

# 7<sup>th</sup> ICBESS 2022

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Management, and Accounting on Resilient and  
Sustainable Economic Recovery”***

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**AC-228**

# **The Effectiveness of Micro Small And Medium Business Assistance Program On The Food Sector During The Covid-19 Pandemic To Improve Community Welfare In Jakarta**

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## **ABSTRACT**

**Purpose** — *This study aims to determine the effectiveness of the community assistance program through micro-enterprise assistance in improving the welfare of meatball traders in Jakarta which is being implemented by Dompot Dhuafa.*

*The research was carried out in the community of meatball traders assisted by Dompot Dhuafa in Jakarta, which is spread over the South Jakarta area who are members of the Independent Tough Traders 5 (Pedagang Tangguh Mandiri 5). The study used descriptive research methods with a qualitative approach, with 50 respondents. Data collection was carried out in the following ways: Secondary data, field observations, in-depth interviews, and documentation. The data obtained were analyzed by the triangulation method, with the stages of doing data reduction, followed by displaying the data, and ended with drawing conclusions.*

*The results of the research show that the group assistance program in forming a solid community will greatly assist the business development of MSMEs, increase MSME capacity, and is also effective in increasing entrepreneurial motivation and knowledge; while the financing assistance program really helps MSMEs as capital but is not long-term.*

**Designmethodologyapproach** —

**Findings** —

**Practical implications** —

**Originalityvalue** —

**Keywords** — *effectiveness, mentoring program, MSMEs, food sector*

**Paper type** —

# **THE EFFECTIVENESS OF MICRO SMALL AND MEDIUM BUSINESS ASSISTANCE PROGRAM ON THE FOOD SECTOR DURING THE COVID-19 PANDEMIC TO IMPROVE COMMUNITY WELFARE IN JAKARTA**

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## **ABSTRACT**

This study aims to determine the effectiveness of the community assistance program through micro-enterprise assistance in improving the welfare of meatball traders in Jakarta which is being implemented by Dompot Dhuafa.

The research was carried out in the community of meatball traders assisted by Dompot Dhuafa in Jakarta, which is spread over the South Jakarta area who are members of the Independent Tough Traders 5 (Pedagang Tangguh Mandiri 5). The study used descriptive research methods with a qualitative approach, with 50 respondents. Data collection was carried out in the following ways: Secondary data, field observations, in-depth interviews, and documentation. The data obtained were analyzed by the triangulation method, with the stages of doing data reduction, followed by displaying the data, and ended with drawing conclusions. The results of the research show that the group assistance program in forming a solid community will greatly assist the business development of MSMEs, increase MSME capacity, and is also effective in increasing entrepreneurial motivation and knowledge; while the financing assistance program really helps MSMEs as capital but is not long-term.

**Keywords: effectiveness, mentoring program, MSMEs, food sector**

## **1. The Research Background**

With the COVID-19 pandemic, many companies are unable to survive, increasing the number of employees who have lost their jobs or increasing the number of unemployed. More and more people are looking for business opportunities, especially in micro-enterprises. Community empowerment programs have been known for a long time, along with the increasing number of poverty in Indonesia, which not only affects people in rural areas but also urban communities. The community empowerment program is one form of alternative development that requires the community to be able to be independent in fulfilling their life needs (Hamid, 2019, p. 10). The community empowerment program is the right program to deal with the increasing number of unemployed. With the existence of new entrepreneurs who still lack knowledge and experience in the field of business, empowerment and assistance programs are needed in order to be able to survive in their business.



Community empowerment programs need to be evaluated for their level of effectiveness so that the goals or objectives that have been set can be achieved in accordance with what was previously planned and can be called effective. Effectiveness is the suitability of the output with the goals set (Fausiah, 2016). Effectiveness can be used as an evaluation tool whether or not an action is effective (Saputra, 2019). In general, the notion of effectiveness refers to the results achieved, in the sense that an activity is said to be effective if the activity is successfully implemented.

## **2. Research Problems and Objectives**

Empowerment programs can be done by creating jobs, capital assistance and mentoring. The community empowerment program through capital assistance to meatball traders throughout Indonesia has been carried out by PT Miwon since 2011 (Febrinastri, 2019). The total number of meatball traders who received assistance from PT Miwon was 430 throughout Indonesia (Fikri, 2016). Dompot Dhuafa took the initiative to develop the program by becoming a regular companion program for one year for meatball traders since 2019 (Kiswanto, 2021). The purpose of this assistance is so that the existence of meatball traders can survive, be independent, and be able to compete. The form of assistance that has been carried out by Dompot Dhuafa consists of three forms, namely:

- 1) increasing the capacity of traders (financial and inventory management),
- 2) institutional development (forming an association), and
- 3) group meeting.

Dompot Dhuafa also carries out the mentoring program in Jakarta, where at this time there are many meatball traders who consist of people who are victims of Termination of Employment (Pemutusan Hubungan Kerja) or people who are trying to find business opportunities in the face of the current Covid 19 pandemic. The question is: Was the mentoring program implemented effective?

This study aims to determine the effectiveness of the community empowerment program through micro-enterprise assistance in improving the welfare of meatball traders in Jakarta which is being implemented by Dompot Dhuafa. The urgency of this research is to know the level of effectiveness of the mentoring program, it is hoped that:

1. Control and development of a more effective form of mentoring is carried out.
2. Produce a design or model of entrepreneurship assistance that can encourage the growth of economic development in Indonesia.

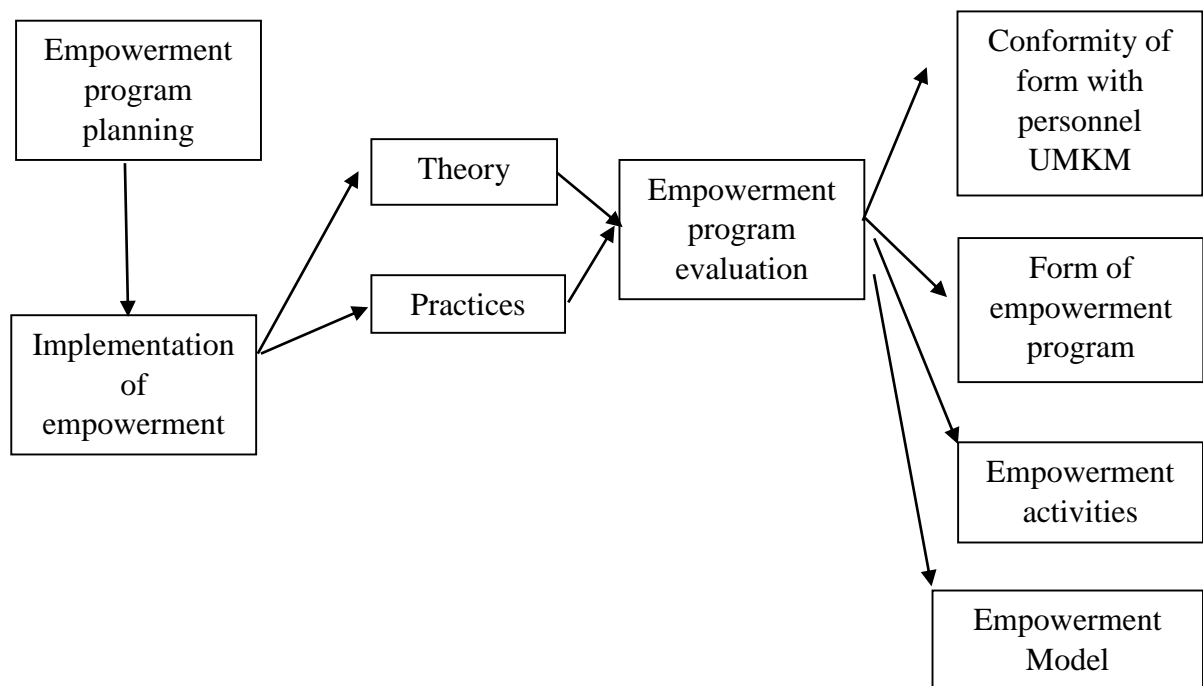
## **2. Theoretical Foundations and Previous Research**

Emerson in Fausiah (2016) states that effectiveness is a measure of the size of the match between the goals to be achieved and the results. According to Adisasmita (2015) effectiveness is a condition that contains an understanding of the occurrence of a desired effect or influence. Gibson in Mamangkey (2021) explains that effectiveness is the degree to which the target is achieved. Mahmudi in Mamangkey (2021) defines effectiveness as the relationship between output and goals, the greater the contribution of output to the achievement of goals, the more effective the organization, program or activity. Coulter (2016) explains effectiveness is carrying out activities that directly help the organization achieve various goals. The policy effectiveness criterion is a function that is not only determined by the efficient implementation of the policy but is also determined by the ability to coordinate policies, this is to minimize side effects due to the interrelationships between different policy measures (Fathurrahman et al., 2019).

The community empowerment program is one form of alternative development that requires the community to be able to be independent in meeting their needs. The focus is not only on the involvement of recipients in the development process but also on enabling the community to monitor it in order to protect their lives (Hamid, 2019, p. 10). Empowerment is basically a process that is carried out with full awareness and participation from the parties to increase the capacity and capability of the community as development resources so that they are able to recognize the problems they face in developing and helping themselves to a better state, able to explore and utilize available resources for the benefit of themselves and their group, as well as being able to exist clearly by benefiting from it (Hadiyanti, 2008).

The community empowerment process starts with the independence of the community so that they can improve their own standard of living by using and accessing local resources as well as possible. The main target of community empowerment is the poor. The community empowerment process is accompanied by a multidisciplinary team of facilitators. The community empowerment team consists of men and women. The main role of the community empowerment team is to assist the community in carrying out the empowerment process. The role of the community empowerment team at the beginning of the process is very active but will decrease during the process until the community is able to continue their activities independently (Saputra, 2019).

The mentoring program model according to the results of Lathifah's (2019) and of Sutarto et al.'s (2018) research can be described as follows:



**Chart 1. Community Empowerment Program Flow**

The concept of empowerment aims to find new alternatives in community development. Development is no longer centered on the government but is also carried out by the community itself. This is so that the community at the micro level is affordable and has influence (Sutoni & Randany, 2020). According to Wrihantolo et al. (2007) empowerment through the process or stages of awareness, capacity building, and empowerment. The awareness stage is the stage where the target who wants to be empowered is given "enlightenment" in the form of giving awareness that they have the right to achieve "something".

Sumodiningrat (2019) states that the economy organized by the people is an economic business that is a source of family income. The people's economy is different from the people-based economy. People's economy is an economic activity carried out by the people themselves by using the resources they have and aiming to fulfill their needs, namely food, clothing, and housing. While the people-based economy is an economic system based on the power of the people.

According to Sutoni & Randany (2020) in the innovation of a food product in SMEs, several important things are needed, namely: (1) Capital, (2) Availability of raw materials, (3)



Healthy and hygienic product innovation, (4) Taste innovation, ( 5) Display of cut/slice form, (6) Attractive packaging (wrap), (7) Promotion, (8) Sales system, and (9) Business management.

Research on the effectiveness of community empowerment in a community has been carried out by previous researchers. Nufus et al. (2017) examined the effectiveness of the sharia micro, small and medium business assistance program in the city of Bandung. Mamangkey (2021) examined the effectiveness of using village funds in community empowerment in Tompasso village, West Tompasso sub-district, Minahasa district. Fausiah (2016) examines the effectiveness of fostering small food processing industries by the Industry and Trade Ministry of Small and Medium Enterprises Cooperatives in Sigi Regency. Saputra (2019) researched the effectiveness of community empowerment programs in joint business groups.

Based on these studies, it can be explained that the state of the art in this study is that no one has conducted research on the effectiveness of the micro, small and medium enterprise (MSME) assistance program in the food sector in Jakarta. In addition, the MSME assistance program for meatball traders conducted by Dompot Dhuafa has never been researched on the effectiveness of its mentoring activities. In previous research, no one has examined the community in dealing with the COVID-19 pandemic which has caused an economic downturn.

This encourages us as researchers to be interested in conducting research with this theme. So this study examines the effectiveness of community assistance programs in micro-scale businesses so that they can still meet the economic needs of their families during the COVID-19 pandemic.

### **3. Research Design**

This research was carried out in the community of meatball traders assisted by Dompot Dhuafa in Jakarta, which is spread over the South Jakarta and West Jakarta areas. The community population is 430 meatball traders throughout Indonesia, while in Jakarta there are approximately 200 meatball traders for the Tangguh Mandiri Trader (PTM) work program 1 to 7.

This study uses a mixed quantitative and qualitative method that will examine the effectiveness of the mentoring program, seen from the clarity of the goals to be achieved, the clarity of the strategy for achieving the goals, and the preparation of the right program. Determination of informants is done using purposive sampling technique, namely the technique of sampling data sources with certain considerations (Sugiyono, 2017). The sample

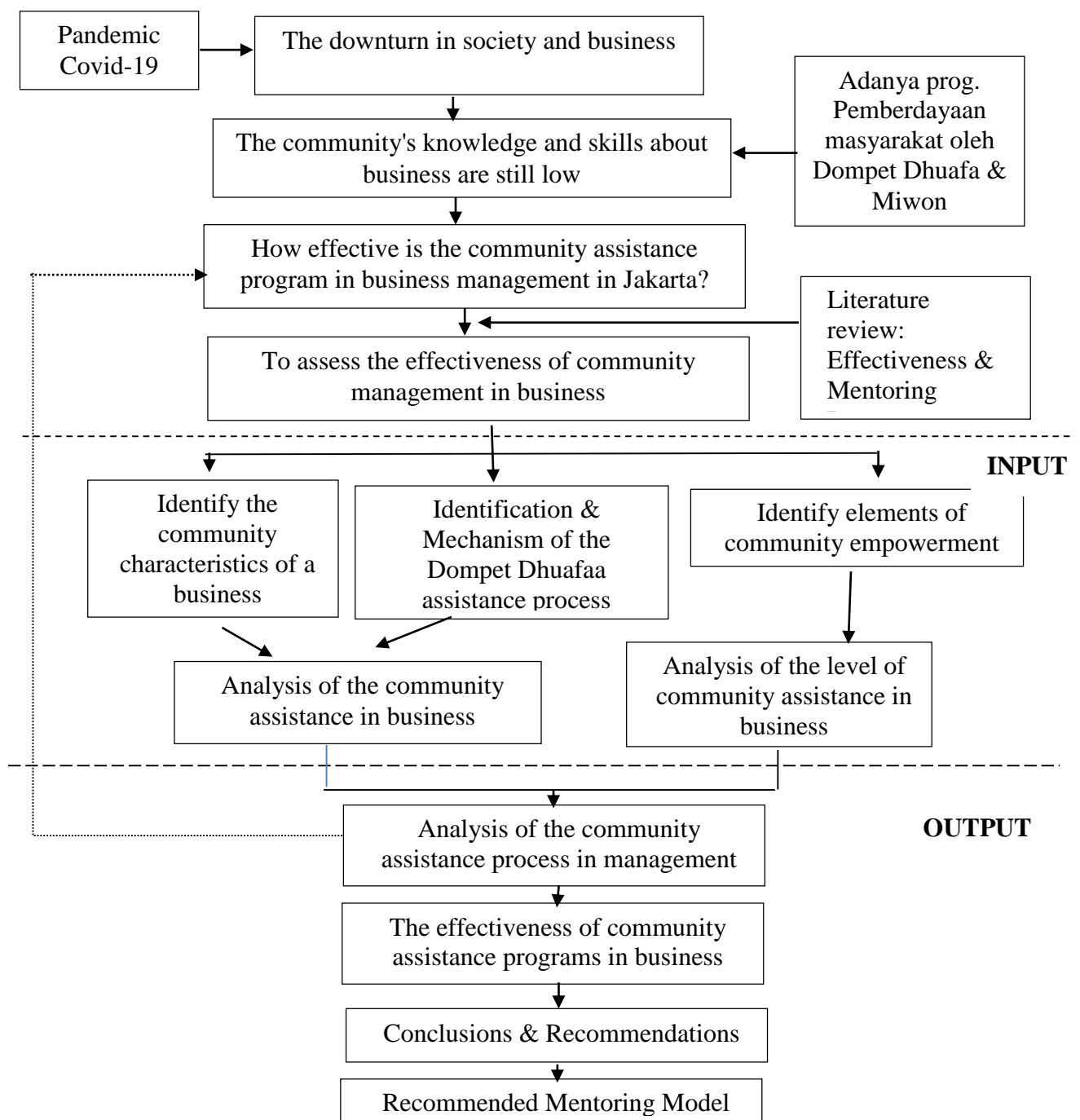
considerations in this study are meatball traders who are still actively selling and actively participating in the Dompot Dhuafa mentoring program in work program 5 (PTM 5) starting in 2017. The number of samples set is 50 SMEs/PTM.

In this study, the types of data consist of primary data and secondary data. Primary data sourced from individuals and groups of meatball traders and Dompot Dhuafa through in-depth interviews and observations. Secondary data is sourced from available records in the form of documents, regulations, guidelines and others related to research problems.

Data collection was carried out in several ways as follows: (1) field observation, this technique was used to directly observe the behavior and activities of meatball traders and mentoring activities, (2) in-depth interviews, (3) Questionnaires to traders meatballs, (4) Documentation, this technique is used to search data by studying reading materials (literature, magazines, newspapers) and documents belonging to related agencies and archives that have relevance to the research objectives.

#### **4. Method of Analysis**

The data obtained from secondary data, primary data through interviews, questionnaires and field observations, were analyzed by triangulation method, with the stages of data reduction, followed by data display, and ended with drawing conclusions. The research framework is presented in Chart 4 below.



**Chart 4. Research Thinking Framework**

The data and how to obtain the data are presented in the table below:

**Table 1. How to Obtain Data**

TARGET	VARIABLE	DATA NEED	DATA COLLEC-TION TECH-NIQUE			DATA RESOURCES
			Q	I	O	
Identifica-tion of Community Characteris-tics	Community Characteris-tics	- Gender	✓	-	-	Business People
		- Age	✓	-	-	
		- Level of education	✓	-	-	
Identify Community Conditions	Research sites	- Research sites	-	-	-	Secondary Data
	Community Conditions	- Condition of infrastructure - Knowledge Condition - Skill Condition	-	✓	✓	Society and observation
Identification of Mentoring Mechanism	Mentoring Mechanism	- Process and Flow of Mentoring activities	-	-	✓	Secondary Data
Identification of Mentoring Process Public	Community Assistance Process	- Local leaders support	-	✓	-	Community of Actors, Dompot Dhuafa
		- Socialisation	-	✓	-	
		- Deliberation of Problem identification	-	✓	-	
		- Determination of priority programs	-	✓	-	
		- Self-help motivation	-	✓	-	
		- Implementation of development	-	✓	-	
		- Resource utilization	-	✓	-	
		-Organising	-	✓	-	
		- Training	-	✓	-	

Description :

Q = Kuesioner

I = Wawancara

O = Observasi

## 5. PTM 5 Partners

PTM 5 partners are partners who have passed the selection to join this program, with the following requirements:

1. Small meatball traders (carts)
2. Productive age or married
3. Live (domiciled) in one program target area
4. Not following or receiving similar assistance from other parties
5. Follow and obey the rules in implementing the program

The number of partners who passed the selection was 50 partners, with the distribution of regions and the number of partners presented in Table 3.

**Table 3. Region and Number of PTM Partners 5**

No.	Region	Number of partner	Percentage
1	Pasar Minggu	13	26%
2	Jagakarsa	23	46%
3	Mampang Prapatan	7	14%
4	Pancoran	7	14%
Amount		50	

## 6. Implementation of the Mentoring Program

PT. MIWON Indonesia synergizes with the Mandiri Community of Dompot Dhuafa, which is concerned with the problems faced by MSMEs, especially the meatball traders. Meatball traders are micro business entities that are included in the category of street food traders. Generally they can also be found and operate in urban areas such as Jakarta with heterogeneous consumer segments.

Meatballs are the most popular street food in Indonesia. In food processing, it is hoped that the processed food can become a favorite, good and safe food for consumption. Knowledge of production management among meatball traders is still limited in terms of capacity, knowledge, attitudes and skills. Good management patterns in production aspects such as hygiene, capital, knowledge, attitudes and skills are the keys to success for food traders so that

they greatly affect the achievement or positioning of a trader, in this case the majority is dominated by small-scale meatball traders.

Seeing the above conditions, intensive and comprehensive assistance is needed, especially providing guidance towards independence for meatball traders. Therefore, since 2017 PT. MIWON Indonesia synergizes with the Mandiri-Dompot Dhuafa Community in implementing the Miwon Meatball Tough Trader Program 5 (PTM 5). The fifth empowerment program for meatball traders was initiated to increase their capacity both in terms of production (food safety) and managerial (business development). This group-based empowerment program aims to realize the importance of hygiene, safety and halalness so that it will have an impact on increasing sales turnover by optimizing the role of local institutions that oversee their activities. The Miwon Tough Trader Program 5 is the fifth meatball trader program with 50 partners spread over Pasar Minggu, Kebagusan, Jagakarsa, Kuningan, and Pancoran.

The intensive and comprehensive assistance program is mainly related to the increase in the group of meatball traders carried out by PT. MIWON Indonesia synergizes with the Independent Community-Dompot Dhuafa, namely providing guidance towards independence, namely with the support of facilities in the form of business equipment (carts and their contents), business capital, routine group coaching meetings, capacity building, attitudes, knowledge and skills, growth of local ISM institutions (Ikhtiar Self-Help Partners). This assistance program consists of: (1) Group mentoring, (2) Partner Capacity Building through Training, (3) Entrepreneurship Motivation Training, (4) Partner Capacity Building through Food Safety Training and Qualitative Testing, (5) Institutional Training, (6) Finance, and (7) Business development.

The group mentoring process is directed at changing the mindset, behavior, adding insight and skills of partners. This is done as one of the stages towards the intellectual independence of the community. The methods used in group assistance include group meetings, group monitoring related to business (financial) development, monitoring of healthy and halal production processes. In addition, the delivery of material with a case study system, problem solving and field applications. Group meetings which are held every two weeks with a meeting duration of approximately 60 minutes are expected not to interfere with their selling activities. Some of the activities in the meeting were the opening, the pledge of partners, followed by discussions with business problems and also the obstacles faced in the Miwon 5

tough traders empowerment program, also given strengthening materials such as group philosophy, gratitude, discipline and other religions.

In addition to increasing partner capacity through mentoring by assistants, the Miwon PTM 5 is also given several trainings related to strengthening partner capacity. The trainings that will be carried out include Entrepreneurship training, Food Safety training, and Institutional Training. In the entrepreneurial motivation training, partners are given knowledge and motivation related to entrepreneurship. This training is expected to be open and motivated partners related to entrepreneurship and development strategies.

The objectives of this training are expected to be:

1. Opening insight related to entrepreneurship.
2. Instilling entrepreneurial motivation in partners which are expected to have an impact or be applied at the level of self, business and group.
3. Assisted partners receive briefing related to entrepreneurial development strategies.
4. Provide knowledge about miwon products.
5. Provide knowledge and understanding of simple financial planning.

Strengthening Partner Capacity Through Food Safety Training and Qualitative Testing aims to:

- 1). Provide knowledge to meatball traders about good hygiene and sanitation.
- 2). Providing knowledge to meatball traders about hazardous additives.
- 3). Provide knowledge to meatball traders regarding safe and healthy meatball production methods.

In institutional training partners are invited to take part in outdoor training. This Capacity Building training was held at Pelita Desa Ciseeng Bogor. From this Capacity Building training, it is hoped that partners/groups can increase cooperation in a team, commit, maintain togetherness, cohesiveness within the group, so that the sustainability of this program can be realized. In this institutional training session, there was also an election for the management of local institutions.

In the Miwon 5 tough traders financial empowerment program the total financing that has been disbursed is Rp. 25,000,000, - (twenty five million rupiah) for 50 partners who are members of 6 groups, or each get financing of Rp. 500,000, - (five hundred thousand rupiah). Basically, the funds that have been channeled to miwon 5's tough trading partners are their rights. However, with the pattern of economic empowerment, it is hoped that these funds can



continue to roll. So it is necessary to implement financing systems to provide lessons for partners who reap the benefits of the importance of sustainable business capital/financial management, the importance of helping and helping each other. Therefore, in the Miwon PTM 5 the provision of business capital for partners applies the Qordhul Hasan contract, or benevolent loan. In this case the partners are only subject to the obligation to repay the principal funds, saving, and social funds (infaq). When the installments of the first group of schemes are completed they can re-access the funds they have paid in installments with the same or greater amount, increasing from the first scheme to the second scheme. From the financing provided to partners as much as Rp. 500,000,- with the amount of installments agreed upon by the partners for a period of 5 months – 10 months, while the amount of the installments are as follows: Compulsory Partner Installment Rp, 50,000,- (fifty thousand rupiah), mandatory deposit Rp. 5,000, - (five thousand rupiah), and Infaq (social fund) Rp. 5,000, - (five thousand rupiah) to be paid once every two weeks or once a month at regular group meetings.

In business development, the target outlined in the output of this program is the realization of welfare as reflected by indicators of increasing partner income from before joining the program until the end of the program. The increase in income can be seen in the following table.

**Table 4. Average Income Increase per Group of Meatball Merchant Partners**

No.	Name of Group	Chairman	Area	Average Initial Income	Average Final Income	Average Increase	% Increase
1	Arto Moro	Saiman	Kuningan Barat	650.000	860.000	210.000	32,3%
2	Murah Rezeki	Fuji	Duren Tiga	735.700	892.500	156.800	21,3%
3	Barokah	Sriyono	Kebagusan	510.000	660.000	150.000	29,4%
4	Sido Mampir	Joko	Jagakarsa	600.000	866.600	266.650	44,4%
5	Ojo Lali	Midi	Ciganjur	484.100	550.000	65.900	13,6%
<b>Average Increase</b>							<b>28,2%</b>

From table 4 above, it can be seen that the average increase is 28.2%, the increase in each group is different from 13.6% to 44.4%. One of the reasons for this increase in income is the use of new, better and neater carts.

## 7. MSME Survey Results

In order to find out the current development of the mentoring program, a direct survey was conducted either by distributing questionnaires or by conducting interviews with the Mandiri-Dompot Dhuafa Community as assistants and with PTM 5 meatball traders as partners. The results of the distribution of the questionnaire were poured into descriptive statistical processing as follows:

1. The business area of PTM 5 meatball traders currently includes Andara 10 people (20%), Jagakarsa 24 people (48%), Kebagusan 7 people (14%), Pondok Labu 8 people (16%), and Pasar Minggu 1 person (2%).
2. Age of meatball traders PTM 5 are: age less than 40 years 8 people (6%), age 40-50 years 21 people (42%), and age over 50 years 21 people (42%).
3. Education of meatball traders PTM 5 consists of: 6 elementary school students (12%), 29 junior high school students (58%), and 15 high school students (30%)
4. The trading experience of PTM 5 traders covers 5 – 15 years 34 people (68%) and over 15 years 16 people (32%).
5. Average sales of PTM 5 traders include: IDR 350,000 – IDR 750,000,- 27 people (54%) and above IDR 750,000,- 23 people (46%).

## **8. Descriptive Statistical Analysis Results**

### **8.1. Group Mentoring Program**

From the data collected, the average score of the respondents on the statement of the mentoring program was an average of 4.03 or good. There are 3 statements that have a maximum index of 4.06, namely statements that in group meetings together help each other solve problems, maintain the cleanliness of selling equipment (carts, plates, spoons, etc.), trying to develop or find out how to make meatballs taste good, increasingly popular with customers. While the lowest index is 4.00, which is a statement that group meetings are carried out regularly until now. The things that are rated as good are:

1. Group Meeting
  - a. Maintain the cleanliness of sales equipment (carts, plates, spoons, etc.)
  - b. Trying to develop or find information on how to make the taste of meatballs more popular with customers.
2. Product and business innovation is one of the topics favored by the community. Several activities have been carried out:
  - a. Joint efforts so as to increase their sales.

- b. Selling meatballs in frozen packaging, so they can be durable and practical for consumers or become a menu in the household.

While the innovations that they are still planning and hoping for are:

- a. Interesting meatball cart repair
- b. Sales of meatballs by motorbike

Meanwhile, what they value the most is community meetings, which are currently not being held regularly as before. This is due to the pandemic conditions during 2020 and 2021, which are still being felt until now. This causes limited communication between their communities.

Currently, there are several PTM 5 work programs that have been implemented and agreed upon by its members including:

- a. Member fees, the funds of which will be used to help members in need and for business development plans.
- b. Arisan, for saving and gathering with fellow members.
- c. Evaluate members' efforts, as well as jointly seek solutions to the problems they face, especially during the 2020 and 2021 pandemics which have a huge impact on their businesses.
- d. Joint business development plan by establishing a joint business, for example buying a meat grinding machine and selling meatballs with the same brand.

## **8.2. Partner Capacity Building Program**

The average score of respondents on the statement of partner capacity building programs is an average of 4.10 or good. The maximum index is 4.16, namely the statement "I am proud to be part of the PTM group/community". Meanwhile, there are 2 statements with the lowest index being 4.06, namely the statement "I understand the processing of healthy and halal food" and "I understand the correct production process so that food/meatballs are healthy and halal". The first statement, most of them agreed because before attending the training, many of them did not know much about business knowledge. After the training they know everything that is effective and efficient from the training.

While things that are considered lacking are the lack of understanding of healthy and halal food processing and the lack of understanding of the correct production process so that food/meatballs are healthy and halal. This may be due to the education level of meatball traders, who are on average junior high school, may cause the facilitators to look for training methods

or delivery of materials that are easy to understand and adapted to the conditions of the participants. From the results of the training, they are happy and familiar with their group/community, so that until now they have a sense of brotherhood and the community is still active today, so they feel very helped by the PTM program.

### **8.3. Financing Assistance**

The average score of respondents on the statement of financial assistance is an average of 4.09 or good. This means that they assess the financial assistance provided by PT. Miwon through Dompot Dhuafa is quite effective and helps them. They admit that their sales are increasing compared to 2017, and want to continue to develop their business as meatball traders by opening partnerships or adding branches. This is their motivation after receiving financial assistance, and they are proud to be partners with PT. Miwon – Dompot Dhuafa and felt the benefits were great so they wanted to invite their friends to join.

### **8.4. Opinions and Feedback from PTM 5 Meatball Traders**

The inputs given by PTM 5 meatball traders are as follows:

1. Lack of monitoring in the field and needs to be considered intensively, because so far, especially during a pandemic, monitoring is only done through telephone communication.
2. Lack of mentors from Dompot Dhuafa, who can help and provide input to PTMs in running their business (the number of companions is only 2 people).
3. Lack of group meetings (due to the pandemic situation), so that in the future it needs to be activated again.
4. Meatball cart repair needs.
5. Need more training activities.
6. There are needs to be a cooperative.

## **9. Conclusions**

Based on the description in the previous sections, from the MSME assistance program (meatball traders) conducted by PT. Miwon – Dompot Dhuafa can be concluded as follows:

1. There are 3 types of mentoring programs implemented by PT. Miwon – Dompot Dhuafa in 2017, namely:
  - a. Group Assistance, with the aim of forming the intellectual independence of the community. Activities carried out in the form of group meetings, group monitoring

related to business development (finance), monitoring of healthy and halal production processes.

- b. Capacity Building of Partners Through Training, with the aim of increasing knowledge. The training provided is entrepreneurship motivation training, food safety training and qualitative testing, as well as institutional training.
  - c. Financing Assistance, providing business capital for PTM by implementing the Qordhul Hasan contract, or benevolent loans. In this case the partners are only subject to the obligation to repay the principal funds, saving, and social funds (infaq).
2. The mentoring program has been running well, especially in terms of forming groups or communities that regularly hold group meetings and they together help each other solve problems, maintain the cleanliness of selling equipment (carts, plates, spoons, etc.), try to develop or find out how to make the taste of meatballs more popular with customers.
  3. The Partner Capacity Building Program has been well implemented, particularly in entrepreneurship motivation training and institutional training. However, food safety training is not well understood by PTM meatball traders.
  4. Financing assistance is felt to be very helpful for PTM meatball traders, even though their business development is not from the financing assistance.
  5. There is an increase in average sales in 2022, with all meatball traders currently earning an average sales of more than Rp. 350,000.

## **10. Suggestions**

Based on the conclusions above, the suggestions for improving the MSME assistance program (meatball traders) proposed are:

1. The group mentoring program has succeeded in forming a fairly solid group, but mentoring or monitoring of the group should be carried out regularly and continuously.
2. The capacity building program through training has been able to motivate meatball traders in their business. However, food safety training, with the aim of providing knowledge to meatball traders about good hygiene and sanitation, providing knowledge to meatball traders about harmful additives, and providing knowledge to meatball traders regarding safe and healthy meatball production methods, is still perceived as poorly understood by traders. So that the training method and delivery of material can be more adapted to the conditions and abilities of meatball traders.

3. The capacity building program can be repeated continuously with the same material or new material, with the aim of refreshing the knowledge of meatball traders.
4. The mentoring program is carried out not only for one year, but at least three years to ensure MSMEs are independent and develop.

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## LAMPIRAN

Lampiran disajikan dalam Laporan Penelitian.

