
The Financial Management Assistance on Melijo Business Owners

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ABSTRACT

The activity aims to provide financial management assistance on melijo business owners in Biting village Kutorenon Sukodono, so that the business owners are able to improve their human resources skill to manage their business; strengthen the human resources skill in bookkeeping regularly and correctly; improve the ability in separating between business and household finances; and to find easy capital access. The method of community service activity has several stages, including the initial survey, the interview to find the offered problems and solutions, business management assistance, finance management, and operational aid for melijo business owners. The partner weakness mainly lies in the limited ability of human resources in managing their business, not yet available human resources who understand about bookkeeping trade business regularly; not yet separate business and household finances and limited capital access. The targets to be achieved, including: the improvement of partners skills in running their business in sustainable manner; strengthening partners skill in bookkeeping regularly and correctly; the improvement of partner skills in separating between business and household finances and easy capital access.

Keywords: Melijo Business Owners, Management, Finance.



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INTRODUCTION

In present, the location and distance of the market simply are not the problem to the community, especially those who are located far from the market. All the needs for side dishes, vegetables and fruits are able to be fulfilled by the mobile vegetable sellers. These sellers are able to answer those needs, not only side dishes, vegetables and fruits, but almost all the community needs especially kitchen needs. Even snacks for children. The role of vegetable sellers is very important to the community, both urban and rural communities.

The mobile vegetable seller is one of the retail trade activities and provides services. It means that this type of seller does not only serve kitchen needs, but also others such as fulfilling ready-to-eat dishes and catering. The mobile vegetable sellers are not only busy in urban areas, there are mobile vegetable sellers in Biting village Kutorenon Sukodono. There are 5 melijo business owners, including Mrs. Hanik, Mrs. Mariyam, Mrs. Ceples, Mrs. Ngatin and Mr. Yanto. They run their business for 10-15 years. They don't just serve vegetables and kitchen needs, but also ready-to-eat

dishes, catering in every Islamic holiday, snacks, fruit packages for the Maulid Nabi and pastries for Eid Al-Fitr.

The businesses they run have many problems, especially people who likes transact on credit. In addition to bartering, the local community often makes transactions on credit with a period of time that not determined by the seller. The credit policies that are not managed properly have resulted a very low turnover of accounts receivable and a very high average collection period.

Starting from this reason, there is an interest in partnering with melijo business owners in Biting village, Sukodono District, Lumajang Regency. This business has been able to survive until now because the business owners always serve the customers friendly and well. The target in this activity is the melijo business owners in Biting village, Sukodono District, Lumajang Regency. These melijo business owners have weaknesses as follows: a) The limited ability of human resources in managing their business, b) Not yet available human resources who understand about bookkeeping trade business regularly, c) Not yet separate business and household finances, d) Limited capital access. These weaknesses are the basic consideration of holding community service activities in the form of management assistance to improve the quality of financial management of melijo business owners.

Based on the initial survey and situation analysis, this group has the following problems: 1) The limited ability of human resources in managing their business. 2) The weakness ability of human resources in bookkeeping trade business regularly. 3) The limited ability of human resources in separating their business and household finances. 4) Limited capital access. Subsequently, formal discussions with this business partner group resulted in an agreement that the partner wanted to be able to develop their business and wanted a proper and orderly bookkeeping, as well as separation of business and household finances and to have easy capital access.

The solutions offered in this community service activity on melijo business owner partner group, as follows: 1) Improve the ability of human resources in managing their business. 2) Strengthen the ability of human resources in bookkeeping regularly and properly. 3) Improve the ability in separating business and household finances. 4) Find easy capital access.

This community service activity is expected to produce targets in accordance with partner expectations, as follows: 1) The improvement of partner skills in running their business in sustainable manner. 2) The strengthening of partner skills in bookkeeping regularly and properly. 3) The improvement of partner skills in separating between business and household finances. 4) Obtaining easy capital access

METHODS

The implementation methods are carried out through the following steps: a) Interview. Method The implementation method include: activity identity, capital and partner problems. b) Assistance Method. This method is done by assistance and giving insight about partner skills improvement in running their business in sustainable manner, strengthening the partner skills in the preparation of bookkeeping regularly and correctly, improving the ability of partner in separating business and household finances and obtaining easy capital access. c) Funding Method. The assistance was given to melijo business owners in the form of funds to support operational costs of IDR 500,000.

RESULTS AND DISCUSSION

The melijo business owners, namely Mrs. Hanik, Mrs. Mariyam, Mrs. Ceples, Mrs. Ngatin and Mr. Yanto have been running their business for 10-15 years. Although it is a long time, they are

not yet able to manage their business. Not yet available human resources who understand about bookkeeping trade business regularly, not yet separate business and household finances and limited capital access.

The partner problems as follows: 1) The limited ability of human resources in managing their business. 2) The weakness ability of human resources in bookkeeping trade business regularly. 3) The limited ability of human resources in separating their business and household finances. 4) Limited capital access. The partner passion to expand their business should be appreciated. On 21-22 November 2020, at Biting village, Kutorenon, Sukodono District. Starting with management assistance activity, operational funding, monitoring and evaluation. The funding given to the *melijo* business owners to support operational cost is IDR 500,000.

CONCLUSION

Several things can be concluded in business management assistance and quality improvement of financial governance on *melijo* business owners partner group in Biting village, Kutorenon, Sukodono District, Lumajang Regency, as follows: a) The *melijo* business owners partner group has a strong desire to expand their business considering similar business competition that quite sharp in Lumajang. The limitation in managing business financial and limitations in separating between business and household finances. b) This implemented community service activity is able to provide simple solutions to expand partner business in sustainable manner and have competitiveness. c) The achieved targets which is the measure of success of this community service activity are (1) increase the partner skills in running its business sustainably, (2) increase the partner skills in the preparation of bookkeeping regularly and correctly, (3) increase the partner skills in separating business and household finances, (4) obtaining easy capital access. d) This community service activity can achieved outputs in accordance with partner expectation, namely (1) skilled human resources in running their business, (2) partner skills in preparation of bookkeeping regularly and correctly, (3) business financial management regularly and correctly, (4) obtaining easy capital access.

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