Implementation of Small and Medium Enterprises Empowerment Policies in The Cooperative and SME Office of Banten Province

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Abstract
This research is motivated by the Ministry of Cooperatives and SMEs of the Republic of Indonesia, Regional Regulation Number 02 of 2016 concerning Empowerment of Small, Medium Enterprises in the Banten Province. Article 9 which is implemented by the Provincial Office of Cooperatives and SMEs, the purpose of this research is to find out the Implementation of the Small, Medium Enterprises Empowerment Policy at the Banten Provincial Office of Cooperatives and SMEs, efforts to improve the community's economy through SME empowerment, is part of national economic development which is able to become the main driver as the development of the economic potential of the people and is able to become economic development and availability of employment. The methodology of qualitative methods used in this research is approaching qualitative analysis techniques, data collection is a combination (Triangulation), which is carried out in a structured manner with the presentation of data and drawing conclusions from the results of the study there are still many obstacles to the implementation of policies in SME empowerment programs at the Banten Province Cooperative and SME Office. The results of the research on the implementation of SME empowerment policies are not optimal, it was found that there are still many SMEs who have not received access programs, both training and access to capital so that to achieve increased empowerment is not on target, so it is less efficient in implementing program policies, this can be seen from the fact that it has not been achieved according to the standards and objectives of the SME empowerment policy, as for the efforts that have been implemented related to SME empowerment through supporting programs are still far from expectations to provide sanctions against policy violators, lack of facilities and infrastructure so that it is necessary for the government to improve facilities and infrastructure for SMEs for support, intensification of supervision and mentoring, as well as encouraging more intense socialization to the community, equal distribution of SME data collection, and efforts to improve the community's economy.

Keywords: empowerment of small and medium enterprises (SMEs), implementation of SME empowerment policy, community economy

INTRODUCTION

Small and medium enterprises (SMEs) are part of national economic development, which can grow the economic potential of the community and are also able to become the main driver in the economic development of the people and the availability of employment (Kristiyanti, 2012). Banten Province's Regional Original Revenue (PAD) realized in 2023 reached at least Rp8,513.57 billion or 95.90%, an increase of 1.17% from the realization in 2022, based on data from the Banten Province Regional Financial and Asset Management Agency (2023) in (Pemerintah Provinsi Banten, 2024). Meanwhile, based on income by gender in Banten Province:

<table>
<thead>
<tr>
<th>District/City</th>
<th>Male 2020</th>
<th>Male 2021</th>
<th>Male 2022</th>
<th>Female 2020</th>
<th>Female 2021</th>
<th>Female 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pandeglang Regency</td>
<td>70,09</td>
<td>69,60</td>
<td>70,31</td>
<td>29,91</td>
<td>30,40</td>
<td>29,69</td>
</tr>
<tr>
<td>Lebak District</td>
<td>69,39</td>
<td>68,30</td>
<td>68,78</td>
<td>31,61</td>
<td>31,70</td>
<td>31,22</td>
</tr>
<tr>
<td>Tangerang District</td>
<td>71,55</td>
<td>71,20</td>
<td>71,70</td>
<td>28,45</td>
<td>28,80</td>
<td>28,30</td>
</tr>
<tr>
<td>Serang District</td>
<td>73,27</td>
<td>72,97</td>
<td>73,19</td>
<td>26,03</td>
<td>27,03</td>
<td>26,81</td>
</tr>
</tbody>
</table>
Based on the data above, Table 1 shows the decrease in income by gender which experienced an average decrease of 30% to 40% per region from 2020 to 2022 when the Covid-19 pandemic took place. Especially, Pandeglang Regency experienced a significant decrease to 29.69%, while Lebak Regency 31.22%, Tangerang Regency 28.30%, Serang Regency 26.81%, Cilegon City 20.67%, South Tangerang City 32.00%, and Serang City 27.88%. In total, local revenue contributed 31.71% of SMEs to economic growth in Banten Province.

The data above shows the importance of empowering small and medium enterprises (SMEs) that have a major impact on economic growth in the Banten Province region. SMEs make a considerable contribution to economic development in the Banten Province region. The need for government attention to small and medium enterprises is very important. Government programs to support SMEs in Banten Province include facilities and training for SMEs. The programs provided by the government to empower small and medium enterprises are: Training Programs, SME Incubation from business formation to marketing, Entrepreneurship, Small business development, Haki, Promotion, Legal assistance for small and medium enterprises.

This program is the most relevant program that is still run by the Banten Province Cooperative and SME Office. The goal is to foster and empower SMEs for the vision of national development in accordance with Law No.9 of 1995 concerning Small Businesses which aims to realize a just and prosperous society as well as equitable and spiritual based on Pancasila and the 1945 Constitution of the Republic of Indonesia. The development of small and medium enterprises (SMEs) is part of the development of the economy, as stated in Law No. 20 of 2008 and Government Regulation No. 07 of 2021 concerning the ease, protection and empowerment of cooperatives and micro, small and medium enterprises. Data on poverty communities in the Banten Province area are as follows:

### Table 2. Percentage of Poor Population by District/City in Banten Province Year 2020-2022

<table>
<thead>
<tr>
<th>District/city</th>
<th>Percentage of Poor Population by District/City in Banten Province</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2020</td>
</tr>
<tr>
<td>District. Pandeglang</td>
<td>9.92</td>
</tr>
<tr>
<td>Kab. Lebak</td>
<td>9.24</td>
</tr>
<tr>
<td>Tangerang district</td>
<td>9.23</td>
</tr>
<tr>
<td>Serang District</td>
<td>4.94</td>
</tr>
<tr>
<td>Tangerang City</td>
<td>5.22</td>
</tr>
<tr>
<td>Cilegon City</td>
<td>3.69</td>
</tr>
<tr>
<td>Serang City</td>
<td>6.06</td>
</tr>
<tr>
<td>South Tangerang City</td>
<td>2.29</td>
</tr>
<tr>
<td>Banten Province</td>
<td>5.92</td>
</tr>
</tbody>
</table>

*Source: Banten Province Central Bureau of Statistics (2023)*

According to Table 2, the highest number of poor people is in Pandeglang Regency at 9.32% in 2022, while the region with the lowest poor population is in South Tangerang City at 2.50% in 2022. SMEs as productive economic businesses and at the same time as the people's economic movement must grow healthily with the principles of togetherness, efficiency, justice, sustainability, environmental insight, independence, balance, progress, and national economic unity for the welfare of all Indonesian people, including the people in Banten Province (Hanim & Noorman, 2018). Training programs to have a positive impact on SMEs, therefore this research was conducted in Banten Province with the problem at hand is one of the efforts to empower SMEs in the Banten Province area because the highest unemployment rate in Banten Province has an impact on increasing the poor population as evidenced in the poor presentation data in Table 2. Therefore, it is necessary to empower small and medium enterprises for the people of Banten Province and the unknown factors of small and medium enterprise (SME) programs that can affect the success of company/business income and increase per capita income for the community.
Assistance to SMEs is a government program for SMEs, one of the efforts to increase SME empowerment so as to increase productivity and competitiveness of SMEs so that they are able to grow into sustainable businesses on a larger scale (scaling up). SME assistants are trained personnel who are tasked with strengthening SME actors in overcoming their problems, with priority targeting SME training alumni (Suhombing & Hasan, 2019). As well as the agency’s efforts in mentoring is a common strategy carried out by both government agencies to support the success of SME empowerment training programs in Banten Province.

One of the training activities carried out by the government for SMEs is human development and business development, which is carried out by the government in providing knowledge to the community in the empowerment process so that people can be independent and try to get their welfare. In Figure 1 is one of the food safety in the field of SMEs, namely:

![Figure 1. Good Manufacturing Practices](Source: Office of Cooperatives and SMEs (2023))

One way to produce food properly and correctly is to use Good Manufacturing Practices (GMP), so as to produce products that meet quality and food safety requirements, to prevent food from the possibility of being exposed to chemical, biological, and other objects that can interfere with digestion and public health, from the production process to product packaging to the market. The application of GMP is: 1. GMP program can be applied in the production of SMEs, 2. Consumers believe that the products consumed have met the criteria of safe and healthy for consumption with legality such as halal and BPOM. 3. Provide confidence to business actors in carrying out their production processes, 4. Reduce waste due to product returns before the shelf life of products that have been damaged (expired).

The basic principles of implementing GMP standards include: quality assurance, storage, production according to SOPs, pest control, hygiene, design and facilities, maintenance, cleaning, and care, consumer information (education), training, and waste handling arrangements (Dinas Koperasi dan UKM Pemprov Jawa Timur). Researchers will examine the small and medium enterprise empowerment training program by the Banten Provincial Office of Cooperatives and SMEs with synergistic empowerment from the aspects of human resources, business aspects, a conducive business environment, and the existence of empowerment institutions that ensure the continuity of empowerment.

Although the scope of empowerment is the synergy of the above empowerment programs, the first priority is empowerment in Regional Regulation Number 02 of 2016 concerning the Empowerment of Small and Medium Enterprises at the Banten Provincial Office of Cooperatives and SMEs. Small and medium enterprises (SMEs) is a general term in the economic world that refers to productive economic businesses owned by individuals or business entities in accordance with the criteria set by Law No. 20 of 2008.
The criteria for SMEs are businesses that have a net worth of up to IDR 50,000,000, excluding buildings and land where the business is located. The annual sales revenue of the business is at most Rp300,000,000,00. A small business is a productive economic enterprise. The criteria for a small business is a business that has a net worth of Rp50,000,000,00 with a maximum required of Rp500,000,000,00. The annual sales of the business is between Rp300,000,000,00 to a maximum of Rp2,500,000,000,00. Medium-sized businesses are often categorized as large businesses with the criteria that the net worth of the business owner reaches more than Rp500,000,000,000,00 to Rp10,000,000,000,00 and does not include buildings and land where the business is located. The annual sales revenue reaches Rp2.5 billion to Rp50 billion.

Small and medium enterprises are able to become one of the alternatives for economic growth in Banten Province. On this scale, the data of assisted SMEs in Banten Province are as follows:

<table>
<thead>
<tr>
<th>NO</th>
<th>UMKM PER REGION</th>
<th>AMOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Serang District</td>
<td>287</td>
</tr>
<tr>
<td>2.</td>
<td>Serang City</td>
<td>822</td>
</tr>
<tr>
<td>3.</td>
<td>Tangerang City</td>
<td>147</td>
</tr>
<tr>
<td>4.</td>
<td>Tangerang City</td>
<td>257</td>
</tr>
<tr>
<td>5.</td>
<td>Cilegon City</td>
<td>305</td>
</tr>
<tr>
<td>6.</td>
<td>Pandeglang Regency</td>
<td>630</td>
</tr>
<tr>
<td>7.</td>
<td>Lebak Regency</td>
<td>229</td>
</tr>
<tr>
<td>8.</td>
<td>Total</td>
<td>2677</td>
</tr>
</tbody>
</table>

Source: Office of Cooperatives and SMEs of Banten Province (2023)

According to the data of SMEs assisted by the Cooperative and SMEs Office of Banten Province, the number of SMEs assisted is 2,677 SMEs covering Serang Regency totaling 287 SMEs, Serang City totaling 822 SMEs, Tangerang City totaling 257 SMEs, Cilegon City totaling 305 SMEs, Pandeglang Regency 630 SMEs, and Lebak Regency totaling 229 SMEs. Meanwhile, additional data assisted by the Cooperative and SME Service Office from the Integrated Business Service Center (PLUT) amounted to 1,423 SMEs, and additional data including new assistance amounted to 1,058 SMEs. The total number of SMEs assisted by the Banten Province Cooperative and SME Service Office is 5,158 SMEs from 2020 to 2022.

One of the government programs to empower SMEs is assistance from the Banten Province Cooperative and SME Office to help SMEs as well as education and training from the government to add insights related to entrepreneurial management, expand market reach, manage finances better, improve product and service quality, and provide training by integrating information technology for greater business efficiency. Small and Medium Enterprises (SMEs) have a strategic role in national economic development.

Various obstacles and constraints faced by SMEs, one of which is the problem of capital, which is still one of the critical factors for SMEs. The role of the government in empowering SMEs is needed to provide access to capital partners to the private sector to support the development of SMEs in the community. This can help fulfill the needs of working capital and investment in business development. The government's role in empowering SMEs to develop and expand their business also includes providing access to facilities and infrastructure for SME players.

The government has an important role in empowering SMEs through various policies and programs that support better access to capital. The government needs to increase its role in empowering SMEs, facilitate and provide access to SMEs to develop mutually beneficial business partnerships between large and small entrepreneurs, and improve the quality of their human resources through various trainings. The government has issued various regulations to encourage Small and Medium Enterprises (SMEs) to continue to grow, despite their low productivity. "SMEs in Indonesia face complex barriers. These obstacles are caused by various factors including: weak management, capital, skills, marketing, and weak production techniques.” So the government provides training facilities to empower SMEs.

The existence of Law No. 32 of 2004 on Regional Autonomy provides flexibility to the regions to realize independent regions within the framework of national unity and integrity in accordance with
the 1945 Constitution. The law was followed up with Government Regulation Number 44 of 1997 concerning Partnerships as one of the efforts to create a business climate through the cooperation of Small and Medium Enterprises (SMEs) with Large Enterprises, as well as the issuance of Law Number 20 of 2008 concerning Enterprises, Small and Medium Enterprises which was followed up with Government Regulation Number 17 of 2013 concerning the Implementation of Law Number 20 of 2008 concerning Micro, Small and Medium Enterprises. As well as Regional Regulation Number 02 of 2016 concerning Empowerment of Enterprises, Small, and Medium.

General welfare or people's welfare can be improved if poverty can be reduced. One of the efforts to improve people's welfare is through poverty reduction. In the process of reducing poverty, one of them is making SMEs a priority scale for the Banten Provincial Government. Government and local government policies and programs are carried out systematically, planned, and in synergy with efforts to reduce the number of poor people in order to improve the degree of people's welfare. The impact of SMEs is not only to businesses, but SMEs can also open up jobs for the community.

The increasing market demand opens up opportunities for SMEs to grow and develop as an alternative to national economic development. One of the inadequate government supports in empowering SMEs is related to legality, completeness of NIB, halal certification, BPOM, IPR, and companies. The lack of development of SMEs in this case supports to exit the region from its zone. SME empowerment is an important thing to develop because it has great prospects in the future for the community and the government. Through these efforts, it is expected to improve the community's economy and be able to absorb labor.

In this case, the researcher suspects that there are gaps in the implementation of Regional Regulation Number 2 of 2016 concerning the Empowerment of Small and Medium Enterprises at the Banten Province Cooperative and SME Office, as well as supporting and inhibiting factors in empowering SMEs in Banten Province.

As described above, these conditions certainly have their own flow of rationality and dynamics. This condition leads the mind to question why all these things can happen? Therefore, this research is directed and intended to capture, analyze and describe the process and phenomenon of the rationality and dynamics of the implementation of government policies in empowering SMEs in the Banten Province area by the Banten Province Office of Cooperatives and Small and Medium Enterprises with research limitations are: "How is the Implementation of the Empowerment Policy of Small and Medium Enterprises in the Department of Cooperatives and SMEs of Banten Province?".

METHODS

This research uses a qualitative method that focuses on analyzing the implementation of small and medium enterprise (SME) empowerment policies at the Banten Province Cooperative and SME Office. This method was chosen because it allows researchers to explore in depth the factors that influence the implementation of such policies in a specific and complex context. Data were collected through in-depth interviews, observation, and document analysis. Research informants included agency officials, SME managers, and other relevant parties directly involved in the SME empowerment process.

Data collection was conducted in several stages. The first stage was in-depth interviews with department officials and SME managers to gather information on empowerment policies, program implementation, and challenges faced. The second stage was direct observation in the field to understand the real conditions and dynamics of policy implementation. The third stage was document analysis, which included regulations, program reports, and other related documents to get a more comprehensive picture of the policy and its implementation. The data collected is then thematically analyzed to identify patterns, themes, and relationships between various factors that influence the success of policy implementation.
The data analysis process is carried out through several steps. First, data obtained from interviews, observations, and documents were coded to identify the main themes. Second, the themes were grouped and analyzed to find the relationship between the factors affecting the implementation of SME empowerment policies. Third, the results of the analysis were reconfirmed with several key informants to ensure the validity and accuracy of the findings. Data triangulation was conducted by comparing results from various data sources to increase the validity of the research. The results of this study are expected to provide in-depth insight into the implementation of SME empowerment policies and the factors that influence its success in Banten Province.

RESULTS AND DISCUSSION

Empowerment of Small and Medium Enterprises of The Banten Province Cooperative and SME Office

The organization can carry out its functions well if the government provides empowerment through training and education program facilities for SMEs assisted by the Office of Cooperatives and SMEs which includes training: (1) SME incubation from business formation to marketing, (2) entrepreneurship, (3) small business development, (4) promotion, (5) legal assistance for small and medium enterprises, and (6) export and import. If they lack the appropriate competencies or do not meet the requirements for business development, the government provides training and education programs for business actors.

Empowerment is one of the efforts to meet the competency standards developed by human resources. Almost all competency-based systems implement it through the development of competency standards with reference to three categories: (1) industry standards, (2) institution/agency standards, and (3) general standards or agency environment. This empowerment program includes standards that have broad relevance to specific agencies, such as expert field competencies, analyst field competencies, and specific field competencies that are competency standards. Although it may be the same for every field of vocational education, such as management competencies, training, administration, and so on.

The government is the facilitator in the empowerment program. Facilitators or presenters in this training come from: (1) structural officials from competent related institutions, (2) widyaiswara in accordance with their specialization, and (3) other resource persons in accordance with their competence. The expected results of the implementation of this empowerment policy from the training and education activity program are: (1) improving the competence of small and medium business actors, and (2) improving competency skills that are more professional and develop in entrepreneurship.

Procedures for Preparing Training Programs for Empowerment, Development, and Protection of Small Businesses in the Form of Education and Training

In the preparation of education and training programs in an effort to empower SMEs to be implemented, the government must consider three aspects, namely: (1) knowledge, (2) skills, and (3) attitude. These three aspects must be implemented in the government bureaucracy. In addition, training and education need to be targeted and measurable. There are three competency standards for education and training, as shown below:
Empowerment of training and education programs are already listed in Banten Province Regional Regulation No. 2 of 2016, which includes government programs in Article 9: (1) empowerment, development, and protection of small businesses in the form of: a. education and training; b. business licensing and institutional strengthening; c. providing business information; d. business management assistance; e. conducting credit guarantees through the guarantor company; providing credit guarantees through regional credit guarantee companies; f. providing capital strengthening through the distribution of revolving funds; g. providing easy access to capital to banking and non-banking financial institutions; h. facilitating or providing facilities and infrastructure; i. marketing and trade promotion; j. intellectual property rights; k. facilitating partnerships with other businesses; and/or l. fostering a healthy and conducive business climate. (2) The forms of empowerment, development, and protection as referred to in paragraph (1) are carried out by the Banten Province Cooperative and SME Service Office.

The main program is the core substance of the education and training program of the Banten Province Cooperative and SME Service Office, which will be achieved in accordance with the objectives, plans, and government policies on programs and training needed by SMEs. As the basis of the program foundation, the minimum achievement of the successful training program of the government program is 70 percent of the general and supporting. As for long programs, the maximum is 25 percent, while general programs are usually a maximum of 1 to 5 percent of the overall program.

In the training approach, the government must think systematically including three aspects, namely: (1) needs, (2) training, and (3) skill knowledge. In the orientation of training, this program should be able to assist and have an impact on SMEs in the process of developing their business, guided by applicable laws and regulations. It is clear in the Regional Regulation that based on the article mentioned, this is a government effort to reduce poverty in the Banten Province region through improving the community's economy through Small and Medium Enterprises (SMEs).

Implementation of Empowerment Policy for Small and Medium Enterprises in the Cooperative and SME Office of Banten Province

Regional Regulation Number 02 of 2016 concerning empowerment of Small and Medium Enterprises in Banten Province. Researchers found phenomena so that they could interpret Article 9 (1) Empowerment, development and protection of small businesses in the form of: a. education and training; b. business licensing and institutional strengthening; c.
providing business information; d. business management assistance; e. conducting credit guarantees through regional credit guarantee companies; f. providing capital strengthening through the distribution of revolving funds; g. providing easy access to capital through the distribution of revolving funds; g. providing capital strengthening through the distribution of revolving funds; g. providing easy access to capital to banking and non-banking financial institutions; h. facilitating or providing facilities and infrastructure; i. marketing and trade promotion; and j. intellectual property rights; k. facilitating partnerships with other businesses; and/or l. fostering a healthy and conducive business climate. (2) The forms of empowerment, development and protection as referred to in paragraph (1) shall be implemented by the Service Office.

Interpretation of Research Results Based on the results of research on the interests of affected in Regional Regulation Number 02 of 2016 concerning SME Empowerment at the Banten Province Cooperative and SME Service, Article 9 (1) empowerment, development and protection of small businesses can interpret empowerment, development and protection of small businesses in the form of: education and training; has been implemented, the obstacle is that the limited training seats are an obstacle for all SMEs not to get training, and equitable improvement of skills and knowledge is still partly felt by SMEs, some others have not participated in training. Even other facilities such as business certification.

Many SMEs have not been touched by the Government of the Office of Cooperatives and SMEs so that the Empowerment of SMEs in the Banten Province area has not fully equalized the guidance and empowerment of SMEs, so that many SMEs have not been recorded as being assisted by the Office of Cooperatives and SMEs of Banten Province. Based on the results of the type of benefit research on how the government provides services in the form of empowerment programs contained in article 9, after carrying out population and sample research with recipients of government policies for the community regarding maximizing social media to facilitate digital marketing, interviews with SMEs in Banten Province related to the type of benefits of programs and facilities of the Banten Provincial Office of Cooperatives and SMEs on the empowerment of SMEs in the Banten Province area. There is any impact that has been given by the Government, that from the number of respondents that researchers have met the results of interviews with SMEs assisted by the Banten Provincial Office of Cooperatives and SMEs as follows:

1. The implementation of SME empowerment policies in Regional Regulation number 2 of 2016 is still being implemented today but this regulation is no longer relevant so it is now in the stage of change which refers to the work copyright law but for this year the PERDA is still used and implemented, related to research and interview results focusing on Regional Regulation number 2 of 2016 article 9, 1) Empowerment, development and protection of small businesses in the form of: a. education and training; b. business licensing and institutional strengthening; c. providing business information; d. business management assistance; e. conducting credit guarantees through regional credit guarantee companies; f. providing capital strengthening through the distribution of revolving funds; g. providing easy access to capital to banking and non-banking financial institutions; h. facilitating or providing facilities and infrastructure; i. marketing and trade promotion; and j. intellectual property rights; k. facilitating partnerships with other businesses; and/or l. fostering a healthy and conducive business climate. (2) The form of empowerment, development and protection as referred to in paragraph (1) is carried out by the Service Office, there are still gaps related to the implementation of programs that have been implemented by the government for SMEs.

a. Education and training, many of the SMEs have not received significant changes after training and comprehensive assistance but some SMEs do not get post-training assistance, SMEs do not get invitations or access to training information, when implementing the program there are still many violations of the standardization of program implementation, there are still many people who violate the provisions and manipulation of data entry of business actors, training programs as one of the empowerment should be received right on target, but there are still violations invited to training not SMEs but relatives or family. The training program has also not been felt by the whole actors so that there are still invitations that are only invited so that this training program seems to be just a formality.
b. Business licensing and institutional strengthening has been implemented legality business licensing facilities and certification of SMEs such as NIB, HAKI, BPOM, PT Perseorangan, Halal certificate, this program is to support SMEs to upgrade so that this financing program is free and financed by the government for the empowerment of SMEs but researchers found there are gaps when making HAKI due to limited quota of only 200 HAKI certificates so that registrants reach 500 businesses so that the process of making HAKI constrained and convoluted process because HAKI must use a cover letter from Diskoperindag City / District.

c. Providing information There are still many SMEs who do not know the Plaza Banten market place as a promotional media and marketing forum in the Banten Province area, so there are still many SMEs who do not know that there is access to buying and selling between the government and local products of Banten Province through Plaza Banten. Then this Plaza Banten market place facilitates or provides facilities and infrastructure, marketing and trade promotion, intellectual property rights. Facilitating partnerships with the business world, such as helping businesses gain access to digital marketing information through Market Place Plaza Banten, LKPP, and indotrading.

d. Business management assistance, business assistance is carried out by SME assistants and DAK assistants to strive for the process of assisting SME actors in carrying out according to their main duties and functions.

e. The government seeks to carry out credit guarantees through regional credit guarantee companies, provide capital strengthening through the distribution of revolving funds, provide easy access to capital to banking and non-banking financial institutions, facilitate or provide facilities and infrastructure for the unavailability of SME incubators so that the process of empowering SME incubators has not been implemented because the facilities are not yet available, but in the implementation of researchers found that there are still SMEs that have not received facilitation of access to capital from both banking and cooperative MoUs. However, many SMEs still do not know the access to capital to banks and cooperatives, SMEs have many obstacles in capital that ultimately hamper the development of SMEs.

f. The government has also taken the form of empowerment, development and legal protection of SMEs.

2. Obstacles and supporting factors during the implementation of policy implementation carried out by the government:

a. The inhibiting factor is that technology adjustment has not been implemented to SMEs, as well as the lack of access to information for SMEs so that this program is still not optimal due to the age of SMEs from 35-60 years old being an obstacle to less understanding of technology so that it needs to be done for the formation / data collection of young entrepreneurs.

b. Supporting factors are the budget for the implementation of the program so that the development of SME empowerment can be carried out so that SMEs have an impact on the regional economy such as being able to encourage employment such as small SMEs have employees of 2-10 people, medium 10-15 people, meaning that there is an increase in the degree of change in efforts to raise the community's economy. In the implementation of the empowerment program there are still many obstacles that are felt from the government and SMEs. There are still many SMEs that have minimal capital, and constraints on access to capital are hampered when submitted individually.

3. What is the impact of SME training and empowerment programs:

a. Empowerment, one of which is a training program and SME certification facilitation program, only some SMEs, there are still many SMEs that do not have access to this information and have not even been recorded as SMEs in the Banten Province Cooperative & SME Office and have not even been assisted by the District / City Diskoperindag. This means that SME empowerment is still far from being felt by the business actors.

Training programs SME actors have a lot of positive responses to training programs and facilities and the Banten Province Cooperative and SME Office is a form of policy implementation No. 2 of 2016 in article 9, because the training program has a positive value
to the development of SMEs from knowledge, skills, and competencies. However, after the training there must be SME mentoring so that SMEs feel the impact after training because there are still many SMEs who think that training is just a formality.

CONCLUSION

Based on the results of research on the implementation of business empowerment policies, small, medium enterprises in Banten Province can be concluded based on Grindle (2017) theory of public policy implementation which is the theoretical basis for examining this research, researchers according to the substance of the policies issued by Regional Regulation No.2 of 2016 concerning Empowerment of Enterprises, Small, Medium in Banten Province. Regarding the empowerment of SMEs in the programs and facilities of the Banten Province Cooperative and UKM Office in Article 9 which is intended to reduce poverty and unemployment in the Banten Province region by increasing the community's economy through SMEs which is intended as an effort to increase SMEs in accordance with expectations, this can be seen from the implementation in the field there are shortcomings in the office of the Cooperative and UKM Office in Banten Province, namely:

1. Implementation of SME empowerment policies in Regional Regulation number 2 of 2016 is still being implemented, there are still many gaps that occur when implementing programs facilitated by the government according to article 9, namely, education and training, there are still unscrupulous public officials who violate not in accordance with implementation standards and targets that are not on target, there is still an SME certification facility program whose process is still complicated so that it becomes an obstacle for SME actors to get the facility, Intellectual Property Rights (HAKI) certificate quota is also an obstacle due to the limited quota and budget available, then the implementation of legal assistance that has been implemented there are still some SMEs that do not know legal assistance, there are still people who violate the provisions such as manipulating the data collection of business actors so that it is not right on target and only as a formality.

2. There are still many inhibiting factors in the implementation of access assistance in digital marketing. This is because the majority of SMEs in the age range of 35-60 years are still classified as not understanding the use of technology, so this is an obstacle factor in the development of SME products in digital marketing. One of the supporting factors is the budget because the program implementation process depends on the availability of a budget for the implementation of both physical and non-physical SME programs. So that this factor can be one of the main supporters of implementation. Empowerment programs that are able to support and encourage SMEs to upgrade as well as a form of reducing poverty can help reduce unemployment through the opening of jobs through advanced SMEs that require resources to support business productivity.

One of the empowerment of SMEs is the training/diklat, the impact of this training can have a positive impact, namely increasing the knowledge, skills, and competence of SMEs so that the knowledge gained can be applied by business actors, but some business actors answered that after the training it did not have any impact so that it requires intensive assistance to SMEs.

BIBLIOGRAPHY


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