

The Self-reliance of Micro Business Agents at Nagrak Village Darangdan Sub District Purwakarta District

Nurrohmi^{1,*})

¹Politeknik Kesejahteraan Sosial Bandung

^{*)}Correspondence e-mail: nurrohmi1960@gmail.com)

ABSTRACT

Self-reliance is readiness and capacity of individual to stand alone characterized by taking initiatives, solving problems without other people's help. Self-reliance is usually characterized by taking self-determination, being creative, and initiative, organizing behavior, taking responsibility, and being able to control himself. This research aimed to describe self-reliance of micro business agents consisting of seven aspects. This study used descriptive qualitative method. 45 respondents were obtained using simple random sampling technique. Data collection used questionnaires and document study. Data were analyzed by descriptive statistic. The results showed that the self-reliance of the micro business agents was categorized very high. Independence aspect was 1119 of the 1260 ideal score; Initiative aspect was 990 of the 1260 ideal score; Self-confidence aspect was 1116 of the 1260 ideal score; Responsibility aspect was 1135 of the 1260 ideal score; Self-assertiveness was 1089 of the 1260 ideal score; Decision making was 1069 of the 1260 ideal score; and Self-control aspect was 1117 of the 1440 ideal score. From the seven aspects, Initiative was the lowest one with 990 of the 1260 ideal score. It needs to be developed. Nevertheless, the Self-reliance of the micro business agents at Nagrak village, in general, is still very high.

Keywords: Micro business, Micro business agents, Self-reliance

INTRODUCTION

Pandemic Coronavirus disease 2019 (Covid-19) is an event of the spread Covid-19 in the whole world for the whole country. The efforts to prevent the spread of the Covid-19 had been done, including the limitation for traveling, quarantine, the delay and cancel for any programs and closing any facilities as well. Pandemic Covid-19 had given impacts since April 2020 not only on the manufacture sector but also the micro business sector. One of the solutions for national economy recovery by the government when Pandemic Covid-19 was encouraging the UMKM, especially micro business within which has important role in the national economy because it could involve great number of the employees. Moreover, the number of micro and small businesses is very dominant, namely 64.13 million or 99.92% of the total business sector. (Rais Agil Bahtiar, 2021, accessed May 12th, 2022). Furthermore, in 2018, the UMKM is dominated by the micro business agents that amounted to 98,68 % with its employees' absorption was of about 98,68% (<https://www.djkn.kemenkeu.go.id>, accessed May 11th, 2022).

According to the Act number 20 2008, the micro business is a productive business owned by personal and/or personal business institution with the criteria as follows. It has annual sale maximally per year is 300 million. (<http://repository.uinbanten.ac.id>) (accessed July 13th, 2022). The micro business is a business which has the lowest income. It is a small-scaled people economic activity which is traditional and informal, it means has not yet registered, noted, and legal entity. Based on the decision by the Finance Ministry number 40/KMK.06/2003 dated 29 January 2003, the micro business is a productive business of the family or personal of the Indonesian Citizen and has sale income maximally 100 million per year. <https://kelasips.com>, accessed May 8th, 2022)

The micro business has several characteristics such as: 1) kinds of product is different or not always static, it can change anytime; 2) business site is not static, it can move anytime; 3) it remains expand even when the country in the economy crisis; 4) it has not yet implemented financial administration and still combining family poverty and business finance; 5) it usually merely owns one to five employees; 6) the micro business owner is usually honest and hard worker or tenacious and ready to be guided if accepting proper approach; 7) it is difficult to get bank credit loan; 8) it is not sensitive to interest rates; 9) its business is relatively small; 10) Non export import; 11) the business site is in the home environment; 12) business management is done by self and simple. (<https://pajaknesia.id>, accessed April 28th, 2022).

Micro business in Indonesia becomes one of the quite large of Bruto Domestic Products contributors, namely it reaches to 61,07%. This brings to the proof that the micro business is very adequate to get more attention from the government. Besides, the micro business actually could absorb many more employees, primarily for the human resources living in the remote areas. The main reason is that micro business is not merely present in the big cities but also grows fast at the rural areas. Although it is included in small business, micro business could still show its capacity to compete with the big businesses which have greater markets. That is because of its understanding to the eagerness of society. The micro business constitutes a business that its existence is the closest to the society. Although the micro business does not give so big profit, there are enough people of society who make micro business as their livelihood since building micro business is very easy. It does not need big capital in order that the capital could be collected fast, and the micro business may begin. (<https://majoo.id>, accessed April 27th, 2022). On the other hand, in the reality, some people seem not to be interested in doing micro business. They prefer to depend on other people's help. Therefore, in doing micro business, self-reliance is required.

The term microenterprise, which is also known as a microbusiness, refers to a small business that employs few people. A microenterprise usually operates with fewer than 10 people and is started with a small amount of capital advanced from a bank or other organization. Most microenterprises specialized in providing goods or services for their local areas. Microenterprises are small businesses that are financed by microcredit, a small loan available to people who have no collateral, credit history, savings, or employment history. The modest loans are often sufficient to get a small local business off the ground. These businesses serve a vital purpose in improving the quality of life for people in developing countries, and generally provide a product or service in their communities. Microenterprises not only help improve

the quality of life for business owners, but they also add value to the local economy. They can boost purchasing power, improve income, and create jobs (Margaret James, 2021, <https://www.investopedia.com>, accessed November 2022).

Self-reliance is one of the purposes to reach in every life process of human being. Even though humans are born to need other people to meet their needs, with time and developmental tasks, one would slowly break away from some dependencies and learn to be self-reliant. One is said to be self-reliant if he has ability to complete his own problems without depending on other people. The self-reliant person is able to organize his own daily life. Self-reliance is readiness and capacity of individual to stand alone characterized by taking an initiative. Besides, individual tries to overcome the problem without asking for other people's help, attempts to and directs his behavior towards the perfectness. Self-reliance is usually characterized by taking self-determination, being creative and initiative, organizing behavior, taking responsibility, and being able to control himself. (<https://www.kompas.com>, accessed April 23th 2022)

Self-reliance is important because getting things done on our own makes us more effective, increases positive feelings about ourselves, and increases the likelihood that we will work hardest in the future, especially in challenging circumstances (Bandura, 1997, <https://berkeleywellbeing.com>, accessed November 2022). Self-reliance is how we get through difficult experiences that are within our own capacity and grow as a result. (Quick, et al., 1996, <https://berkeleywellbeing.com>, accessed November 2022). Similarly, Self-reliance is a key tool for building autonomy, or the ability to make decisions on one's own (Ryan, et al., 2005, <https://berkeleywellbeing.com>, accessed November 2022). There is a lot of research that suggests that people who are in self-reliance are less likely to seek out help with personal problems, start therapy, and stay in therapy (Ortega & Alegria, 2002; Taylor et al., 2004, <https://berkeleywellbeing.com>, accessed November 2022). Self-reliance can be broken down into several keys: 1) Self-motivation: If you cannot find the motivation to do something on your own, you will have to get that momentum from somewhere else, and you won't be self-reliant. Many of us rely on external forces to move us into action, but for many life tasks, that won't cut it. 2) Self-efficacy: Self-efficacy is the belief that you can do something. If I do not trust that I am capable of doing something, I am likely to either avoid doing it or – a better choice – ask for help. 3) Instrumentality: This means having the actual means to do something. No matter how badly I recently wanted to fix my own flat tire, I simply did not have training – or tools – to do it successfully on my own. 4) Self-direction: Self-reliance involve not depending on others to stay on tasks. Unless I hire a coach, for example, nobody but me will be tracking my long-distance running training and holding me accountable to my goals. 5) Self-agency: Self-reliance also requires us to believe that we can determine our own fates. If I live in reaction to the world, rather than believing I can change it myself, I won't be self-reliant. (Haley, 2013, <https://berkeleywellbeing.com>, accessed November 2022).

Self-reliance constitutes a behavior which its activity is directed to self, does not expect much other people's help, and even tries to solve own problems. Self-reliance behavior is indicated by the ability to take initiatives, solve the problems and also the eagerness to do something without other people's help. The self-reliant people show initiatives, attempt to get achievements, indicate big self-confident, relatively do not seek to get other people's protection and have desire to stand out as well. Self-reliant is an attitude that could organize one's own life and not become other people's burden. One is considered self-reliant if in running life one does not depend on other people, specifically in running business. Self-reliance is also indicated by the ability to make decision and also overcome the problems (Bathi, Witherington, Spencer, Lindzey & Aronson, Rika Sa'diyah, 2017, accessed May 13th, 2022).

Self-reliance could be defined as a skill which is intended to assist oneself, both physically and psychologically as well. Physical self-reliance is an ability to care for oneself, whereas psychological self-reliance is an ability to make decision and solve the problem which is encountered. Self-reliance is an ability to create interdependency and equality in partnership with the other stake holders (Sumardjo, Fusaeni & Sabiti, 2015; Ulia, 2022). Self-reliance is the ability to manage all property owned, understand how to manage time, how to walk, and think to stand alone, and also the ability to take the risk and overcome the problem experienced (Parker, 2005; Ulia, 2022). Self-reliance is the ability to

govern and regulate one's own thoughts, feelings, action freely, and responsibility while overcoming feelings of shame and doubt (Steifert dan Hoffnug in Desmita, 2010; Ulia, 2022)

Self-reliance is the attitude acquired cumulatively by the process one experiences in his/her development, in which in the process of one's achievement of self-reliance, individual learns to face multiple situations in his/her social environment until he/she could think and take action appropriately in overcoming any situation. Human development should be understood as the interaction in three different systems, namely: somatic, ego, and social systems. Somatic system consists of all biological process which is required to make individual functioning. Ego system comprises the process central to think and for reasoning, and social system involves the process within which one becomes part of his/her society. (Erickson, Rika Sa'diyah, 2017, accessed May 13th, 2022).

The starting point of self-reliance is the paradigm which states that any individual or group is responsible for his/her own life. Self-reliance is the ability to direct and control him/herself in thinking and taking action, and not to feel dependent emotionally of the others. If seen from psychological perspective, self-reliance is basically derived from the availability of self-efficacy or one's perception of how well one could handle the emerging problem. The emergence of self-reliance as one aspect would not be reached immediately, but one is necessary to be trained and it needs a long-time process. One of the efforts to achieve is creating the conducive circumstances which enables one to develop the so-called self-reliance. Self-reliance, in specific meaning, not only is solely self-reliant, but also in broader meaning, that is how one experiences and implements social activities. (Stein and Book, Luther, Rika Sa'diyah, 2017, accessed May 13th, 2022).

To manifest self-reliance is not easy. Firstly, internal factor is that someone does not always have commitment and readiness to be self-reliant, even may also be overshadowed by the fear to fail in doing any tasks. Secondly, external factor is that the life culture of society which tends not to give conducive support for creating self-reliance, as indicated by the parents' behavior which does not give opportunity to their children to be self-reliant. Actually, whatever obstacles and barriers are not the reason to stop facilitating someone towards self-reliance. Personal self-reliance could really provide life satisfaction because his/her life does not depend on other people or other sides. By having self-reliance, one would be free from any types of others 'exploitation. (Rochmat Wahab, accessed April 27th, 2022)

Self-reliance could give advantages. They are maintaining responsibility, increasing skills, solving the problems, making decision, thinking creative and critical, possessing strong self-confident, and being a teacher for self. (Martinis Yamin, 2008, (<https://eprints.uny.ac.id>, accessed April 27th, 2022)). In achieving self-reliance, one is related to factors that basically construct the self-reliance itself. Those factors highly determine someone to be able to achieve self-reliance, both internal factor of one's self and external factors of family, school, economy social, and society environments. (Steinberg in Warsito, 2013, accessed May 8th, 2022). There are factors influencing self-reliance and building self-reliance: 1) Environment. Family environment (internal) and society (external) would build one's personality including self-reliance. 2) Parenting. The parents' role and parenting very influence in socializing one's self-reliance values, 3) Education. Education gives significant contribution in the development of building one's self-reliance, namely: (a) Social interaction. Social interaction trains someone to do adaptation and responsible for anything done so that he/she is expected to be able to complete the problems faced, (b) Intelligence. Intelligence is an important factor affecting the attitude determination process, decision making, problem solving, and also self-adaptation. (Santrock, Rika Sa'diyah, 2017, accessed 13 Mei 2022).

There are seven aspects of self-reliance. (1) Independence is the basic right for every human, someone tends would experience difficulty to develop his/her ability and reach the life purpose without the availability of independence. The one's self-reliance manifestation could be seen from the independence of making decision. (2) Initiatives is an idea manifested to behavior. The one's self-reliance manifestation could be seen from the ability to express ideas, give opinions, meet own needs and dare to maintain attitude. (3) Self-confident, is an individual attitude which indicates convincement that he/she could develop sense of appreciated. The one's self-reliance manifestation could be seen from his or her ability to dare take the choice of his belief that he or she could organize him or herself and generate something good. (4) Responsibility is an aspect not only intended to him or herself but also to the others.

The self-reliance manifestation could be seen from his or her responsibility to dare to take the risk of his or her making decision, show the loyalty and has the ability to differentiate his or her life from the others in his or her environment. (5) Self-assertiveness is an aspect indicating an ability to depend on him or herself. The self-reliance manifestation could be seen from his or her daresness to take the risk and defend his or her opinions although it is different from the opinion of the others. (6) Decision making, is an aspect indicating that in his or her life, someone is always encountered with different choices compelling him or her to decide the choice. The self-reliance manifestation could be seen from his or her ability to find the problems root, evaluate the possibilities in handling the problems and many challenges and other difficulties without expecting other people's help. (7) Self-control is an aspect indicating an ability to do adaptation with the social environment, by changing the behavior and put it off as well. In other words, it means as an ability to control one's self and feeling, so that one does not feel fear and anxious, and doubt, or feel too angry when he or she interacts with other people and the environment.

The self-reliance characteristics among others, one has tendency and ability to solve the problem rather than overthinks with his or her anxiety to get involved in the problem. One who has self-reliance is not fear to take the risk for he or she has considered the results before taking an action. One who is self-reliant believes in his or her own assessment, so he or she does not always ask for questions and helps from other people. The self-reliant person has better control towards his or her life. The characteristics of self-reliance, among others are: (1) physically, one could work by self, (2) mentally, one could think by self, (3) creatively, one could express his or her ideas easily understood, and (4) emotionally, he or she could be responsible for his or her activities. (Ara, Convey, Rika Sa'diyah, 2017). One who has achieved self-reliance would have characteristics and attributes that can be observed: (1) Being able to take self-determination. Any attitude and action which is implemented is one's willingness and not coming from other's influence; (2) Being able to do self-control. To be able to increase tight self-control in any one's action, he/she is able to adapt with the living environment condition, (3) Being responsible. One has awareness in doing any action so that it could give good influence on the others and him/herself, and also has responsibility in doing any obligation and takes social role that must be performed; (4) One is accurate in making all decisions and could overcome the problem by self, has own ideas and consideration in taking accurate steps in problem solving; (5) One has creative, solutive, and initiatives soul, has ability to think and act fast in producing thoughts, opinions, and new ideas (Mustafa, 1982, Ulia, 2022).

Nagrak Village is one of the villages in Purwakarta which is still categorized Swadaya Village. It has certain potential, and that potential is managed as good as possible. It has characteristics as follows: (1) it is isolated from other areas; (2) it has not many people; (3) its livelihood is homogeneous and agricultural; (4) its people is not open; (5) its people still keep tightly to custom or tradition; (6) still low in technology; (7) lacks of facilities and infrastructure; (8) very tightly in among human relationship; (9) social control is under the family. (<https://mekarjaya.tanahbumbukab.go.id>; village classification as to developmental level) (accessed September 10th, 2022). Nagrak people are hard workers, to meet their life's needs, they work hard primarily as the micro business agents who some of them sell their business products at home (warung) and the rest do roundsales.

UMKM (the Middle, Small, Micro Business) in Purwakarta has indicated highly positive tendency, which directly leads to the development of economy in Purwakarta. Purwakarta is a district in West Java which is popular with the name of culinary city. Taken from the data of Cooperative Service, there has been 8.500 UMKM including the micro business agents spread into the whole villages in Purwakarta District. Most of the business products are drinks and foods. (<https://purwakartakab.go.id>, accessed May 9th, 2022). Taken from the above data, it might be concluded that Purwakarta people including Nagrak Villager possess self-reliance to work harder as the micro business agents to meet their needs without asking for other people's help.

As having been mentioned above that micro businesses grow not only in the cities but also at remote areas, such as villages or rural areas. Today, people living at rural areas' activities are farming and trading, as well. Rural areas people

Based on the above description, this research investigated the self-reliance of micro business agents at Nagrak Village Darangdan Sub District Purwakarta District. The aspects investigated involve

independence, initiatives, self-confident, responsibility, self-assertiveness, decision making, and self-control.

METHODS

This research concerns the self-reliance of micro business agents which investigates seven aspects of self-reliance, namely independence, initiatives, self-confidence, responsibility, self-assertiveness, decision making, and self-control. This study employs quantitative approach and descriptive method. Descriptive method is a method used to investigate the status of people group, an object, a condition set, a condition system of thought or a participation class happening now (Moh. Nazir, 2013, Jurita, 2020). Similarly, the purpose of this study is to make description or illustration systematically, factually, and accurately concerning the facts and among the phenomena investigated. Based on the explanation, the reason of using descriptive method, the research could describe completely and thoroughly the topic of the research, namely the self-reliance of the micro business agents at Nagrak Village Darangdan Sub District Purwakarta District. The research timeline is September and October 2022. The data sources are primary and secondary sources. The data are collected by using questionnaires. The population is of about 450 people. By using simple random sampling, if the subjects are more than 200 people, it can be taken 10-15% or 20-25% or more of them (Suharsimi Arikunto, 2010, Popon & Nurrohmi, 2021). Based on the explanation, the research sample are 10% of 450, that is 45 respondents. The validity measurement uses rating scale with the four answers 'category: 1 = Never; 2 = Sometimes; 3 = Often; 4 = Always. Validity test uses Pearson Correlation which shows the result of 45 respondents is 5% = 0.294 and 1 % = 0.38. And reliability test uses Cronbach Alpha, with the result is as follows:

Reliability Statistics

Cronbach's Alpha	N of Items
0,732	7

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
AK	20,4444	6,207	0,462	0,696
AI	20,8222	6,513	0,256	0,758
AKD	20,3111	5,81	0,657	0,649
ATJ	20,3111	6,492	0,555	0,681
APK	20,4444	6,434	0,559	0,679
AKED	20,3556	6,416	0,369	0,719
AKOD	20,9111	6,674	0,384	0,713

Reliable > 0.6

RESULTS AND DISCUSSION

The research is about self-reliance of micro business agents. The results would be described below, as follows:

Table 1. Score and Average of Statement Items of Self-reliance of Micro Business Agents

			Score	Average
Self-reliance	Independence	1	138	3,07
		2	161	3,58
		3	171	3,80
		4	164	3,64
		5	140	3,11
		6	168	3,73
		7	177	3,93
	Initiatives	8	103	2,29
		9	172	3,82
		10	171	3,80
		11	133	2,96
		12	134	2,98
		13	147	3,27
		14	130	2,89
	Self-confidence	15	168	3,73
		16	139	3,09
		17	170	3,78
		18	164	3,64
		19	177	3,93
		20	172	3,82
		21	156	3,47
	Responsibility	22	147	3,27
		23	124	2,76
		24	171	3,80
		25	173	3,84
		26	178	3,96
		27	173	3,84
		28	169	3,76
	Self-assertiveness	29	154	3,42
		30	153	3,40
		31	178	3,96
		32	178	3,96
		33	167	3,71
		34	180	4,00
		35	79	1,76
	Decision Making	36	171	3,80
		37	172	3,82
		38	173	3,84
		39	172	3,82
		40	152	3,38
		41	158	3,51
		42	71	1,58

	Self-control	43	173	3,84
		44	170	3,78
		45	169	3,76
		46	161	3,58
		47	75	1,67
		48	132	2,93
		49	156	3,47
		50	81	1,80

Source: Research Results, 2022

From the above table, each aspect would be showed as follows:

1. Independence Aspect of Micro Business Agents

Table 2. Recapitulation of Respondents`Answers of Independence Aspect

No.	Statements	Category of Answers				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
1.	Saya menyampaikan pendapat dan pemikiran melalui diskusi	4	13	4	24	138	180	76,67
2.	Saya menyampaikan pendapat secara langsung	1	6	4	34	161	180	89,44
3.	Saya menentukan pilihan jenis usaha	1	1	4	39	171	180	95,00
4.	Saya menentukan pemilihan pemilihan lokasi usaha	1	2	5	36	164	180	91,11
5.	Saya mengembangkan keterampilan diri	9	4	5	27	140	180	77,78
6.	Saya mengembangkan usaha saya sendiri	2	2	2	39	168	180	0,93

7.	Saya menjalankan hak dan kewajiban saya	0	0	3	42	177	180	98,33
Amount						1119	1260	88,81

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum score	= highest value x number of statements x number of respondents	responden
	= $4 \times 7 \times 45$	
	= 1260	
Minimum Score	= lowest value x number of statements x number of respondents	
	= $1 \times 7 \times 45$	
	= 315	
Range	= maximum score – minimum score	
	= $1260 - 315$	
	= 945	
(number of class)	= 4	
I (class interval)	= R/k	
	= $945:4$	
	= 236	

The above count generates the class score limit for each category, as follows:

Low	: 315 - 551
Middle	: 552 - 788
High	: 789 - 1025
Very High	: 1026 - 1260

Based on category, the continuum line of independence aspect can be described, as follows:

Low	Middle	High	Very High
315-551	552-788	789-1025	1026-1260
1119			

From the continuum line, it might be concluded that independence aspect is in the very high category, with the score 1119 (88,81%) of the ideal score 1260.

2. Initiatives Aspect of Micro Business Agents

Table 3. Recapitulation of Respondents' Answers of Initiatives Aspect

No.	Statements	Category of Answer				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
8.	Saya mengembangkan usaha dengan	20	8	1	16	103	180	57,22

	memanfaatkan teknologi untuk menjangkau pasar yang lebih luas							
9.	Saya menggunakan metode yang tepat dalam mengelola usaha	0	3	2	40	172	180	95,56
10.	Saya menjaga kualitas produk saya	2	0	3	40	171	180	95,00
11.	Saya menambah kuantitas produk usaha.	7	13	0	25	133	180	73,89
12.	Saya menerapkan ide baru dalam memasarkan hasil produk.	7	9	3	25	134	180	74,44
13.	Saya menerapkan ide baru yang sesuai dengan kebutuhan konsumen.	4	8	5	28	147	180	81,67
14.	Saya menyampaikan solusi pemecahan masalah sendiri maupun orang lain.	4	16	6	19	130	180	72,22
Amount						990	1260	78,57

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum Score	= highest value x number of statements x number of respondents
	= 4 x 7 x 45
	= 1260
Minimum Score	= lowest value x number of statements x number of respondents
	= 1 x 7 x 45
	= 315
Range	= maximum score – minimum score
	= 1260 – 315
	= 945
(number of class)	= 4
I (class interval)	= R/k
	= 945:4
	= 236

The above count generates the class score limit for each category, as follows:

Low : 315 - 551
 Middle : 552 - 788
 High : 789 – 1025
 Very High : 1026 – 1260

Based on category, the continuum line of initiatives aspect can be described, as follows:

Low	Middle	High	Very High
315-551	552-788	789-1025	1026-1260

990

From the continuum line, it might be concluded that initiatives aspect is in the high category, with the score 990 (78,57%) of the ideal score 1260.

3. Self-Confidence Aspect of Micro Business Agents

Table 4. Recapitulation of Respondent Answers of Self-confidence Aspect

No.	Statements	Category of Answers				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
15.	Saya menjalankan usaha dengan baik dan maksimal.	1	3	3	38	168	180	57,22
16.	Saya memiliki kelebihan atau kekuatan.	8	7	3	27	139	180	95,56
17.	Produk usaha saya sesuai dengan kebutuhan konsumen.	0	2	6	37	170	180	95,00
18.	Produk usaha saya mampu menarik minat dan perhatian konsumen.	0	6	4	35	164	180	73,89
19.	Saya yakin mampu mempertahankan usaha saya.	0	1	1	43	177	180	74,44
20.	Saya berani mengambil risiko untuk kemajuan usaha saya.	1	1	3	40	172	180	81,67
21.	Saya yakin dapat memenuhi kebutuhan	4	3	2	35	156	180	72,22

	sehari-hari tanpa bantuan orang lain.							
Amount						1116	1260	88,57

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum Score = highest value x number of statements x number of respondents
= 4 x 7 x 45
= 1260
Minimum score = lowest value x number of statements x number of respondents
= 1 x 7 x 45
= 315
Range = maximum score – minimum score
= 1260 – 315
= 945
(class number) = 4
I (class interval) = R/k
= 945:4
= 236

The above count generates the class score limit for each category, as follows:

Low	: 315 - 551
Middle	: 552 - 788
High	: 789 – 1025
Very High	: 1026 – 1260

Based on category, the continuum line of self-confidence aspect can be described, as follows:

Low	Middle	High	Very High
315-551	552-788	789-1025	1026-1260
1116			

From the continuum line, it might be concluded that self-confident aspect is in the very high category, with the score 1116 (88,57%) of the ideal score 1260.

4. Responsibility Aspect of Micro Business Agents

Table 5. Recapitulation of Respondents Answers of Responsibility Aspect

No.	Statements	Category of Answers				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
22.	Memiliki target sebagai pemilik usaha	8	4	1	32	147	180	81,67

23.	Membedakan dana untuk usaha dan dana untuk kebutuhan pribadi	9	12	5	19	124	180	68,89
24.	Kesiapan membantu memenuhi kebutuhan hidup keluarga	0	3	3	39	171	180	95,00
25.	Kesiapan memperbaiki kondisi perekonomian keluarga	0	2	3	40	173	180	96,11
26.	Kesiapan lebih giat dalam melakukan usaha	0	0	2	43	178	180	98,89
27.	Mengembangkan produk yang sudah ada	0	1	5	39	173	180	96,11
28.	Berani mengambil risiko dalam keadaan sulit	0	2	7	36	169	180	93,89
Amount						1135	1260	90,08

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum score	= highest value x number of statements x number of respondents
	= 4 x 7 x 45
	= 1260
Minimum score	= lowest value x number of statements x number of respondents
	= 1 x 7 x 45
	= 315
Range	= Maximum score – minimum score
	= 1260 – 315
	= 945
(class number)	= 4
I (class interval)	= R/k
	= 945:4
	= 236

The above count generates the class score limit for each category, as follows:

Low : 315 - 551
Middle : 552 - 788
High : 789 – 1025
Very High : 1026 – 1260

Based on category, the continuum line of responsibility aspect can be described, as follows:

Low	Middle	High	Very High
315-551	552-788	789-1025	1026-1260

1135

From the continuum line, it might be concluded that responsibility aspect is in the very high category, with the score 1135 (90,08%) of the ideal score 1260.

5. Self-assertiveness Aspect of Micro Business Agents

Table 6. Recapitulation of Respondents Answers of Self-Assertiveness Aspect

No.	Statements	Categori of Answers				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
29.	Berpegang teguh dengan prinsip dan pengalaman yang dimiliki	3	6	5	31	154	180	85,56
30.	Meyakini kualitas usaha serta produk usaha yang telah dijalankan dengan baik	5	3	6	31	153	180	85,00
31.	Konsisten dalam mempertahankan keputusan yang sudah diambil	0	0	2	43	178	180	98,89
32.	Konsisten dalam menjalankan usaha yang telah dipilih sejak awal	0	0	2	43	178	180	98,89
33.	Tidak mudah percaya dengan pendapat orang lain	1	4	2	38	167	180	92,78
34.	Berpegang teguh pada pendapat sendiri meskipun belum tentu benar	0	0	0	45	180	180	100,00
35.	Bergantung pada bantuan orang lain untuk mendapatkan tambahan modal usaha	23	15	2	5	79	180	43,89
Amount						1089	1260	86,43

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum score = highest value x number of statements x number of respondents	
= 4 x 7 x 45	
= 1260	
Minimum score = lowest value x number of statements x number of respondents	
= 1 x 7 x 45	
= 315	
Range = maximum score – minimum score	
= 1260 – 315	
= 945	
(Class number) = 4	
I (Class interval) = R/k	
= 945:4	
= 236	

The above count generates the class score limit for each category, as follows:

Low : 315 - 551
 Middle : 552 - 788
 High : 789 – 1025
 Very High : 1026 - 1260

Based on category, the continuum line of self-assertiveness aspect can be described, as follows:

Low	Middle	High	Very High
315-551	552-788	789-1025	1026-1260
1089			

From the continuum line, it might be concluded that self-assertiveness aspect is in the very high category, with the score 1089 (86,43%) of the ideal score 1260.

6. Decision Making Aspect of Micro Business Agents

Table 7. Recapitulation of Respondents Answers of Decision Making Aspect

No.	Statements	Category of Answers				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
36.	Mengambil keputusan yang tepat tanpa bantuan orang lain	1	0	2	41	171	180	95,00
37.	Melakukan perencanaan sebelum mengambil keputusan	0	0	4	40	172	180	95,56

38.	Berdoa agar mampu mengambil Tindakan yang paling tepat	0	0	3	41	173	180	96,11
39.	Fokus pada usaha serta proses yang telah dilakukan	0	0	4	40	172	180	95,56
40.	Fokus pada usaha daripada hal-hal lain	0	8	4	31	152	180	84,44
41.	Fokus untuk usaha lebih giat dalam usaha	2	3	6	33	158	180	87,78
42.	Meminta bantuan modal kepada orang lain	24	14	1	4	71	180	95,00
Amount						1069	1260	84,84

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum score	= highest value x number of statements x number of respondents
	= 4 x 7 x 45
	= 1260
Minimum score	= lowest value x number of statements x number of respondents
	= 1 x 7 x 45
	= 315
Range	= maximum score – minimum score
	= 1260 – 315
	= 945
(Class number)	= 4
I (Class interval)	= R/k
	= 945:4
	= 236

The above count generates the class score limit for each category, as follows:

Low : 315 - 551
Middle : 552 - 788
High : 789 – 1025
Very High : 1026 - 1260

Based on category, the continuum line of decision making aspect can be described, as follows:

Low	Middle	High	Very High
315-551	552-788	789-1025	1026-1260

1069

From the continuum line, it might be concluded that decision making aspect is in the very high category, with the score 1069 (84,84%) of the ideal score 1260.

7. Self-control Aspek of Micro Business Agents

Table 8. Recapitulation of Respondents Answers of Self-control Aspect

No.	Statements	Category of Answers				Actual Score	Ideal Score	Percentage (%)
		1	2	3	4			
43.	Menyesuaikan diri dengan lingkungan masyarakat	0	0	3	41	173	180	96,11
44.	Menyesuaikan diri dalam menjalankan dan mengelola usaha	1	1	1	41	170	180	94,44
45.	Mengendalikan diri ketika menghadapi kendala dalam menjalankan usaha	0	1	5	38	169	180	93,89
46.	Mengontrol emosi dan perasaan ketika menghadapi konsumen	1	3	6	34	161	180	89,44
47.	Takut usaha bangkrut	26	9	1	7	75	180	41,67
48.	Mengontrol emosi dan perasaan ketika usaha orang lain lebih maju	10	4	6	24	132	180	73,33
49.	Mengendalikan diri ketika harga bahan baku naik	1	5	7	31	156	180	86,67
50.	Takut pembeli berkurang	25	8	4	7	81	180	45,00
Amount						1117	1440	77,57

Source: Research Results, 2022

From the actual and ideal scores, the interval could be counted in the following steps:

Maximum score	= highest value x number of statements x number of respondents
	= 4 x 8 x 45
	= 1440
Minimum score	= lowest value x number of statements x number of respondents
	= 1 x 8 x 45
	= 360
Range	= maximum score – minimum score

$$\begin{aligned}
 &= 1440 - 360 \\
 &= 1080 \\
 \text{(Class number)} &= 4 \\
 \text{I (Class interval)} &= R/k \\
 &= 1080:4 \\
 &= 270
 \end{aligned}$$

The above count generates the class score limit for each category, as follows:

Low : 360 - 630
 Middle : 631 - 901
 High : 902 - 1172
 Very High : 1173 - 1440

Based on category, the continuum line of self-control aspect can be described, as follows:

Low	Middle	High	Very High
360-630	631-901	902-1172	1173-1440
1117			

From the continuum line, it might be concluded that self-control aspect is in the high category, with the score 1117 (77,57%) of the ideal score 1440.

Based on those research results described above, it might be concluded that self-reliance of micro business agents is included into high up to very high category. It means that the micro business agents have high even very high self-reliance. Self-reliance constitutes a behaviour which its activity is directed to self, does not expect much other people's help, and even tries to solve own problems. Self-reliance behaviour is indicated by the ability to take initiatives, solve the problems and also the eagerness to do something without other people's help. The self-reliant people show initiatives, attempt to get achievements, indicate big self-confident, relatively do not seek to get other people's protection and have desire to stand out as well. Self-reliant is an attitude that could organize one's own life and not become other people's burden. One is considered self-reliant if in running life one does not depend on other people, specifically in running business. Self-reliance is also indicated by the ability to make decision and also overcome the problems (Bathi, Witherington, Spencer, Lindzey & Aronson, Rika Sa'diyah, 2017, accessed May ^{13th}, 2022). Based on the explanation, the micro business agents at Nagrak Village, Purwakarta District, tend to have self-reliance because they have implemented what should self-reliant people do. They have implemented all aspects of self-reliance very well. These are indicated by the scores acquired from seven aspects of self-reliance.

Nevertheless, if seen from the statements of questionnaires given to the respondents, there are statements which get lowest scores from each aspect. These refer to the problems, as follows: (1) expressing idea and thought by discussion; (2) business development by utilizing technology; (3) feeling of having strengths; (4) separateness of personal and business finance; (5) efforts for increasing business capital from the others; (6) demand for capital assistance from the others; (7) worries to be bankrupt. These emerging problems might cause to the emergence of needs for the micro business agents, such as: (1) training for developing online business; (2) providing banking information.

CONCLUSION

The research results indicates that scores of self-reliance of micro business agents at Nagrak Village Purwakarta District tends to be very high. This might be concluded that the micro business agents are

very self-reliant. Of the seven aspects results, there are five aspects with the very high categories: (1) independence aspect with actual score 1119 of ideal score 1260; (2) self-confidence aspect with actual score 1116 of the ideal score 1260; (3) responsibility aspect with actual score 1135 of ideal score 1260; (4) self-assertiveness aspect with score 1089 of ideal score 1260, and (5) decision making aspect with score 1069 of ideal score 1260. Meanwhile, the rest of the aspects are included in high categories, namely: (1) Initiatives aspect with score 990 of ideal score 1260; and (2) Self-control aspect with score 1117 of ideal score 1440. These categories are determined and might be known by using continuum line. Although the self-reliance of micro business agents seems to have tendency to be very high, the emerging problems might be known, and cause the emergence of needs. The needs that should be met for the micro business agents are: (1) Training for developing online business: (2) Providing banking information. The concepts related to the aspects investigated could completely describe the topic of the research, that is self-reliance with the seven aspects.

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