

## Implementation of The Micro Business Clinic (KUM) Program: A Practical Approach Empowering Sustainability

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### ABSTRACT

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This study aims to describe and analyze the implementation of the Micro Business Clinic (KUM) Program in Sidoarjo Regency using a descriptive qualitative research method. The program is designed to support Micro, Small, and Medium Enterprises (MSMEs) by providing consultations, guidance, and financial literacy training. Data collection techniques include observation, interviews, and documentation, with informants selected through purposive sampling. The informants consist of Customer Service staff at the Micro Business Cooperative Clinic and its customers, primarily MSME actors who seek business development assistance. The data analysis follows the Miles & Huberman (1994) model, which includes four stages: data collection, data reduction, data presentation, and conclusion drawing. The research findings highlight four key indicators of program implementation. (1) Communication: The Micro Business Cooperative Clinic actively conducts socialization, workshops, and seminars to educate MSME actors. (2) Resources: The clinic operates with only two human resources, faces budget constraints, and requires additional funding to optimize services. (3) Disposition: The implementation encounters obstacles due to occasional slow performance, impacting service effectiveness. (4) Bureaucratic Structure: The program follows an efficient Standard Operating Procedure (SOP), making it easier for MSME actors to register and access services. Despite its efforts to enhance service quality, the Micro Business Cooperative Clinic continues to face challenges, particularly in terms of human resources and system performance. Addressing these issues is essential to maximize its impact on MSME development in Sidoarjo Regency.

### INTRODUCTION

In the rapid development of the world, Indonesia, as a developing country, directs its economic development and enhancement towards superior quality, which directly impacts various businesses in Indonesia. Over time, various types of businesses have started to grow in Indonesia, ranging from small to large-scale enterprises. MSMEs (Micro, Small, and Medium Enterprises) play a crucial role in maintaining Indonesia's economic stability with significant contributions in various sectors. Despite many large companies going bankrupt during the 1998 economic crisis, the MSME sector remained resilient, proving its vital role in Indonesia's economy. MSMEs endured and demonstrated their resilience during the crisis (Sartika & Suryani, 2021). The rapid development of Indonesia's economy cannot be separated from the role of various types of businesses, both at the micro and macro levels. Along with this growth, the development of MSMEs in Indonesia has also shown improvement each year (K. W. A. Damayanti, 2022). To survive and meet their needs, humans must compete in various ways, one of which is by working (Putong & Wahyudi, 2022). Along with the advancement of time, economic growth and development play a crucial role in both improving the welfare of society and national income. Sectors that can develop consistently also contribute to enhancing the economy in Indonesia, one of which is the MSME sector (Hamzah & Agustien, 2019). As an important

part of Indonesia's economic structure, MSMEs have become the primary choice for many individuals to earn income and reduce unemployment rates (Rahmawati & Nawangsari, 2023). The rapid advancement of technology has led to the emergence of various media and new innovations, resulting in an increase in the consumption power of Indonesian society. The rapid pace of progress demands that people continue to move forward to remain competitive, especially in the economic sector. The rapid technological advancements provide opportunities for business actors to access limitless information (Suwastika et al., 2022). In line with the ongoing changes in business development, where competition in product marketing and business expansion occurs constantly, there is a need for services or programs from the government to enhance MSMEs and provide innovations for them.

Law Number 20 of 2008, specifically in Article 1 regarding micro, small, and medium enterprises (MSMEs), defines micro enterprises as a category of productive businesses owned and managed by individuals or privately owned businesses, in accordance with the established criteria. Small enterprises refer to businesses that are operated independently by individuals or business entities, without any affiliation with other companies, either as subsidiaries or branches, and are not owned or managed by medium or large enterprises, either directly or indirectly, as specified in this law. Meanwhile, medium enterprises are businesses run independently by

individuals or business entities, without any connection to subsidiaries or branches of other companies owned or controlled by small or large enterprises. Provisions regarding the amount of net worth or annual sales are regulated in this law. The success of a business depends on four main components: opportunities from economic development, sociology that includes social and cultural values, psychology that shapes entrepreneurial motivation, and behavior that includes leadership, marketing, decision-making, and innovation (Drucker, 1986). MSMEs are categorized as businesses managed by individuals or sole proprietorship entities with specific requirements, and they play a significant role in advancing Indonesia's economy. For example, they provide quality economic services to the community, contributing to income growth and job creation. As a result, economic growth can be driven sustainably, ultimately playing a role in achieving national stability. Independent and productive economic entities, operated by individuals or business entities, and not affiliated with larger business networks, either in the form of branches or subsidiaries, fall under the criteria of this law, as stated in the law. For instance, the Sidoarjo Regency Regent Regulation (Perbup) Number 14 of 2022 regulates the position, organization, duties, functions, and work system of the Sidoarjo Regency Cooperative and Micro Business Office. In addition, the Sidoarjo Regent's Decree Number 188/265/404.1.1.3/2017 designates the Cooperative and Micro Business Clinic Institution of Sidoarjo Regency as part of the Cooperative and Micro Business Office.

In the Indonesian economy, MSMEs play a significant role. The empowerment of MSMEs aims to strengthen small businesses by increasing their capacity, so they can become independent and grow into more successful medium-sized enterprises, while also expanding the contribution of small industries in the production of national products. On the other hand, an entrepreneur is an individual who possesses a creative and innovative spirit, and is capable of establishing, managing, developing, and improving their business to achieve excellence (Manap, 2021). As an important pillar in the global economy, MSMEs make a significant contribution to creating job opportunities, stimulating economic growth, and improving the quality of life for communities, including in Indonesia. Strengthening the MSME sector can have a positive impact on the well-being of society (Vinatra et al., 2023). For communities with less stable incomes, MSMEs serve as the backbone of the economy that supports them. By providing various types of jobs and business opportunities, MSMEs help improve the living standards of these families. Furthermore, with its contribution in expanding job opportunities and creating new employment, this sector has a direct impact on reducing unemployment rates and enhancing the well-being of society (Delfyrah et al., 2024). High-quality products produced by MSMEs are able to attract international markets, thereby contributing to increasing the country's foreign exchange through exports. MSMEs can support the diversification of national income sources and enhance foreign exchange inflows by marketing products to international markets. Therefore, the development of MSMEs plays a significant role in boosting the economy in Indonesia.

Sidoarjo, located in East Java Province, is one of the regencies with great economic potential. Sidoarjo Regency has become a key center for the growth of Micro, Small, and Medium Enterprises (MSMEs) and is even recorded as the region with the highest number of MSMEs in Indonesia. This sector significantly contributes to both the regional and

national economy (Ananda Kurniawan, 2024). Although the MSME sector in Sidoarjo Regency continues to grow rapidly, the economy also relies on other industrial and trade sectors, with various types of businesses driving its growth and development (Nada Hudayah & Sukmana, 2022). To create a more productive and positive environment, development is essential for the MSME sector to remain competitive both domestically and internationally. MSME sectors such as handcrafted leather bags and sandals, accessories, fashion, as well as food and beverages, are highly sought after by entrepreneurs. Therefore, business owners are required to continuously follow technological advancements and the latest trends to leverage them as innovation strategies in running their businesses (Muhammad Fadhil Ridho, 2022). Providing business opportunities, support, protection, and comprehensive development to enhance the role, position, and potential of Micro, Small, and Medium Enterprises in driving economic growth (Rahmawati & Nawangsari, 2023). The development of the business sector carried out with strong capabilities will bring beneficial results for the MSME sector in Sidoarjo Regency. In Indonesia, Sidoarjo, as part of a city with many SMEs, presents a challenge for the Sidoarjo Regency government to provide the best services to the community, especially in MSME services under the Department of Cooperatives and Micro Enterprises in Sidoarjo Regency. To optimize the potential for the growth and advancement of existing MSMEs, the Sidoarjo government provides business coaching and support, particularly for micro-enterprises, through business assistance programs with expert guidance and well-equipped infrastructure. This initiative aims to improve the quality of business knowledge among entrepreneurs. The free services provided by the Sidoarjo Regency government are accessible to all individuals, regardless of business scale, race, or economic status. In response to unpredictable economic dynamics, the initiatives and schemes that have been designed are expected to serve as a new driving force for early-stage micro-businesses to expand their reach. As a form of support for the people of Sidoarjo Regency, the government now offers free business consultation and mentoring services through Klinik KUM, the Cooperative and Micro Business Clinic of Sidoarjo Regency.

Klinik KUM does not serve the entire regency; however, in Sidoarjo, registered MSME actors who are part of the Micro Business Clinic have the opportunity to receive assistance and mentorship for business development and are entitled to access clinic services. As the frontline institution for business mentoring, Klinik KUM is open to all entrepreneurs, including those who have not yet been registered as participants. Klinik KUM of Sidoarjo Regency has been operating since 2017. Organized by the Department of Cooperatives and Micro Enterprises of Sidoarjo Regency, Klinik KUM is a government-owned institution primarily focused on assisting cooperatives and micro-business owners in overcoming business challenges in Sidoarjo Regency. This institution provides various public services related to the business sector, including cooperative consultations, MSME business information, access to financing, and marketing support. The large number of entrepreneurs in Sidoarjo Regency has motivated the Department of Cooperatives and Micro Enterprises to design coaching and consultation programs aimed at supporting business growth. The Cooperative and Micro Business Clinic offers coaching services to cooperative and micro-business entrepreneurs. The assistance provided enables micro-businesses to scale up from small to medium-sized

enterprises and eventually to a larger scale. Much like a medical clinic that has doctors to treat patients, Klinik KUM is equipped with business advisors. The difference is that instead of curing illnesses, they provide solutions for entrepreneurs facing challenges in developing their businesses (D. Damayanti, 2018).

Despite budget constraints, this program continues to reach MSMEs and expand the number of coached entrepreneurs receiving training. The latest services provided by the Micro Business Clinic in Sidoarjo Regency include the issuance of micro-business certificates, recommendation letters for the application of Regional People's Business Credit (KURDA), recommendation letters for purchasing specific types of fuel, facilitation of micro-business NIB issuance, halal certification assistance, application for cooperative management and supervision certificates, and cooperative consultation services. One of the main programs regularly implemented by the Micro Business Clinic of Sidoarjo Regency is the Sedekah Ilmu (Knowledge Sharing) Program. This initiative, facilitated by the Department of Cooperatives and Micro Enterprises of Sidoarjo Regency, is supported by facilitators and conducted in collaboration with companies or business partners. Through the Sedekah Ilmu program, micro-business owners can learn various aspects of digital marketing for businesses and MSMEs with the guidance of designated facilitators. Additionally, participants of this program receive rewards in the form of goody bags or souvenirs provided by the partner companies. However, due to budget limitations, the Sedekah Ilmu program is currently unable to operate optimally. Other programs offered by the Cooperative and Micro Business Clinic of Sidoarjo Regency include the Warung Rakyat Renovation program, the business incubation program, and the KURDA loan application program through Bank Delta Arta. All programs and services provided by the Cooperative and Micro Business Clinic are accessible and available free of charge. Below is the data on the number of business participants in Klinik KUM under the Department of Cooperatives and Micro Enterprises of Sidoarjo Regency from 2021 to 2024:

**Table 1.** Count of Business Participants in the Cooperative and Micro Business Clinic at the Department of Cooperatives and Micro Enterprises of Sidoarjo Regency for the Years 2021-2023

No	Years	Count of Business Participants
1.	2021	900 Business Participants
2.	2022	800 Business Participants
3.	2023	690 Business Participants

It can be seen from the table above that the number of business actors at the Cooperative and Micro Business Clinic in Sidoarjo Regency has significantly decreased. In 2021-2022, there was a decline of 100 business actors, while in 2022-2023, the number of business actors decreased by 110. This decline was caused by a lack of funding or budget provided by the government, resulting in suboptimal socialization efforts. As a result, many people are still unaware of the program, highlighting the importance of socialization regarding the KUM program to educate the community and help them develop into thriving MSMEs. Additionally, the KUM clinic offers free services without any charges, making it easier for the public to participate in the programs and services provided by the Cooperative and Micro Business Clinic in Sidoarjo Regency. However, due to the government's inadequate

socialization efforts, the number of business actors at the KUM Clinic has continued to decline year after year.

In previous research conducted by (Astono et al., 2019) with title "Implementation of Small Micro Business Empowerment in Tuminting District, Manado City" This study employs a qualitative approach with a descriptive method to illustrate the existing conditions and situations within society, focusing on the research object the community itself. The research aims to understand the phenomena experienced by the community as the subject of the study. The main focus of this research is to analyze the implementation of small business empowerment policies in Tuminting District, Manado City, by referring to George Edward III's theory, which includes four key indicators: Communication, Resources, Disposition, and Bureaucratic Structure. The study findings indicate that the implementation of small business empowerment policies can be analyzed through these four aspects. Regarding communication, the research found that training and socialization efforts conducted by the Office of Cooperatives and SMEs regarding small business empowerment policies have not been effective. Many small business actors lack access to information or opportunities to participate in these programs. In terms of resources, interviews revealed that human resources remain suboptimal. Many small business actors face challenges related to technical skills, business management, and mastery of science and technology (IPTEK). Additionally, limited business capital is another obstacle to small business empowerment, as available financial resources are still very restricted. The disposition or attitude of policy implementers also affects policy implementation effectiveness, such as the characteristics and behavior of responsible parties. Lastly, the bureaucratic structure within the Office of Cooperatives and SMEs influences the policy process. The analysis results indicate that bureaucratic structural barriers slow down policy implementation. Overall, this study identifies various challenges that need to be addressed through improved communication, resource fulfillment, and enhanced disposition and efficiency within the bureaucratic structure.

Second, previous research conducted by (Fahrezi et al., 2022) with title "Implementation of Micro, Small, and Medium Enterprises Through Training Programs and Equipment Assistance" This study aims to evaluate the extent to which the Office of Cooperatives and SMEs of Karawang Regency has contributed to the development of MSMEs in the region. The research employs observation, interviews, documentation, and triangulation methods to obtain a comprehensive overview of the MSME conditions. A total of seven informants were selected using purposive sampling techniques, consisting of officials from the Office of Cooperatives and SMEs as well as MSME actors. The research findings indicate that although the implemented policies are relatively well-structured, several obstacles still need to be addressed to enhance the effectiveness of MSME development. The implementation has not yet fully reached all MSME actors. This limitation is primarily due to budget constraints, which result in only a portion of MSMEs receiving development assistance, with a focus on those producing specific types of products. On the other hand, the policy implementation environment is relatively well-established, with various efforts such as training programs, equipment procurement, and business licensing facilitation. However, policy implementation remains uneven and has yet to effectively reach all MSME actors in Karawang Regency.



Third, previous research conducted by (Arniyati S, 2019) with title "Implementation of the Micro, Small, and Medium Enterprises (MSME) Program in Poverty Alleviation in Maros Regency" The purpose of this study is to evaluate the effectiveness of the MSME empowerment program in reducing poverty in Maros Regency. This research adopts a qualitative descriptive approach using a phenomenological research type. The data used consists of primary and secondary sources, with seven informants involved. Data collection was conducted through observation, documentation, and interviews to gain a more detailed understanding of the implementation of the MSME empowerment program in the region. Meanwhile, data analysis was carried out by comparing the opinions of informants who were asked similar questions. The research findings indicate that the MSME empowerment program implemented to address poverty in Maros Regency has shown significant progress, although certain areas still require further improvement. The policies implemented by the Office of Cooperatives, Industry, and Trade (Diskoperindag), including policy standards and regulations, are considered adequate but need further strengthening to be more effective in achieving MSME empowerment goals. The community is encouraged to obtain business licenses and receive government assistance, which motivates business actors to actively pay business taxes. However, in terms of human resources, there is still a shortage in the number of personnel available. The program's implementing agents exhibit characteristics that contribute to success, with a bureaucratic system that operates according to established standard operating procedures. This is a key factor in ensuring the smooth execution of the policies. From a social perspective, business activities in certain areas must align with local norms and customs. Economically, the program focuses on improving community welfare and increasing regional income. Meanwhile, in the political sphere, policies issued must align with the objective of empowering MSME actors to enhance their economic well-being.

Based on field observations, several issues were identified in the implementation of the Micro Business Clinic program in Sidoarjo Regency. One of the main challenges is the limited human resources (HR) involved in the program. Currently, only two personnel manage the Micro Business Clinic program in Sidoarjo Regency, and the shortage of staff handling the program at the Office of Cooperatives and Micro Enterprises has become a major obstacle. The second issue is the lack of government funding or budget allocation, which has resulted in the suboptimal operation of the Micro Business Clinic. The third issue is the lack of public awareness and outreach regarding the program. Many residents of Sidoarjo Regency are still unaware of the existence of the Micro Business Clinic due to insufficient socialization efforts.

The author analyzes the implementation of the Micro Business Clinic (KUM) Program in Sidoarjo Regency based on the indicators proposed by Edward III. The first indicator of concern is communication, which is essential for connecting with and reaching the target groups. It relates to how information is conveyed to the public during communication activities, serving as a key indicator in assessing whether the implemented policy is functioning effectively or not. The second indicator is resource utilization, which includes several aspects such as human resources, funding, and available infrastructure to support implementation. The third indicator, disposition, refers to the commitment of policy actors to fully implement the policy, ensuring that its objectives are achieved. Disposition is reflected in the attitude of implementers, which is a crucial factor in policy execution. The fourth indicator, bureaucratic structure, has a significant impact on policy

implementation. It consists of two key components, including Standard Operating Procedures (SOPs) that guide policy execution. Based on these factors, the author is interested in researching "The Implementation of the Cooperative and Micro Business Clinic (KUM) Program in Sidoarjo Regency."

## RESEARCH METHODS

This research was conducted at the Cooperatives and Micro Business Office of Sidoarjo Regency, as the location is considered important as a source of literacy for the public regarding the implementation of the Cooperative and Micro Business Clinic Program in the area. This research uses a qualitative descriptive approach, aiming to explain the data obtained in a deep and comprehensive manner (Bogdan & Biklen, 2016). Descriptive research aims to describe the research object, and in accordance with its definition, the purpose of this study is also to present a more detailed depiction of the phenomenon or issue being investigated. The focus of this research will be measured based on Edward III's implementation theory, which has the following indicators: (1) Communication, (2) Resources, (3) Disposition, (4) Bureaucratic Structure (Edward III, 1984). The approach in this research includes direct interviews with informants to obtain information, complemented by field observations. Data collection in this study was conducted through interviews, observations, and documentation, with data sources including both primary and secondary data. Primary data refers to data obtained directly from interviews, observations, and documentation collected in the field. Secondary data used in this research was obtained from indirect sources, such as journal literature and mass media. The technique for selecting informants used purposive sampling (Sugiyono, 2018). In this research, the informants selected by the researcher include: the Head of the KUM Clinic Program, Mr. Wildan, and the Secretary of the KUM Division, Mrs. Devi, from the Cooperatives and Micro Business Office of Sidoarjo Regency. The data analysis technique used is (Miles & Huberman, 1994) which includes: First, data collection techniques involve methods such as interviews, observations, and documentation to gather the necessary information for the research. Second, data reduction is the selection stage aimed at simplifying information and transforming raw data into a more concise and understandable form. Third, data presentation is done by organizing the information obtained from the field in a structured and clear manner, so it is easy to read and facilitates overall analysis. Fourth, drawing conclusions is the stage where the researcher integrates all the data collected in the field to form a more comprehensive understanding.

## RESULTS AND DISCUSSION

The Cooperative and Microenterprise Clinic Program in Sidoarjo Regency is an initiative from the Sidoarjo Regency Government aimed at enhancing the capacity and competitiveness of cooperatives and microenterprises. The program's goal is to provide mentoring, training, and access to capital for microentrepreneurs and cooperatives in the area, enabling them to manage their businesses in a more professional, efficient, and sustainable manner. The Cooperative and Microenterprise Clinic is carried out through various activities, such as guidance in managerial, financial, and product marketing aspects, to improve the quality of microenterprises in Sidoarjo Regency. The KUM Clinic program also provides an understanding of the importance of good business planning and the application of technology in business management. The expectation from this program is to boost the local economy, create new job opportunities, and have a positive impact on the welfare of the people of Sidoarjo. Therefore, the researcher analyzes the success of this program

services and products produced by cooperatives and using George Edward III's Public Policy Implementation Theory, which identifies several factors affecting program implementation, namely communication, resources, disposition, and bureaucratic structure.

## 1. Communication

Effective communication is evident in a deep understanding of the policies and the series of activities required. This ensures that every step of preparation and information delivery can be carried out accurately to achieve the established mission. Communication is a complex and contextual process involving the exchange of messages to understand, share, or influence thoughts, feelings, and actions (Robbins & Judge, 2021). Its role is crucial in ensuring the achievement of implementation targets, making it a key factor in the success of a program. Edward III stated that public policy implementation must be carried out effectively through synergy between policy organizers, designers, and implementers who have interrelated interests. Communication, as a procedure for exchanging information, functions as a resource for maintaining, advancing, and developing an organization that is flexible according to its goals. Meanwhile, an organization is a unit that serves as a vessel and platform for achieving various objectives in line with its vision. Below is the information from an interview with Mr. Wildan, the Customer Service of the KUM Clinic Program at the Cooperatives and Microenterprise Office of Sidoarjo Regency.

*"Regarding the presence of the Microenterprise Clinic program (KUM), we have often provided information through socialization and communication. In the beginning, our delivery via social media was still lacking, so we relied on word-of-mouth to reach micro, small, and medium enterprises (UKM), and eventually, many of the clinic's participants joined. Over time, the clinic, which initially had many activities, now has a mandatory activity, which is the 'knowledge sharing' program. It is now under the empowerment sector and also assists the empowerment department. So, if there are activities that provide assistance, the KUM clinic is involved. Currently, we are becoming more active on social media, using the Cooperatives Office Instagram account, and as a result, more clinic participants have joined. The clinic itself now functions as a customer service center and is used as a counseling service for UKM participants or guests who want to consult; they enter through the clinic and help with empowerment programs."* (Interview, January 20, 2025).

The achievement of public policy objectives is highly influenced by the effectiveness of communication between stakeholders. For policy implementation to be successful, decision-makers must have a clear understanding of the steps that will be taken. This understanding is achieved through effective and transparent communication. Furthermore, the policies being conveyed must be detailed, consistent, and aligned with the goals to be achieved. Effective implementation occurs when all parties involved clearly understand their responsibilities in achieving the goals. The policies and regulations communicated must be clear, accurate, and consistent so that the program can run as expected. Clarity regarding the objectives and success measures of the program needs to be communicated appropriately to all implementers, so that everyone involved knows exactly what must be achieved. Additionally, consistency in the delivery of information is also important to avoid any differences in interpretation that could affect the program's implementation. The



**Figure 1.** Socialization Activities at the KUM Microenterprise Clinic Room, Sidoarjo Regency

statement regarding the form of socialization provided to business actors at the clinic was delivered by the Customer Service of the Cooperative and Microenterprise Clinic in Sidoarjo Regency, Mrs. Devi:

*"So, our branding initially relied on word-of-mouth. From the programs we have implemented, we spread information through WhatsApp and Facebook. From there, more people began to learn about it, and the clinic started to get more visits. Eventually, coordinators were formed from each district, who became representatives in organizing micro, small, and medium enterprise (UMKM) groups in a more structured way. In addition to using social media, we also regularly hold socialization activities for UMKM participants who are already registered at the clinic. One mandatory activity that has been running since 2017 is the 'Knowledge Sharing' socialization. In this activity, business owners receive various materials related to business development, marketing strategies, and financial management. It becomes an opportunity for them to share experiences and expand their business networks."* (Interview, January 20, 2025).

This phenomenon, when linked to Edward III's implementation theory, shows that the communication carried out by the Cooperative and Microenterprise Clinic has been running effectively and optimally through the social media platforms available at the Cooperatives and Microenterprise Office of Sidoarjo Regency. Additionally, the Cooperative and Microenterprise Clinic in Sidoarjo also conducts socialization activities with the registered UMKM participants, and the clinic has a mandatory activity that has been ongoing since 2017, namely the "Knowledge Sharing" socialization. This socialization is very beneficial for UMKM participants, as the clinic provides consultation services for the registered UMKM participants in Sidoarjo Regency. Anyone can access this information, ensuring that the information and services provided are well understood and accessible to all groups. The information and socialization provided to UMKMs are very clear through the platforms and pamphlets available on the clinic's social media. Moreover, the clinic continuously strives to improve communication and socialization so that the KUM Clinic can provide significant benefits for UMKM participants in Sidoarjo Regency, helping them become more advanced UMKMs. The communication variable is very important in the implementation of the Cooperative and Microenterprise Clinic Program.

## 2. Resources

The dimension of resources in this process plays a crucial role as an essential element that supports the achievement of policy goals to ensure they are effectively targeted in governance. Without proper resource management, policy implementation is difficult to achieve the desired outcomes. According to Edward III, resources are a critical factor in policy implementation. The success of policy implementation is greatly influenced by the availability of resources, including human resources and budget. Human resources are the main factor determining the effectiveness of policy execution, while funds and other supporting tools play a role in facilitating the implementation process (Winarno, 2002). Therefore, attention to resources becomes an important aspect in ensuring the smoothness and success of policies. The actors influencing policy implementation are not limited to clear and consistent information. Another crucial element is the presence of competent staff who have the ability to effectively support policy implementation. In addition, the availability of a budget to carry out the policy is essential to ensure the successful execution of the Micro Business Clinic program. Based on an interview with Mr. Wildan, the Customer Service Officer of the KUM Clinic Division, he stated the following:

*"For the human resources we had at the clinic, it was structured. Between 2017 and 2020, there were 4 people: 2 from the province assigned to the clinic and 2 administrative staff. Over time, we experienced a shortage of resources in other areas, so we had to rely on sub-sectors. The staff from the province were only there for a few years, but currently, there are only 2 people serving the KUM Clinic program. However, some others have been reassigned, such as those in the department who can also serve the KUM Clinic. Even though the clinic currently only has 2 human resources, we still strive to do our best in serving new micro-business owners, both in business consultation and in providing services of any kind related to the clinic and empowerment areas. We always make efforts to ensure that the Cooperative and Micro Business Clinic continues to run smoothly and as expected, because Sidoarjo should become a thriving and prosperous SME city."* (Interview, January 20, 2025).

**Table 2.** Organizational Structure of the Micro Business Clinic, Sidoarjo Regency

Klinik Usaha Mikro		
No.	Name	Position
1.	Achmad Wildan	Customer Service (CS)
2.	Tutik Handayani	Facilitator Klinik UM

Edward III stated that resources play a role as the driving force and actors in every policy process. One key element in resources is the budget, which is a determining factor in supporting the successful implementation of policies to ensure they are on target. Furthermore, in terms of budget resources, this becomes a crucial factor in the implementation of the Micro Business Cooperative Clinic program in Sidoarjo Regency. These budget resources are the most important aspect for the clinic to operate effectively, but the budget resources available at the Micro Business Clinic in Sidoarjo Regency are not functioning well. They are only funded by the government at the beginning of the clinic's establishment, with subsequent funding primarily coming from consulting fees. This was reinforced through an interview with Mr. Wildan, the Customer Service representative at the Cooperative and Micro Business Clinic in Sidoarjo Regency, as follows:

*"The government budget for the clinic itself only covers a few expenses, because Sidoarjo had a change in regent at that time. As a result, the clinic has not received any further budget since 2021. However, the clinic continues to operate, but it is now managed by the Empowerment Division within the Cooperatives and Micro Business Office of Sidoarjo Regency. This arrangement has allowed the clinic to continue running until today. The clinic still holds regular activities, such as the knowledge-sharing program for the entrepreneurs being guided by the clinic. This clinic also provides free training facilities, one of which is the mandatory knowledge-sharing program. The reason for this knowledge-sharing activity is that it is non-budgeted, with speakers brought in without any funding, and there is also no budget for transportation, snacks, or refreshments. These are usually provided by sponsors, the majority of which come from Delta Arta Bank. Thus, the SMEs are invited to the Cooperatives Office for various business and craft training sessions, all of which are free of charge with no fees collected."* (Interview, January 20, 2025).

**Table 3.** Budget Data for the Micro Business Cooperative Clinic of Sidoarjo Regency in 2020-2021

No.	Years	Type of Budget	Budget Amount
1.	2020	Micro Business Clinic Assistance	Rp 50.000.000
2.	2021	Consulting Services	Rp 100.000.000

Based on the results of the interview and the data above, it can be concluded that the clinic faces issues related to human resources and budget resources. The main trigger for this issue is the budget. If the budget is unavailable, other resources will also be affected, which impacts the clinic's operations. This can be proven by the images and tables above, which show that the clinic has only two human resources, and its budget only lasted until 2021.

From the phenomenon above, when linked to Edward III's implementation theory regarding resources, it can be explained that the implementation of the Micro Business Cooperative Clinic program in Sidoarjo Regency has not been fully optimal. In this context, the Micro Business Cooperative Clinic program still faces resource shortages, such as a limited number of competent assistance staff to manage the program and a lack of funding from the Sidoarjo Regency government. According to Edward III, financial resources are crucial in the implementation of a program or policy. This program continues to face challenges due to the limited human resources that should be improved or increased for the KUM program. If the budget and human resources involved are given more attention, it is expected that the performance of the Micro Business Cooperative Clinic program in Sidoarjo Regency can be more optimal and have a more significant impact on the development of micro-enterprises in the area. The program cannot operate efficiently without adequate funding. If one of the resources, whether human or financial, is not functioning properly, the continuity of the program or policy will be hindered and may even prevent the intended goals from being achieved.

## 3. Disposition

The disposition or attitude of policy implementers is an important factor that influences the effectiveness of policy implementation, as the character of the implementers also plays a significant role in determining the actions of those carrying out the policy (Wahab, 2020). Edward III argued that



to achieve effectiveness in policy implementation, implementers not only need to understand the tasks they must perform but also must have the necessary skills to carry them out. The disposition or attitude of implementers, such as commitment and honesty, is a crucial factor that supports the success of policy implementation. The disposition or attitude of implementers, such as commitment and honesty, becomes an important factor supporting successful policy implementation, and the democratic nature of the implementers also significantly influences the success of policy implementation (Igirisa, 2022). Therefore, the disposition or attitude of policy implementers in carrying out the policy must be based on high enthusiasm and a strong commitment to ensure that the task is carried out effectively in the Micro Business Clinic Program in Sidoarjo Regency. This is because each policy maker is an individual, which is closely related to their authority, personal views, and the individual interests they aim to achieve. This phenomenon is also evident in the implementation of the cooperative and micro-business clinic program in Sidoarjo Regency, where the commitment and ability of the organizers play a crucial role in ensuring the smooth implementation. As stated by Mrs. Devi, the Customer Service representative at the Cooperative and Micro Business Clinic of Sidoarjo Regency, as follows:

*"For the time being, since the clinic only has 2 human resources, it is focused solely on counseling services, so it is only tasked with providing licensing and consultation services. As for training, it is usually conducted in specific fields, so for example, there are training programs handled by the cooperative and micro-business clinic, and for the development sector, it also draws from the clinic. Therefore, this clinic becomes a home for SMEs, and any activity that provides information is managed by the clinic. However, for now, the consultation services are the primary focus because of Sidoarjo's branding as the city of SMEs. In general, the division of authority in the implementation of the cooperative and micro-business clinic program is in accordance with the respective duties and functions of each unit. Additionally, training for employees is frequently held through seminars organized at the clinic itself. However, the issue lies in the administration management, which is still inefficient, such as the slow process of data verification by officers due to technical difficulties in the system used."* (Interview December 4, 2024).

From this statement, it can be concluded that although the duties and functions have been divided according to each task, technical and administrative issues in the field still affect the smooth implementation. As in the KUM Clinic program, in the implementation of the cooperative and micro-business clinic program, technical problems such as operators' difficulties in managing data or the inability of some officers to operate the digital system become obstacles, leading to delays in the processing of several services at the KUM clinic. This results in slower service processes and requires more time. As stated by a customer or a business owner supported by the Cooperative and Micro Business Clinic of Sidoarjo Regency:

*"The service provided by the officers of the Cooperative and Micro Business Clinic has been excellent and in accordance with their respective duties. For example, the customer service staff has served us well and courteously, ensuring that the services we requested were provided accordingly. Moreover, we have not only received the best service from the Cooperative and Micro Business Clinic officers in Sidoarjo Regency once or twice, but every time we seek assistance whether for business consultations, new ventures, or other*

*services we gain valuable insights. As new MSME (Micro, Small, and Medium Enterprises) mentees, we have received extensive knowledge regarding business consultation services from customer service. However, certain services, such as licensing, require some time and cannot be completed immediately within a few days due to the system's procedures."* (Interview, December 4, 2024).

This phenomenon, when related to Edward III's implementation theory, shows that the disposition in the implementation of the Cooperative and Micro-Business Clinic is proceeding as expected. Edward III's implementation theory suggests that the disposition of the organizers greatly influences the success of implementation. In this case, the commitment of the organizers, such as department heads and involved officers, is crucial. Therefore, if there are technical issues or weaknesses in the system, a joint discussion between the local government and the relevant parties is needed to find solutions and strengthen the commitment of the organizers to implement the program consistently and responsibly. Effective implementation requires alignment between knowledge of the tasks, high commitment, and good operational ability, so that the program can run smoothly and provide maximum benefits to the community, especially in terms of empowering cooperatives and micro-businesses.

#### 4. Bureaucratic Structure

Edward outlined four aspects involved in policy implementation, with two main elements that include the implementation mechanism or SOP and the organizational structure or division of labor. In the context of the Micro Business Cooperative Clinic program in Sidoarjo Regency, this also includes proper coordination between the parties responsible for implementing the program. Based on an interview with the Program Leader of the Micro Business Cooperative Clinic, Mr. Wildan, he explained as follows:

*"The standard operating procedures have been well arranged, so that each micro-business actor can access the services in an easy and uncomplicated way. As a result, the information can be carried out in a straightforward manner. Furthermore, the division of tasks among the team members involved in this program is also very clear, and everyone has a good understanding and commitment to follow the established procedures."* (Interview, December 4, 2024).

**Table 4.** Standard Operating Procedures of the Cooperative and Micro-Business Clinic in Sidoarjo Regency

Sequence	Standard Operating Procedures (SOP) of the Cooperative and Micro-Business Clinic of Sidoarjo Regency
First	The applicant visits the Cooperative and Micro-Business Department in Sidoarjo Regency, bringing the required documents, including: an ID card (for residents of Sidoarjo), and product photos (if they already have a business).
Second	The applicant first fills out the guestbook, then is directed to the micro-business consultation clinic room to submit the required documents they have brought.
Third	The applicant fills out the provided form (the process takes approximately 1 hour and is free of charge, NO COST).
Fourth	The applicant will receive a notification via WhatsApp if the activity is scheduled to take place.

When related to Edward III's theory, the bureaucracy structure in the implementation of the Cooperative and Micro Business Clinic program in Sidoarjo Regency shows that its implementation is in accordance with the existing Standard Operating Procedures (SOP). As a guide in carrying out tasks according to their functions, the SOP also serves to assess the performance of an agency or organization based on technical, administrative, and procedural indicators (Moekijjat, 2008). This is proven by the existence of clear and straightforward procedures in the service process to the cooperative and micro-business actors. According to Edward III's theory, a clear and systematic framework is one of the key elements in a good SOP, which serves as a reference for each party in program implementation. The SOP applied in the Cooperative and Micro Business Clinic program in Sidoarjo Regency meets these standards, allowing the program implementers to work with clear references.

When related to Edward III's implementation theory, this phenomenon shows that the implementation of the Cooperative and Micro Business Clinic program is running as expected and optimally. The organizational structure within this program has also placed the appropriate positions and clear job descriptions for each party involved. This placement is crucial because, according to Edward III's theory, if the organizational structure is not in line, it will create obstacles in policy implementation. Therefore, with the proper and systematic placement, the implementation of the Cooperative and Micro Business Clinic program in Sidoarjo Regency can proceed smoothly, benefit the community, and achieve the expected economic empowerment goals.

## CONCLUSION

From the discussion and description above regarding the implementation of the Cooperative and Micro Business Clinic (KUM) program in Sidoarjo Regency, the following conclusions can be drawn: First, in the aspect of communication, the Cooperative and Micro Business Clinic has made various efforts to improve socialization and communication through available social media. The information and services provided at the clinic can be widely accessed by the community. In addition, coordinators have been established in each sub-district to play a role in forming micro-business groups. The clinic also organizes socialization activities for registered micro-business actors and provides consultation services. One of the regular activities that has been ongoing since 2017 is the "Sedekah Ilmu" socialization, aimed at benefiting micro-business actors. Second, in the aspect of resources, there are two main components: human resources and budget. The KUM clinic only has two staff members, which presents a challenge in running the program optimally. Regarding the budget, funding for this program is only available until 2021, which affects the sustainability of the clinic's activities. Third, in the aspect of disposition, although duties and functions have been divided according to each role, there are still technical and administrative obstacles in the field. Some of the challenges include difficulties faced by operators in managing data, limited skills in operating digital systems, and slow systems in processing certain services at the clinic. This has an impact on the service process, causing delays and requiring more time. Fourth, in the aspect of bureaucratic structure, the KUM Clinic program has been organized with a clear system that is easy for the public to understand, so the service procedures are running efficiently. The implementation of the

bureaucratic structure in this program follows the established operational standards.

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