

SCHEME FOR ADVANCING ACCESS TO BUSINESS FINANCES FOR MICRO ENTERPRISES IN TUTULO VILLAGE, BOTUMOITO DISTRICT, BOALEMO REGENCY

Sukmawati Muksin ¹⁾, Azis Rachman ²⁾ Sukrianto ³⁾
^{1,2,3)} Bina Mandiri University Gorontalo, Indonesia.

Email : sukmawatimuksin0509@gmail.com

ABSTRACT

The goal of this study is to identify a strategy for boosting microenterprise access to financing in Tutulo Village, Botumoito District, Boalemo Regency.

The study employs descriptive qualitative approaches, including observation, in-depth interviews, documentation, and SWOT analysis.

The findings indicate that Micro Enterprises' strategies to increase access to business capital after assessing their strengths, weaknesses, opportunities, and threats are as follows: measuring consumer satisfaction with products and services, expanding business networks, and increasing pricing potential. Inexpensive, consumer-facing skill development. Promoting business products to individuals from beyond the region and increasing innovation by exploring micro-enterprises potential, maximizing promotional efforts, attracting personnel who understand how to use EMKM principles, and providing human resource management training. Consumer interest in business products is increasing. Business product innovation, volume discounts for bulk purchases, and regular checks on business items. Increased product innovation for local product variants, expansion of business items to meet consumer needs, and intensified promotional activity.

Keywords: Strategy, Access, Capital and Micro Enterprises

INTRODUCTION

Micro, small, and medium-sized businesses (MSMEs), primarily micro businesses, cannot be eradicated or prevented from the community. Micro-enterprises have begun to form in rural areas where agriculture is the primary commodity. This is due to a number of factors, including more scarce agricultural land and a rise in the country's workforce.

Micro-enterprises are viewed as a dimension for economic improvement when economic problems occur, as well as the largest contributor to national development. This is because micro-

enterprises can provide extensive employment opportunities for workers who have not entered the formal sector, lowering the current unemployment rate. Because micro-enterprises can provide a solution to these challenges, it is hoped that they will progress and develop [1].

Table 1. Capital Criteria for Micro, Small and Medium Enterprises

| Type of businesses | Minimum Capital Criteria | Annual Sales |
|--------------------|--|--|
| Micro businesses | Rp. 50,000,000,- | Rp. 300,000,000,- |
| Small businesses | Rp. 50,000,000- Rp. 500,000,000 | Rp. 500,000,000- Rp. 2,500,000,000 |
| Medium Enterprises | Rp. 500,000,000- Rp. 10,000,000,000 | Rp. 2,500,000,000- Rp. 50,000,000,000 |

Source of data: Law Number 20 of 2008

According to the table above, growing annual sales and net assets are inextricably linked to the initial capital required for business operations. Firm capital is one of the primary issues, and critical themes that Micro Enterprises frequently encounter, as practically all attention paid to managing a business relies on existing resources. One of the issues confronting micro-enterprises is the issue of capital accumulation, as the slow rate of capital accumulation among micro-entrepreneurs is one of the factors contributing to the slow rate of business development. Capital constraints are also a factor in the absence of new firms outside the extractive sector.

As a result, the empowerment of micro-enterprises must take into account cash requirements for the business to operate as planned. Additionally, capital is described as an intangible asset employed to create different things. Capital plays a significant part in early investments made when creating a business unit. Apart from own money, initial capital is

typically received from financial institutions, banks, and non-bank financial institutions. However, access to funding for tiny enterprises is challenging due to the obligation to use collateral in a position where they cannot repay the credit.

Micro, small, and medium-sized businesses that have already acquired financing face difficulties managing their finances due to a lack of awareness on the recording and separation of personal and corporate accounts.

Additionally, Micro Business players should take advantage of the People's Business Credit (KUR) program supplied by banking institutions. It turns out that many microbusiness actors in Tutulo Village, Botumoito District, Boalemo Regency use it. They are not fully utilizing it since the capital cycle is relatively slow, making it difficult for microbusinesses to manage capital, among other problems. Some of these micro-enterprises are having difficulty gaining access to capital because their financial statements are still straightforward and can only be seen from good notes, buying and selling goods without any separation of other costs. This is also a weakness of micro-enterprises in gaining access to capital, as can be seen from their poor financial management.

Tutulo Village is located in Botumoito District, part of Boalemo Regency. Tutulo village is home to several micro-enterprises, most of which are engaged in the provision of basic requirements as well as other micro-enterprises, such as workshops.

When it comes to financial reporting or financial statements, the average form of reporting or financial statements employed by Micro Enterprises in Tutulo Village, Botumoito District, Boalemo Regency does not comply with the requirements

of the financial accounting standards of the EMKM (Micro Small Medium Entities). This is true when the emphasis is solely on the specifics of revenue and routine expenses, such as daily shopping in each store and other costs that have not been described. As a result, it can be stated that Micro Business players in Tutulo Village are primarily concerned with generating income and spending money consistently every day.

Furthermore, support from local and village governments in terms of business capital is still lacking, as evidenced by the micro-enterprises that existed in Tutulo Village before the Covid-19 pandemic were unable to receive assistance funds due to a lack of information regarding data management and management. Several micro-business actors in Tutulo Village, Botumoito District, Boalemo Regency, including Rafka Mart Stores, Cahaya Motor, and Mega Agna, did not receive aid funds during the Covid-19 pandemic. They were owing to a lack of information about government assistance and even a lack of knowledge about managing government assistance from the central government. In contrast, the Terasmart and Haimart stores each received Rp. 2,400,000 in business assistance funds. However, the monies were not sufficient since they were not sufficient to maximize capital development and were unable to address the deficit of company capital.

As defined by the International Organization for Standardization (ISO), a management process is concerned with organizing, directing, and overseeing the activities of all employees in an organization and the utilization of other resources within the company [2].

All organizational operations are linked to efforts to collect funds at the

lowest feasible prices and favorable terms to use funds as efficiently as possible, financial management is said to exist[3].

Financial management is related to actions to enhance the firm's evaluation to acquire funds in a lucrative manner; this is an attempt to achieve shareholder wealth as the end goal[4].

To provide the formulation, implementation, and goals to be accomplished, strategic management is related to various collections and actions[5].

SWOT analysis is a strategy for evaluating internal and external elements by considering the external environment to establish organizational strategic objectives [6].

This explains why micro-small and medium-sized enterprises (MSMEs) are a type of productive firm controlled by private persons [7].

RESEARCH METHODS

This study employs a descriptive method with a qualitative approach. The critical data source for this study is the micro-enterprise. Secondary data sources are secondary sources of information such as documents and archives. Additionally, for data collecting using data collection methods such as observation, interviews, and documenting [8].

The qualitative data analysis technique explains the existence of a phenomenon while also providing an interpretation of the meaning contained within what emerges. SWOT analysis is used in this study to discover internal and external aspects such as strengths, weaknesses, opportunities, and threats, which are then matched by developing alternative strategies.

Table 3. IFAS AND EFAS

| Internal strategy factor | Rating | Weight | Score |
|---------------------------|--------|--------|-------|
| 1. Strength | | | |
| 2. Weakness | | | |
| Total | | | |
| External strategy factors | | | |
| 1. Opportunity | | | |
| 2. Threat | | | |
| Total | | | |

Source: Rangkuti (2016:26)

Description :

- arrange into table 1 (5 to 10 Strengths, Weaknesses and opportunities, threats)
- assign a weight to each factor in column 2, starting with 1.0 (very important) to 0.0 (not important). It is possible that these factors can have an impact on strategic factors.
- calculate the rating (column 3) for each factor in giving a scale from 4 (outstanding) to 1 (poor), according to the influence of the factors faced with the conditions of the related micro-enterprises.
- multiply the weight in column 2 by the rating in column 3 to obtain the weighting factor for the column.
- sum up the weighted scores for the associated micro-enterprises. The total value shows how micro-enterprises in Tutulo Village react by comparing these micro-enterprises [9].

Table 4. SWOT Matrix

| | Strength (S) | weaknesses(W) |
|--------------------------|---|---|
| Opportunities (O) | <p>Strategy – SO</p> <p>Create strategies to use to take advantage of opportunities.</p> | <p>Strategy – WO</p> <p>Create strategies to overcome weaknesses by taking advantage of opportunities.</p> |
| Threats (T) | <p>Strategy – ST</p> <p>Create strategies that are used for strengths in overcoming threats.</p> | <p>Strategy – WT</p> <p>Create strategies to minimize weaknesses by avoiding threats.</p> |

(Source : Primary Data 2021)

RESEARCH RESULT

1. Internal Factors in micro-enterprises in Tutulo . Village

a. The strength of micro-enterprises in the village

The micro-enterprises in Tutulo Village are distinguished by their reasonable costs and high-quality completed products. These two strengths include expanding access to business finance for micro-businesses in Tutulo village, which worries about growing micro-enterprises.

1) Affordable prices

Affordable prices are vital because they serve as the foundation for improving access to business finance in Tutulo Village's Micro Enterprises. Although the pricing is affordable, the quality is

comparable to that of higher-priced items.

2) Final Product Quality

The quality of the final products sold by numerous micro-enterprises in Tutulo Village is enormous. Several businesses continue to assert that they do not care about the final products they sell. On the other hand, Micro Enterprises in Tutulo Village have taken numerous initiatives to improve the quality of finished products.

According to the interview results, the micro-enterprise in Tutulo village ensures the quality of the finished product by verifying the product and offering good service. However, if the product being sold is not practical, there is one business in which. It will be replaced with another product.

b) Weaknesses of Micro Enterprises in Tutulo Village

The business's weaknesses involve insufficient business marketing and terrible financial management. These two flaws present difficulties in operating the firm, as promotions have been conducted solely through social media, and not all consumers use social media to buy. Firm financial management is ineffective since it typically focuses exclusively on recording incoming and exiting products. However, the budget plan has not been taken seriously to ensure the business's smooth operation.

1) Limited Promotion

Limited marketing in numerous businesses slows the firm's sales cycle since there is less promotion, which decreases

consumer interest in the business's items. The usage of social media to promote businesses is insufficient; there is a need for promotion innovation to attract consumer purchasing power.

2) Financial Management Not Good.

Financial management is still in its infancy, with recording and bookkeeping focusing exclusively on simple revenue and expenses, no budget plan in place, and corporate and personal costs not segregated.

According to the interview findings, the average micro-enterprise in Tutulo Village that uses technology-based accounting does not adhere to financial rules. There are still enterprises that rely on the manual approach.

2. External Factors in Micro Enterprises in Tutulo Village

a. Micro Business Opportunities in Tutulo Village

Microbusiness chances entail the creation of new jobs and the development of existing ones. These two items are included in the business opportunity since there are few qualifications for entering and starting a business. Customer demand for nine fundamental ingredients increases, implying that this firm will meet its daily needs. From these requirements, opportunities for micro-enterprises are generated.

1) Open Jobs

Opening job prospects is one of the business opportunities because as consumer requirement for daily necessities increases. Businesses will increasingly penetrate broader consumer markets, necessitating the hiring of employees to

facilitate the operation of the business, both for promotion and distribution of consumers, ensuring that the business is profitable not only for the business but also for other people.

According to the results of interviews with various micro-enterprises, it was evident that business possibilities to create jobs have been successful in creating jobs for the community, especially when employees make it easier to manage a firm by helping to stabilize revenues. However, one business has never used staff because it has operated entirely independently.

2) Potential that can be Developed

Typically, novel skills are developed in entrepreneurship, such as time management and leadership. Specifically deciding on something for the operation of a micro business in Tutulo Village, determining whether the products sold estimate the difference in profits, conducting promotions that will attract consumer attention to learn marketing indirectly, and leading employees. This serves as a standard for developing micro-enterprises in Tutulo Village and is a potential source of company growth in the future.

According to the results of interviews with micro-entrepreneurs in Tutulo Village, the average potential for micro-entrepreneurs in Tutulo Village has expanded their skills, such as using social media to promote business sales.

b. Threat of Micro Enterprises in Tutulo . Village

Typically, those that establish micro-enterprises in Tutulo Village will struggle to succeed due to the danger

posed by other businesses. The threat posed by micro-businesses in Tutulo Village includes similar businesses to Alfamart and similar micro-businesses. It will prompt consumers to compare prices, product quality, and price discounts because the same business offers affordable prices that cannot be separated from quality and savings on large purchasing of merchandise. Additionally, some risks limiting product varieties will erode consumer purchasing power by preventing consumers from acquiring the product they desire, causing them to purchase elsewhere.

1) Competitors With Other Businesses

The same company opponent is Alfamart and other micro-businesses, which represent a danger due to their inexpensive product prices, high quality, and discounted rates, enticing consumers to come shopping. This puts smaller businesses in Tutulo Village at risk and even reduces consumers' purchasing power.

According to the interviews, micro-enterprises in Tutulo Village are threatened by similar micro-enterprises where consumers make comparisons such as easily accessible prices, high product quality, and discounted prices for bulk purchases to create a sales cycle for micro-enterprises in Tutulo Village.

2) Limited Product Variants

One factor that reduces consumers' purchasing power is fewer product varieties. Generally, consumers prefer numerous product versions since it allows for comparison shopping. However, if the product is inadequate, consumers become bored due to a lack of business products, harming micro-businesses in Tutulo Village.

And even the sales cycle becomes delayed, putting micro-businesses in Tutulo Village at risk of progress and increasing business capital.

The interview results indicate that a lack of product variants hinders micro-enterprises by posing numerous issues such as unmet consumer product needs, the provision of rules for product procurement delays of up to one or two days, and advice to switch to alternative products. Consumers to shop at Tutulo Village's microbusinesses.

Table 5. IFAS . Matrix Analysis

| Internal strategic factors | Weight | Rating | Score |
|--|--------|--------|-------|
| Strength | | | |
| 1. Affordable prices | 1,0 | 4 | 4 |
| 2. Attracting consumer interest in business products. | 0,09 | 3 | 0,27 |
| 3. Not all micro-enterprises in Tutulo Village use social media as a promotional medium. | 0,07 | 3 | 0,21 |
| 4. Innovation in promotion is lacking | 0,09 | 3 | 0,27 |
| 5. The level of risk of product damage is less. | 0,08 | 3 | 0,24 |
| 6. Micro business actors who do not understand the EMKM standard. | 0,07 | 3 | 0,21 |
| 7. Products are easy to get. | 0,09 | 4 | 0,36 |
| | 1,49 | | 5,56 |
| Weakness | | | |
| 1. Limited Promotion | 0,05 | 2 | 0,10 |

| | | | |
|--|------|---|------|
| 2. Promotion only using social media. | 0,06 | 2 | 0,12 |
| 3. Not all micro-enterprises in Tutulo Village use social media as a promotional medium. | 0,05 | 2 | 0,10 |
| 4. Innovation in promotion is lacking | 0,05 | 1 | 0,05 |
| 5. Financial Management Not Good. | 0,05 | 2 | 0,10 |
| 6. Micro business actors who do not understand the EMKM standard. | 0,05 | 2 | 0,10 |
| 7. Have not implemented the budget plan | 0,06 | 2 | 0,12 |
| 8. Recording uses a technology-based system but only focuses on incoming and outgoing goods. | 0,05 | 2 | 0,10 |
| 9. Not all Micro Enterprises in Tutulo Village keep both manual and technological records. | 0,05 | 2 | 0,10 |
| | 0,42 | | 0,89 |

Source: processed data in 2021

Table 6. EFAS . Matrix Analysis

| External Strategic Factors | Weight | Rating | Score |
|----------------------------|--------|--------|-------|
| Opportunity | | | |
| • Open job opportunities. | 0,15 | 3 | 0,45 |

| | | | |
|---|------|---|------|
| • Having employees makes it easier for the business to run. | 0,09 | 3 | 0,27 |
| • Potential that can be developed | 0,08 | 3 | 0,24 |
| • Development of skills such as the use of social media as a promotional medium for business sales. | 0,09 | 4 | 0,36 |
| | 0,41 | | 1,32 |
| Threat | | | |
| • Competitors with other businesses | 0,05 | 2 | 0,10 |
| • Comparison of prices that are equally easy to reach. | 0,05 | 2 | 0,10 |
| • Good product quality too | 0,07 | 2 | 0,14 |
| • Limited product variety | 0,05 | 1 | 0,05 |
| • Consumer product needs have not been met | 0,05 | 2 | 0,10 |
| • The time lag for product procurement is up to one or two days | 0,05 | 2 | 0,10 |
| | 0,32 | | 0,59 |

Source: Processed Data 2021

DISCUSSION

1. Strengths found in micro-enterprises in Tutulo Village

According to the strength of micro-enterprises in Tutulo Village, low prices can pique consumer interest in business items and even encourage consumers to purchase several products, indicating that price affects consumer purchasing interest [10]. As well as the finished product's quality is a reliable factor in deciding buyer decisions for business items, as demonstrated by the practicality of the products being offered, the low level of product damage, and the ease of obtaining the products.

Based on the micro-enterprises' strengths, a SO (Strengths-Possibilities) plan was developed based on existing analysis to ensure that micro-enterprises in Tutulo Village leverage their strengths to capitalize on numerous opportunities.

a. Measurement of consumer satisfaction with products and services.

Consumer happiness with products and services is quantified in this strategy by examining the level of consumer satisfaction with the business's products and services.

b. Expand business network.

One of the strategies used is to expand the business network for the development of micro-enterprises in Tutulo Village.

c. Increased potential in providing affordable prices.

Increased potential for business development by providing affordable prices.

d. Development of skills in attracting consumer interest.

One strategy is to develop skills in order to attract consumer interest in the products offered.

The strategy used is the ST (Strengths-Treaths) strategy based on existing analysis so that micro-enterprises in Tutulo Village use strengths in dealing with various threats.

a. Increasing consumer interest in business products.

Consumer demand for business products will result in a rise in business sales and capital turnover, allowing micro-businesses in Tutulo Village to compete with other comparable businesses.

b. Innovation for business products.

Business products will be increasingly favored by consumers by always innovating products.

c. Discounts for purchasing products in bulk.

With a discount on prices by purchasing products in large quantities, consumers will usually continue to come shopping and will even become regular customers in the business.

d. Periodic checking of business products.

Invariably review for products nearing expiration to ensure they are still useable. If there are only a few left, order them immediately to ensure consumers may not purchase elsewhere because the product they are looking for is out of stock.

2. Weaknesses in micro-enterprises in Tutulo Village.

Promotional efforts are limited, and sales are promoted exclusively through social media. Not all micro-enterprises in Tutulo Village promote themselves via social media. Promotional innovation is lacking. Financial management is inadequate. Microbusiness operators that are unfamiliar with the EMKM standard. The budget plan has not yet been executed. The recording system is technologically advanced, but it is limited to incoming and outgoing products. Not all microbusinesses in Tutulo Village maintain both manual and electronic records. These limitations impede the business's sales cycle, as evidenced by thoughts regarding how business problems include a lack of innovation, limited promotion, and financial management that is not organized neatly or is ineffective, resulting in the business failing to run smoothly [11].

The WO (Shortcomings-Opportunities) method is being implemented, based on current analysis, for micro-enterprises in Tutulo Village to attempt to overcome existing weaknesses by capitalizing on numerous opportunities.

a. Introducing business products to people outside the region.

Other than those that circulate inside the village, business products must be developed by extending enterprises in other places to enhance customer spending in stores through social media.

b. Increase innovation by exploring the potential of micro-enterprises.

Exploiting opportunities in areas with more possibilities for information technology growth and social media to market company items will aid in the development of micro-enterprises in Tutulo Village.

c. Maximum promotional activities.

One of the ways to increase the business sales cycle is to maximize promotional activities to attract more consumer interest in the business products offered.

d. Recruiting employees who understand the implementation of EMKM standards.

Many micro-enterprises do not understand the application of the EMKM standard because of the lack of information about it, so recruiting employees who understand the application of the EMKM standard will measure the extent to which the business is progressing well, increasing sales.

e. Training/Bimtek on HR for financial management.

Conducting training / technical guidance for micro business human resources in Tutulo Village will support business progress, especially in processing business budgets.

The WT (Weaknesses-Treaths) strategy is based on the existing analysis so that micro-enterprises in Tutulo Village try to overcome

weaknesses while avoiding the threats they face.

a. Improved product innovation for limited product variants.

Usually the procurement of business products such as daily necessities such as vegetables, fish and even spices will attract consumers to buy in stores so that it will increase sales because they are different from other businesses.

b. Improvement of business products according to consumer needs.

By increasing the variety of products that become consumer needs, consumers will survive and will not go elsewhere to get the desired product and will even become business customers.

c. Maximum promotional activities.

In order for more and more consumers to come to buy, it is necessary to maximize promotional activities so that the product will be increasingly known by many consumers.

3. Micro Business Opportunities in Tutulo . Village

From business opportunities where opening employment opportunities enable micro-enterprises to grow into businesses capable of assisting the economy during the economic crisis due to increased consumer demand and business progress to other opportunities that can develop potential in entrepreneurship, leadership, and management. Of course, running a business requires

human resources, but other opportunities can develop potential in entrepreneurship, leadership, and management. This enables micro-enterprises to play a significant role in economic growth, as evidenced by opinions about how MSMEs are incredibly beneficial to the government in job creation in various work sectors. This is because business actors can develop businesses using their entrepreneurial skills [12]].

Based on these microbusiness prospects, a strategy is developed in a SO (Strengths-Opportunities) strategy based on current analysis to ensure microbusinesses in Tutulo Village. Leverage their strengths to capitalize on available opportunities.

a. Measurement of consumer satisfaction with products and services.

Measurement of consumer satisfaction with products and services where this strategy looks at the level of consumer satisfaction with business products and services provided.

b. Expand business network.

One of the strategies used is to expand the business network for the development of micro-enterprises in Tutulo Village.

c. Increased potential in providing affordable prices.

Increased potential for business development by providing affordable prices.

d. Development of skills in attracting consumer interest.

One strategy is to develop skills in order to attract consumer interest in the products offered. To see

weaknesses with opportunities, the strategy used is the WO (Weaknesses-Opportunities) strategy which is based on existing analysis so that micro-enterprises in Tutulo Village try to overcome existing weaknesses by taking advantage of various opportunities:

a. Introducing business products to people outside the region.

Business products other than circulating in the village itself need to be developed by expanding businesses in other areas in order to increase consumers for shopping in stores by using social media as access to expansion.

b. Increase innovation by exploring the potential of micro-enterprises.

Increasing innovation where there is more potential for the development of information technology and the use of social media as access to promote business products will encourage the progress of micro-enterprises in Tutulo Village.

c. Maximum promotional activities.

One of the ways to increase the business sales cycle is to maximize promotional activities to attract more consumer interest in the business products offered.

d. Recruiting employees who understand the implementation of EMKM standards.

Many micro-enterprises do not understand the application of the EMKM standard because of the lack of information about it, so recruiting employees who understand the application of the EMKM standard

will measure the extent to which the business is progressing well, increasing sales.

e. Training/Bimtek on HR for financial management.

Conducting training / technical guidance for micro business human resources in Tutulo Village will support business progress, especially in processing business budgets.

4. Threats faced by micro-enterprises in Tutulo Village.

The threat of micro-enterprises in Tutulo Village, combined with the presence of business competitors and easy-to-access price comparisons for high-quality products, will divide consumers into buying business products, reducing the sales cycle. In contrast, the limited product variants will cause the business to run slowly due to the slow sales cycle. This minor point is supported by the opinion that the presence of a new business competitor affects the business's progress. Measured by divided consumer purchases, resulting in a decrease in business income; fewer products also decrease sales as consumer needs are not met[13]. According to existing analysis, the ST (Strengths-Treats) method was chosen to ensure that microenterprises in Tutulo Village leverage their strengths when confronted with diverse threats.

a. Increasing consumer interest in business products.

Business products that are in great demand by consumers will lead to an increase in business sales and the turnover of business capital will also get better so that from this increase, micro businesses in Tutulo Village are able to compete in other similar businesses.

b. Innovation for business products.

Business products will be increasingly favored by consumers by always innovating products.

c. Discounts for purchasing products in bulk.

With a discount on prices by purchasing products in large quantities, consumers will usually continue to come shopping and will even become regular customers in the business.

d. Periodic checking of business products.

Regularly examine any products that are nearing expiration to ensure they are still available, and if there are just a few left, order them immediately to ensure consumers do not shop elsewhere if the product they are seeking for is out of stock but will continue to shop at this store. The WT (Weaknesses-Treats) strategy is based on current analysis and is designed to assist microenterprises in Tutulo Village in overcoming weaknesses while avoiding threats.

a. Increased product innovation for limited product variants.

Usually the procurement of business products such as daily necessities such as vegetables, fish and even spices will attract consumers to buy in stores so that it will increase sales because they are different from other businesses.

b. Improvement of business products according to consumer needs.

By increasing the variety of products that become consumer needs, consumers will survive and will not go elsewhere to get the desired product and will even become business customers.

c. Maximum promotional activities.

To attract an increasing number of consumers, it is required to maximize promotional efforts, ensuring that the product becomes increasingly familiar to a large number of consumers.

According to the outcomes of different strategy choices made by micro-enterprises in Tutulo Village, numerous strategies are actually consistent with the situation and objectives of improving access to micro-enterprise finance in Tutulo Village, namely:

- 1) potential in providing affordable prices.
- 2) Increase innovation by exploring the potential of micro-enterprises
- 3) Maximum promotional activities.
- 4) Discounts for purchasing products in bulk.
- 5) Periodic checking of business products.
- 6) Improved product innovation for limited product variants.

CONCLUSION

Based on the results of the discussion described above, it is concluded as follows:

1. The resilience of microenterprises in Tutulo Village at affordable prices can intrigue consumers' interest in business products. Even consumers shopping for a single product and product quality, which is a reliable factor in determining buyer decisions for business products, as demonstrated by the feasibility of the products being sold and the level of product damage being reduced. The product is simple to obtain.
2. There are still vulnerabilities in micro-enterprises in Tutulo Village, most notably in marketing, which is still limited and even uses social

media to only sales promotions. Not all micro-enterprises in Tutulo Village promote themselves via social media. Promotional innovation is lacking. Financial management is woefully inadequate. Microbusiness operators that are unfamiliar with the EMKM standard. The budget plan has not yet been executed. The recording system is technologically advanced, but it is limited to incoming and outgoing products. Not all microbusinesses in Tutulo Village maintain both manual and electronic records.

3. Microentrepreneurial prospects in Tutulo Village, Botumoito District, Boalemo Regency can create more job opportunities, mainly because their presence facilitates the operation of the business. In addition to the potential that can be developed, such as developing skills in social media as a promotional medium for business sales, and can further increase micro-business capital.
4. Various threats that frequently arise are competitors with other businesses in this case, such as the presence of Alfamart and similar micro businesses. A low price cannot be separated from good product quality, limited product variants, unmet consumer needs, and pause time for product procurement of up to one or two days. As a result, microbusinesses in Tutulo Village face shortened sales cycles and even slower business capital cycles.

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