

Analisis akses pembiayaan (access to finance) pelaku Usaha Mikro, Kecil dan Menengah (UMKM) pada masa pandemi Covid-19 di Kabupaten Jember = Analysis of access to finance for Micro, Small and Medium Enterprises (MSMEs) during the Covid-19 pandemic in Jember Regency

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Abstrak

Usaha Mikro, Kecil dan Menengah (UMKM) menjadi pendorong perekonomian utama di Indonesia. Namun permasalahan akses pembiayaan pelaku UMKM merupakan titik penghambat perkembangan bahkan keberlanjutan UMKM. Tujuan dari penelitian ini adalah untuk menganalisis akses pembiayaan pemilik UMKM di Kabupaten Jember sebelum dan pada masa pandemi Covid-19. Dimensi akses pembiayaan yang digunakan adalah Aksesibilitas terhadap lembaga keuangan formal/non-formal, karakteristik pemilik, kelayakan atas pembiayaan keuangan, kendala kredit, karakteristik usaha, keterjangkauan, dan peran atau dukungan pemerintah. Penelitian ini menggunakan pendekatan kuantitatif dengan metode penyebaran kuesioner secara online dan offline kepada 288 responden pemilik UMKM. Analisis data yang digunakan adalah analisis statistik deskriptif, Mann Whitney test dan Kruskal Wallis test. Hasil penelitian ini menunjukkan bahwa akses pembiayaan pemilik UMKM di Kabupaten Jember secara keseluruhan tidak memiliki perbedaan yang signifikan baik sebelum masa pandemi Covid-19 maupun pada masa pandemi Covid-19, namun ditemukan perbedaan rata-rata persepsi. Indikator yang terkait adalah risiko bisnis, kemampuan pemenuhan persyaratan pembiayaan, kebutuhan pembiayaan, dan peran pemerintah.

.....Micro, Small and Medium Enterprises (MSMEs) since long have been acknowledged as the main actor in Indonesian economic. Nevertheless, the issue of access to finance for MSMEs remains a conundrum and one of the obstacles for the business to develop or even to stay sustainable. The purpose of this study was to analyze access to finance for MSMEs owners in Jember before and during the Covid-19 pandemic. The dimensions of access to finance used were accessibility to financial institutions, owner characteristics, the feasibility for financing, credit constraints, business characteristics, affordability to acquire financing, and the role and support of the government. This research applied quantitative approach using a survey method with online and offline questionnaires distributed to 288 respondents who are MSMEs' owner. The data analysis used was descriptive statistical analysis, Wilcoxon-signed test, Mann Whitney test, and Kruskal Wallis test. The results of this study indicated that the access to finance for MSME owners in Jember as a whole did not have a significant difference, both before the Covid-19 pandemic and during the Covid-19 pandemic, however, there were differences in the average perception of indicators related to business risk, ability to meet financing requirements, financing needs, and the role of the government.