that I get is competition, because every year there are more and more stalls located at NHPs and many customers no longer live at NHPs and live elsewhere, but we will dig deeper later on the matter. that problem.

Internal environment analysis

Analysis is used to see the internal conditions of the Nurul shop. Demographic conditions, namely income and psychographics, namely lifestyle. The target market for this stall is from children to the elderly, for the children themselves they are targeted at children who like to shop for small snacks such as various drinks, not forgetting various snacks and sweets. variety. For teenagers to adults, the target is snacks made from kitchen ingredients, cigarettes, bath soap, laundry soap, powder and others.

Otler and Armstrong (2006), stated that the marketing mix (marketing mix) is a marketing tool which is a set of marketing tools used by companies to continue to achieve their marketing objectives in the target market. It is divided into four major groups called the 4Ps. In this table we will see some of the prices of goods sold at Nurul stalls.

Table 1. Prices Per Menu

NO	Name of goods	Price
1	Red marlboro cigarettes	Rp. 30.000
2	Sugar 1 kg	Rp. 16.000
3	Wheat 1/2	Rp. 4.500
4	LPG	Rp. 22.000
5	Masako	Rp. 500
6	Little sunshine	Rp. 2.500
7	Good day red coffee	Rp. 2.000

Source: nurul shop 2021

Currently this shop is also still running, even though it is not as smooth as it used to be, but this shop can still survive to this day. This shop is also still working on word-of-mouth promotions from the people of Nusa Harapan Permai and other promotions are still being worked on because according to the owner this promotion is still not optimal, the owner still hopes to make even better promotions.

SWOT analysis

After we get to know the shop we can analyze the SWOT to see strengths, weaknesses, threats and opportunities.

1. The aspect of strength
 - a. Only managed by the family
In my opinion, the strength of this shop is that it is managed by the family itself, why do I include this in the aspect of strength, because if the family manages our business, then we don't need to worry too much about managing salaries and can trust our business more because our business is managed by the family itself.
 - b. Products vary
As with other businesses, this shop also has a wide variety of products and this shop does its best so that the goods sought by consumers are available and the owner does not hesitate to add goods that are not in the sales shop just to fulfill the goods. goods sought by consumers.
 - c. Has been in business for a long time
In my opinion, a consumer's trust can increase due to the experience of the seller, because the seller has been pursuing this profession for quite a long time, consumer trust in the seller can be constant and even better if it increases.
 - d. Consistent
From the results of the interviews I conducted, the business owner said his shop was open every day. They open from 06.30 and close at 22.00 (source 2021), so I think the owner of this business is consistent in running his business
2. Aspects of weakness
 - a. Limited capital
The capital owned by this business is limited so this business cannot grow too big and also this is not a big business so this business cannot take loans and also cannot take investors as well as the owner's income depends on this business.
 - b. Not yet intensive promotion
Because promotion is still carried out by word of mouth and not through print media, so in my opinion, business promotion is not too intensive and there are many more promotions that can be carried out by the shop.
 - c. Limited human resources
I include this because the owner says if the husband is sick and the child has other activities then the purchase of merchandise cannot occur because the owner cannot drive a vehicle, whether it's a bicycle, motorcycle or car, that's why I'm including this.
3. Aspects of opportunities
 - a. Opening time
If I look around, the average small shop on the NHP opens at 07.00, so the owner of the Nurul shop opens their business earlier than other stalls. This can provide higher opportunities for Nurul stalls than other stalls.
 - b. Diverse goods
Because the goods that are sold are quite diverse, this shop has many opportunities for consumer demand because the goods consumers need are not just one but there are many others, this is also an opportunity for this shop to still have enthusiasts even though a lot of time has passed.
4. Threat aspect
 - a. More stalls open
There are more and more competitors every year so there are more and more threats that threaten the Nurul stall, of course, starting from taking consumers, the same sales concept and goods sold at other stalls have cheaper prices (a big threat). Fierce competition makes the Nurul stall losing fans
 - b. Service
It should be noted that the woman who plays a big role in this shop is a housewife who has a lot of housework. If the husband is sick/not at home and the child is busy, the owner has to work alone, this can also impact the service because if the owner is doing his homework, the buyer needs to shout loudly enough so that the owner can hear his voice.

Analysis in 2021

In 2021, even though Covid hasn't finished yet, I think the government regulations are not too strict and even in 2021 a vaccine from Covid has been found and has been circulated to all Indonesian people. Now, because Covid has subsided a bit, I want to go back to comparing how the difference is between 2020 and 2021.

From the interview in 2021, according to the shop owner, the business being run is not too different from 2020, but the difference is that in 2021, according to the owner, the children are more free to shop for the snacks they want.

But still, 2021 income is even less compared to 2020 in 2021 according to the owner, people who are teenagers and adults rarely come to the shop to shop, most of those who shop at the shop are only small children who only want to buy snacks and drinks -small drink.

And also the owner of the Nurul shop is not as healthy as before so he also can't move as much as usual and the husband is also sickly so you can say the Nurul shop can't run as optimally as it used to but remains consistent with its opening time. And another factor is that because the NHP is flooded quite often, many neighbors choose to sell their houses/rent their houses and until now there are still many houses that do not have residents.

Due to the Covid era, many residents lost their jobs and lost relatives and relatives. That's why many neighbors started not shopping at the Nurul shop too often because the income they got was lacking and this also had an impact on the Nurul shop itself. In addition, the competition is really getting tougher because of the above, many people are also opening stalls and other community options to shop more and more.

The income earned by the Nurul shop in 2021 is around Rp. 100,000 to Rp. 200,000 so the monthly income from the Nurul stall itself is Rp. 4,000,000 (gross income) and there are also many relatives who visit the shop owner's house so the expenses incurred are even more.

MSME Empowerment

Mahidin (2006) suggests that empowerment can be interpreted as an effort to improve the skills of individuals or groups and enable them to carry out the tasks and authority required for a task. Empowerment is a process that can be carried out through various initiatives, such as empowering, increasing participation, and building trust, to help individuals or groups understand what they are trying to do. This has implications for achieving your goals effectively and efficiently.

The concept of empowerment is an economic and social domain so that the target group can run a business, market it so as to form a relatively stable marketing cycle, and the target group can carry out its social functions again. Community empowerment is a fundamental element that enables society to survive, develop and advance in a dynamic sense. Community strengthening itself is a source of what is called national resilience from a political point of view. This means that people with high economic performance are part of the country's economic resilience (Rukminto, 2008).

The combination of micro, small and medium enterprises (MSMEs) and commercial banks is a form of symbiosis in the economy. This unity is not only beneficial for both parties, but also for society and the government. The community enjoys employment opportunities, and the government enjoys economic performance in the form of gross domestic product (GDP) growth which accounts for more than half of Indonesia's GDP. However, this cooperation still needs to adhere to the precautionary principle to ensure the realization of the interests of both parties.

IV. CONCLUSION

In carrying out his business, the person who has the biggest decision is the main owner and the second is the husband. The owner is responsible for many things besides being a housewife who manages the house, she is also the person who manages finances, while the husband, who no longer has a job, helps his wife manage the shop by helping her shop for her wares.

Analysis is used to see the internal conditions of the Nurul shop. Demographic conditions, namely income and psychographics, namely lifestyle. The target market for this stall is from children to the elderly, for children themselves they are targeted at children who like to shop for small snacks such as various drinks, not forgetting various snacks and sweets. variety. For teenagers to adults, the target is snacks made from kitchen ingredients, cigarettes, bath soap, laundry soap, powder and others.

According to the owner, in 2019 there were quite a number of buyers owned by Nurul stalls, although more or less than in 2017. In 2017 there were quite a few buyers owned by Nurul stalls because at that time there was a neighbor who had 7 children and it was certain that almost every day they shopped at that stall and also in 2017 the nurul stall didn't have so many competitors even though in 2019 there weren't too many but in 2017 also in the aisles of the nurul shop more houses were filled so the shop had more customers in 2017.

In 2019 the daily income reached Rp. 200,000-Rp. 300,000 (source: owner of the nurul stall) but it could be a lot more than what I listed. If the stall is selling well, the selling factor is usually supported by

neighbors who have guests such as extended family and friends who have lots of young people to teenagers and also in 2019 there are usually also carpenters who come to buy because the house being worked on is close to this shop.

REFERENCES

- [1]. Ariani, A., & Utomo, M. N. (2017). Kajian strategi pengembangan usaha mikro kecil dan menengah (UMKM) di kota tarakan. *Jurnal Organisasi dan Manajemen*, 13(2), 99-118.
- [2]. Rachman, S. (2017). Analisis pengaruh perkembangan usaha kecil dan menengah sektor manufaktur terhadap pertumbuhan ekonomi di Kota Makassar. *Jurnal Ad'ministrare*, 3(2), 71-82.
- [3]. Suci, Y. R. (2017). Perkembangan UMKM (Usaha mikro kecil dan menengah) di Indonesia. *Jurnal Ilmiah Cano Ekonomos*, 6(1), 51-58.
- [4]. Sarfiah, S. N., Atmaja, H. E., & Verawati, D. M. (2019). UMKM sebagai pilar membangun ekonomi bangsa. *Jurnal REP (Riset Ekonomi Pembangunan)*, 4(2), 137-146.
- [5]. "Kompleks Perumahan BTP." Halomoan Gultom, Halomoan Gultom, 4 Oct. 2012, halomoantoba.wordpress.com/2012/10/04/kompleks-perumahan-btp/.
- [6]. Nalini, S. N. L. (2021). Dampak Dampak covid-19 terhadap Usaha Mikro, Kecil dan Menengah. *Jesya (Jurnal Ekonomi dan Ekonomi Syariah)*, 4(1), 662-669
- [7]. Sarip, S., Syarifudin, A., & Muaz, A. (2020). Dampak Covid-19 Terhadap Perekonomian Masyarakat Dan Pembangunan Desa. *Al-Mustashfa: Jurnal Penelitian Hukum Ekonomi Syariah*, 5(1), 10-20.
- [8]. Ketahanan UMKM Jawa Timur Melintasi Pandemi COVID-19 by Dr. HM. Noer Soetjipto, SP., SE., MM. (z-lib.org)
- [9]. laura Hardilawati, W. (2020). Strategi Bertahan UMKM di Tengah Pandemi Covid-19. *Jurnal Akuntansi dan Ekonomika*, 10(1), 89-98.
- [10]. Bahri, A., Mulbar, U., & Suliana, A. (2019). KAJIAN PEMBERDAYAAN UMKM KOTA MAKASSAR SEBAGAI UPAYA PENINGKATAN KESEJAHTERAAN PELAKU USAHA. *Jurnal Inovasi dan Pelayanan Publik Makassar*, 1(1), 37-53.