

ABSTRAK

Penelitian ini bertujuan untuk menganalisis faktor – faktor yang mempengaruhi pendapatan usaha mikro penerima bantuan modal usaha pemerintah, perbedaan pendapatan sebelum dan sesudah menerima bantuan BPUM bagi pelaku usaha mikro pada masa pandemic Covid 19, dan pengaruh bantuan pemerintah berupa modal usaha terhadap pendapatan usaha mikro. Model analisis yang digunakan adalah analisis regresi linier berganda, uji beda dan regresi sederhana. Hasil penelitian menunjukkan bahwa: modal usaha, dan lama usaha berpengaruh signifikan, sedangkan pendidikan dan jam kerja tidak signifikan terhadap pendapatan usaha mikro penerima bantuan modal usaha pemerintah, terdapat perbedaan yang nyata pendapatan sebelum dan sesudah menerima bantuan BPUM bagi Pelaku Usaha Mikro pada Masa Pandemic Covid 19, dan modal usaha setelah menerima BPUM berpengaruh signifikan terhadap pendapatan usaha mikro saat Covid 19.

Kata Kunci : Usaha, Pendapatan, dan Modal.

ABSTRACT

This study aims to analyze the factors that affect the income of micro businesses receiving government business capital assistance, the difference in income before and after receiving BPUM assistance for micro entrepreneurs during the Covid 19 pandemic, and the effect of government assistance in the form of business capital on micro business income . The analysis models used are multiple linear regression analysis, difference tests and simple regression. The results showed that: working capital, and length of business had a significant effect, while education and working hours were not significant on the income of micro enterprises receiving government business capital assistance, there was a real difference in income before and after receiving BPUM assistance for Micro Enterprises during the Covid 19 Pandemic, and business capital after receiving BPUM had a significant effect on micro business income during Covid 19 .

Keywords: *Business, Revenue, and Capital.*