

Is the External Assistance of MSME a Prominent Way to Achieve Comprehensive Results? A Case Study of DKI Jakarta, Indonesia

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Abstract:- External assistance towards to MSME of DKI Jakarta, Indonesia, the discussion is from external to prominent. The purpose of this research is to find out whether external assistance gives comprehensive results. The research methods are journal tracing and mainstream media in Indonesia. Additionally, collecting datas do with interview with MSMEs actors. Result findings; Study shows that 80 %, respondent agree to reject the program is no matching with the Business Characteristic of MSMEs. MSME actors welcome and receive assistance, is 90 percent agree to receive assistance. 80% refuse financial assistance. With the availability of facilities from the government, 90 percent of MSMEs use consulting services to get attention from external parties. The limited knowledge of MSME actors

makes them use consulting services. 50 Percentage are willing to involve consulting services to deal with external parties. Study shows that 80% respondents agree to reject the program is no matching with the business characteristic of MSMEs. MSMEs actors welcome and receive assistance. With the availability of facilities from the government, 90 % of MSMEs use consulting services to get attention from the external parties. The limited knowledge of MSMEs actors makes them use consulting services, 50 % who they involve to deal with external assistants.

Keywords:- DKI Jakarta, External, Assistance, MSME, Prominent.

<p align="center">Subject area</p>	<p align="center">All Science Journal Classification Codes Cultural Economic Education Societal</p>
<p align="center">More specific subject area</p>	<p>External assistance towards MSME of DKI Jakarta, Indonesia, the discussion is from external to prominent. Study shows respondent agree to reject the program is no matching with the business characteristic of MSMEs. MSME actors welcome and receive assistance, agree to receive assistance. 80% refuse financial assistance. With the availability of facilities from the external assistance , 90 percent of MSMEs use consulting services to get attention from external parties.</p>
<p align="center">Category/categories of societal impact</p>	<p align="center">Cultural Economic Education Societal</p>
<p align="center">Sustainable Development Goals (SDGS) the research contributes to</p>	<p align="center">GOAL 1: Good Health and Well-being GOAL 2: Quality Education GOAL 3: Decent Work and Economic Growth</p>
<p align="center">Resource availability</p>	<p align="center">Data</p>

Related research article	Napitupulu, Hotma, et al. "Does External and Internal Assistance Provide Maximum Results? A Case Study of MSMEs in Depok, West Java, Indonesia." <i>International Journal of Research and Innovation in Social Science</i> , no. III, RSIS International, 2023, pp. 208–18. Crossref, doi:10.47772/ijriss.2023.7317.
Stage of research	The paper outlines the predicted/intended societal impacts of a project or demonstrates the societal impacts of a project.

I. INTRODUCTION

➤ *Definition of MSME Concept*

Assistance in the concept of MSME is defined as follows; Assistance is a process of developing community groups that are carried out continuously with transformation, participatory, systematic, and sustainable through organizing and capacity building to empower the community so that they can face their problems within the framework of changing conditions and reasonable oppression.

The definition of assistance according to the Directorate of Social Assistance is a process of aiding clients in identifying needs and solving problems and encouraging the growth of initiatives in decision-making.

Assistance is a strategy that greatly determines the success of a community empowerment program, following the principles that help the community.

Assistance for MSMEs can be interpreted broadly, to help, direct and support individual groups of MSMEs and cooperatives through problem formulation, planning, implementation, and evaluation in developing their business.

The general achievement of mentoring is the rise of independent community groups as a gathering place for people to improve the economy (Elfindri, 2008: 273).

Prominent according to Webster's etymological dictionary, Middle English prominent, borrowed from *prōminens* "projecting, standing out," from present participle of *prōminēre* "to project beyond a surface, stick out, stick up."

External according to Webster's dictionary, capable of being perceived outwardly, having only the outward appearance of something.

This study analyses the purpose of whether assistance from external parties will provide maximum results for MSMEs in the City of DKI Jakarta, Indonesia.

Will external assistance gain more innovation?

➤ *Background Problems*

Indonesia is a country committed to achieving the United Nations' Sustainable Development Goals (SDGs) by 2030. Among the 17 SDGs, the first, poverty alleviation, is the focus of the government and stakeholders. Poverty data is published by the Central Bureau of Statistics (2019) shows that the percentage of poverty declines very slowly

from year to year. Over the past two decades (2001–2018), the average percentage of poor people is decreased 0.5%, and 720 million per year. On average, the poverty gap index and poverty severity index remained high at 2.78% and 0.77%, respectively.

One of the most strategic efforts to overcome the problem of poverty in Indonesia is the empowerment of micro, small and medium enterprises (MSMEs). In recent years, MSMEs in Indonesia have experienced rapid improvements which have had an impact on the national economy. The annual rate of employment increased by 2.15% during the last seven years of the study (2012–2018). The contribution of MSMEs to gross domestic product (GDP) shows a significant annual average increase of 54% (Ministry of Cooperatives and SMEs 2019). Even though MSMEs have grown, progress seems slow, as they have not fully contributed to reducing the number and percentage of poor people. MSMEs still face various problems and obstacles in influencing their business product competitiveness.

According to Manzoor et al. (2019), the development of MSMEs can absorb more workers, increase income, and encourage economic growth to further reduce the number of poor people and improve their socio-economic conditions (Geremewe 2018).

The relationship between MSMEs and poverty reduction can be analyzed through economic growth and employment trends. This relationship shows that MSME growth has a positive impact on the income of MSME actors and that it contributes to reducing poverty (Adeyemi and Lanrewaju 2014). Resulting in a high level of work productivity, they may see an increase in their real wages, which in turn can contribute to reducing poverty. Therefore, the key to strengthening the relationship between labor and poverty lies in work productivity. The conducted by Singh (1999) which found that the relationship between employment and poverty alleviation can be achieved in three conditions:

- The overall rate of growth of the workforce must be able to absorb a new workforce of workers with high productivity levels,
- Job creation must result in a fair distribution of jobs between the poor and the non-poor, and
- The jobs that are created must be faced by MSMEs with certain problems that hinder their innovation activities. The problem that most MSMEs find it difficult to interact with knowledge providers from outside the

business sector cannot be reduced by supporting instruments. In addition, they perform an inadequate interface function for innovation-related resources and information from outside the region. There is a lack of proactive consulting on necessary strategic, organizational, and technological weaknesses because companies are often not aware of these deficiencies.

II. MSME ZONE IN DKI JAKARTA, INDONESIA

The definition of MSMEs is regulated in the Law of the Republic of Indonesia no. 20 of 2008, Article 1 of the Law states that Micro Enterprises are productive businesses owned by individuals and/or individual business entities that have the criteria for micro-enterprises as stipulated in the Law.

Article 2 of the Law states that Small Enterprises are productive economic enterprises that stand alone, which are carried out by individuals/business entities that are not subsidiaries/non-subsidiaries that are owned/controlled/become a part, either directly or indirectly, of a medium-sized business or small business. large businesses that meet the criteria for small businesses as stipulated in the Act.

➤ *MSME Criteria:*

- Micro business is a business unit that has assets of a maximum of 50 million, excluding land and buildings where the business is located, with annual sales of a maximum of 300 million.
- Small businesses are those with an asset value of more than 50 million and a maximum of 500 million excluding land and buildings where the business is located with annual sales of a maximum of 300 million to a maximum of 2.5 billion. Meanwhile, medium businesses are a net worth of more than 500 million to 100 billion with annual sales of over 2.5 billion to a maximum of 50 billion.

Micro, Small and Medium Enterprises (MSMEs) have a significant contribution to economic progress. One of the contributions generated is that it can contribute to increasing the results of Gross Domestic Product (GDP). This role is not only for developed countries, but also in developing countries, where MSMEs can support the growth of the economy” (Mukti, 2016).

Small business theory is important to study because it plays an important role in economic growth on a national and regional scale.

Small and medium enterprises (SMEs) play an important role in a country's economic and industrial growth (Suami and Purnendu, 1999; Mahemba, 2003; Tambunan, 2005).

The MSMEs contribution to absorptive work, both developed and developing countries, including Indonesia, have a significant role in overcoming the problem of unemployment.

DKI Jakarta, MSMEs dominate business as much as 93.46% of businesses in DKI Jakarta (Nis, 2017).

From the data on the number of MSMEs assisted by the DKI Jakarta Service, there are approximately 14,000 fostered and temporary MSME actors spread across several areas of DKI Jakarta. Based on the above data DKI Jakarta is a city whose economy is dominated by MSMEs

Governor Regulation Number 2 of 2020 Article 7, the requirements for participating in the Jakpreneur program are domiciled in the Provincial Government of DKI Jakarta, who are proven to be out of ownership of DKI Jakarta, individual or group.

For New Participants starting to work or entrepreneurs rising in rank and people who do not yet have a DKI Jakarta KTP, but domiciled in DKI can register themselves as Jakpreneur participants in the following way.

- Domicile and active in Jakarta for at least two years permanent domicile as evidenced by a statement letter from the village head; and 2. Obtain partnership activity facilities or cooperate with agencies or other parties. As for what is meant by Beginner Entrepreneurs are new individual or group businesses that glorify activities that:
- They Have a DKI Jakarta KTP
- Fill out a statement regarding the plan to open business activities which can be in the form of an online statement through the *Jakpreneur* application. In Indonesia, MSMEs have a strategic role in development, as stated in the National Long-Term Development Plan (RPJPN) 2005-2025, which states that to strengthen the nation's competitiveness, one of the long-term development policies is to strengthen competitiveness in the country, the economy based on the advantages of each region towards competitive advantage.

One way to realize Presidential Instruction Number 6 of 2007 concerning the Acceleration of Development of the Real Sector and Micro, Small and Medium Enterprises (MSMEs), shows the increasingly strong position of MSMEs in national development policies. The basic problem with this is how to implement this policy so that MSMEs in Indonesia become successful to achieve in the next level.

➤ *MSME Zone in DKI Jakarta, Indonesia*

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Micro, Small and Medium Enterprises (MSMEs) have a significant contribution to economic progress. One of the contributions generated is that it can contribute to increasing the results of Gross Domestic Product (GDP). This role is not only for developed countries, but also in developing countries, where MSMEs can support the growth of the economy” (Mukti, 2016).

Small business theory is important to study because it plays an important role in economic growth on a national and regional scale.

Most of 90% of the total business in the world is contributed by SMEs (Lin, 1998).

Small and medium enterprises (SMEs) play an important role in a country's economic and industrial growth (Husband and Purnendu, 1999; Mahemba, 2003; Tambunan, 2005).

MSMEs contribute to absorptive work (Tambunan, 2005). The MSMEs contribution to absorptive work, both developed and developing countries, including Indonesia, have a significant role in overcoming the problem of unemployment.

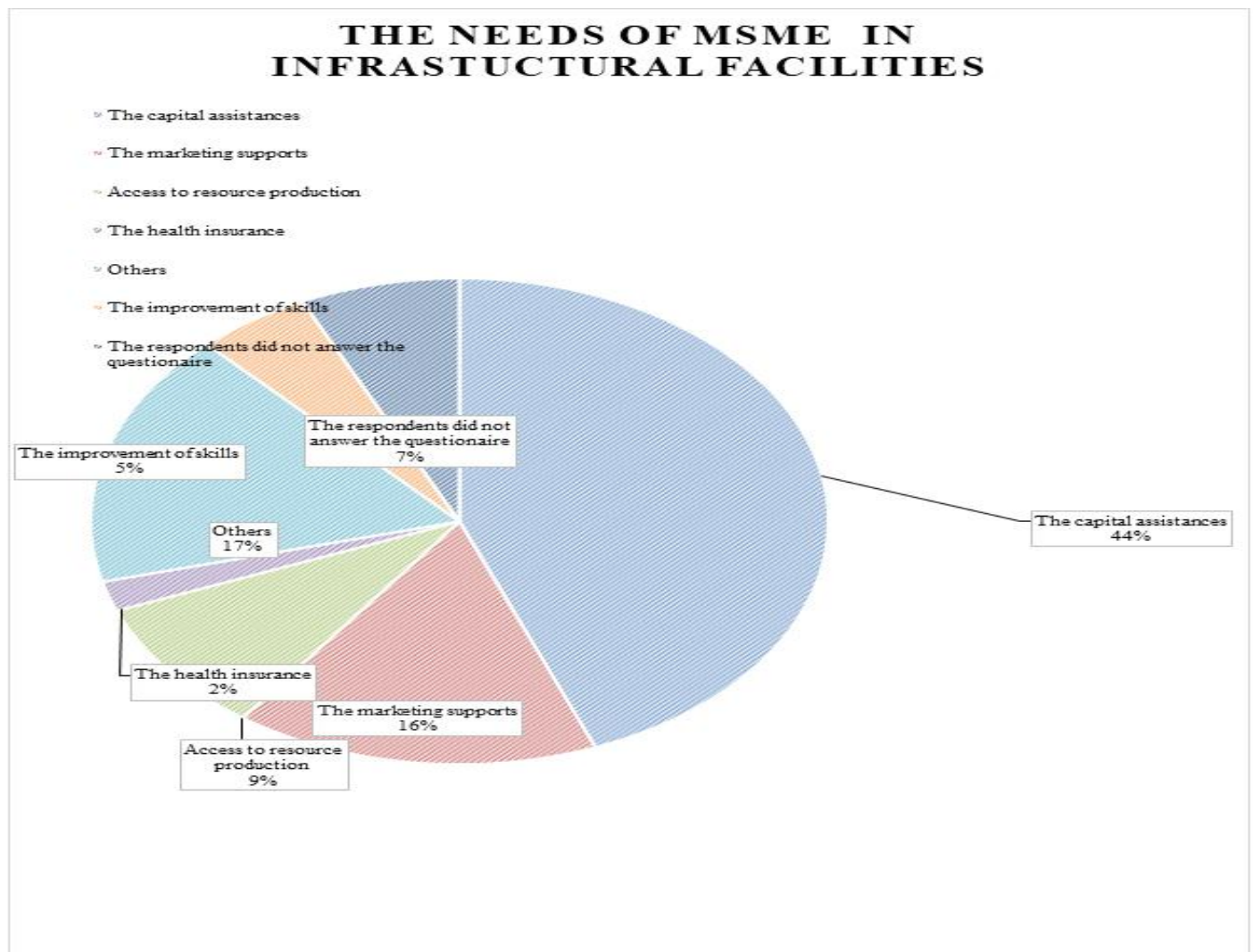


Fig 1 The Needs of MSME in Infrastructural Facilities

Wahana Visi Indonesia (WVI) in the Period 12 – 18 May 2020, surveyed 900 households and 943 children spread across 9 Provinces Indonesia, which including rural (88.1%), semi- urban (4.1 %) found that the Needs of MSMEs actors are as follows;

- The Capital assistance is 44 Percents.
- The Marketing supports is 16 Percents.
- Access to the production resources is 9 Percents.
- The health insurance is 2 Percents.
- Others is 17 Percents .

III. RESEARCH METHODS

This article was created based on observations of the phenomena surrounding the business environment. Writing this article combines two methods namely, method of literature and interpretation of data obtained from observation. The literature method finds good reference sources to develop the theory used in this article. These writings come from articles, journals, and books, as well as official internet pages such as government websites and educational web pages, both nationally and internationally.

With the library method, the writer can find sources that are relevant to the material to be discussed.

Researchers obtain data through reading materials and analysis, critical studies related to the issues raised. Article writing also uses interpretive observation data. The interpreted data comes from qualitative and quantitative data research. The qualitative data in this article comes from interviews with informants who have the same experience as the main discussion in this article. Quantitative data were obtained from the object of calculation and from the respondents involved in this lesson.

This article discusses the role of assistants in developing MSMEs, qualitative data comes from several sources. Data obtained from observations and research results will be combined with data obtained from literature studies. The researcher provides a double advantage, namely testing the validity of data from library data and providing incomplete library data, as well as developing empirical data in a field that is constantly changing.

Researchers used a subjective approach to review existing data and materials, through focus group discussions to obtain feedback on the design of this research report.

This article was prepared using a qualitative method using in-depth literacy or literature study to gain understanding. To support the achievement of understanding, this article is also prepared with a comprehensive analysis method, including critical reflection on the issues raised. In addition, critical reflection in this article is used as a mode of problem interpretation.

This survey is designed to provide statistically robust evidence of recent use and non-usage of external business support, focusing on the last 3 years, or since established in

new business cases). During the interview, the owner-managers were asked about the recent challenges and problems their business had faced and whether they had been successful in solving them. They were asked whether they had used external assistance essential to their business operations from a public or private sector organization during the previous three years and whether this took the form of: (i) information to support today's business operations; or (ii) more strategic suggestions to help introduce change measures to grow the business, become more profitable, or hire more people. They were asked who provided the assistance, in what form, and for their assessment of its impact on business performance. Non-users of external support were asked about their reasons for not seeking external assistance and whether, given their concerns, they now feel they could benefit from such assistance.

Starting from a random stratified sample from Experian's national database, quota sampling captures a fair number of companies across major categories (which are not mutually exclusive). The initial business sample is 10 times the required survey target with a sample of companies from five MSME size groups.

- Keep track of academic literature and other related reading materials, as well as related documents, white papers,
- 11) Literature Review; ii) document analysis; overall data analysis; 111) write research reports; 1v) focus group discussions to get feedback on the design of this research report, researchers used a subjective approach to review existing data and materials.
- 111) Field research, qualitative methods in the form of site visits and discussions with related parties.

IV. DISCUSSION

➤ *If MSMEs do not agree with the assistance, what implied and explicated constraints make them difficult to assist MSMEs?*

MSMEs expect many solutions and other stakeholders should look out for if they intend to develop MSME to enhance their competitive advantage in the global market. Respondents agreed that the external should concern with raising security standards when goods are delivered from companies to markets because Indonesian crime is really a serious threat to MSMEs. The government must maintain the sustainability of MSMEs by creating more programs spread across the regions, and civil servants should go to the MSME market and see how the MSME conditions are to create effective programs to solve the problem of MSME development. One solution is to provide a separate institution that works specifically to foster the potential of MSMEs. This program can be represented by establishing special institutions in each region in DKI Jakarta as a forum for MSMEs to consult and find solutions to their problems or periodically send their people to check the condition of MSMEs to reduce the obstacles. Furthermore, they should regularly evaluate the program to measure the performance and effectiveness of their program in assisting MSMEs.

The government must protect the price of primary goods, as it also affects the prices of other materials. MSMEs agreed that the government should abolish the permit fee to open a new business as many of them consider it quite expensive to run a business for the first time. This licensing is costly for MSMEs, and respondents consider this factor to be another threat to achieving their goals. The government should revise this policy and make a supportive determination to prevent MSMEs from taking advantage of their businesses.

To remove financial barriers, the government is obliged to maintain the rupiah currency and seriously maintain energy prices such as electricity, fuel, and other energy costs that are affordable for SMEs. Governments should facilitate MSME technology through soft loans to purchase supporting technology for their businesses. MSMEs are constrained by land costs, they hope that the government can provide land leases for businesses at very affordable prices for MSMEs or provide decent and strategic locations for SMEs.

MSMEs need supporting policies to help them survive. There should be strict sanctions for bureaucrats who collect illegal levies from MSMEs.

If the External is no serious to handle these problems, so the MSMEs indicate will refuse the program of External Assistance.

The MSMEs expect the government to undertake serious programs to develop MSMEs in the global market without high costs, for example, training for local and overseas marketing, skills and knowledge development, and entrepreneurial motivation training.

Study shows that 80 %, respondent agree to reject the program is no matching with the Business Characteristic of MSMEs.

➤ *Do MSME Business Entities need the external assistance?*

Convenience and certainty for business actors is one of the keys for the Government to increase national competitiveness. The government, external parties, through the issuance of Law Number 11 of 2020 concerning Job Creation has changed the paradigm of licensing to be risky. The availability, will make it easy for MSME actors to take advantage of the convenience.

Studies show that MSME actors welcome and are willing to receive assistance, 90 percent agree to receive assistance.

➤ *If MSMEs agree to receive the external assistance, what kinds of assistance is needed?*

The type of assistance supports external owner-managers of MSMEs that take various forms and are delivered by various providers operating in different market environments and interacting with clients in various ways (Ramsden and Bennett, 2005).

MSME support services refer to everything from financial assistance or non-financial services to SMEs provided by the environment, individuals, other people, companies, institutions, and the state. MSMEs need adequate infrastructure facilities such as electricity, water, transportation, etc. to reduce production and service costs and increase overall profit margins to sustain business and compete profitably with existing foreign businesses.

What kind of assistance is only provided by the regional government for small and medium industries?

External assistance can address information and knowledge gaps (Chrisman and McMullan, 2004).

Particularly in the smallest and youngest businesses due to a lack of resources and skills, although this assumption is sometimes disputed (Johnson et al., 2007).

MSME actors refuse funding assistance that contains interest. From the results of our research using the interview method, they are willing to accept assistance but rule out providing interest-based loan facilities.

The studies found that 90% of perpetrators refused to provide funds and only 10% were willing to accept financial assistance with all the consequences.

More specifically, 90% refuse financial assistance on the grounds that their business is still very simple.

➤ *Do MSMEs actors use consulting services to seek external assistance?*

The role of the government in developing Micro, Small and Medium Enterprises (MSMEs) is indeed. MSMEs are one of the potential businesses to improve the economy and improve people's welfare. The needs are to be empowerment in terms of human resources to the provision of facilities and infrastructure. In addition, there are many benefits from the existence of MSMEs, which can absorb a lot of labour and reduce unemployment rates. public, social welfare (social welfare) by itself demands good governance (good governance). Currently, the demand for the government to be able to realize social welfare as soon as possible is increasing. With the availability of facilities from the government, 90 percent of MSMEs use consulting services to get attention from external parties.

➤ *Does the advisor involve personal interaction between the business owner and the external advisor?*

The limited knowledge of MSME actors makes them use consulting services. The study shows that 50 Percentage are willing to involve consulting services to deal with external parties.

V. CONCLUSION

The results of the assistance are obtained from the premise of the External to MSMEs fostered program. The Role of External Innovation for Processing which provides maximum results for the economic empowerment of

MSMEs in DKI Jakarta, Indonesia, such as an empowerment results in the following points:

- Study shows that 80 %, respondent agree to reject the program is no matching with the Business Characteristic of MSMEs.
- MSME actors welcome and are willing to receive assistance, 90 percent agree to receive assistance.
- More specifically, 80% refuse financial assistance on the grounds that their business is still very simple.
- With the availability of facilities from the government, 90 percent of MSMEs use consulting services to get attention from external parties
- The limited knowledge of MSME actors makes them use consulting services. The study shows that 50 Percentage are willing to involve consulting services to deal with external parties.

For the next research, we would like to continue to oversee that why the MSMEs Actors are still less perception of the External Assistance. Is it communication problem?

➤ Ethics Statements

Confirming that a) informed consent was obtained from participants or that participant data has been fully anonymized, and b) the platform(s)' data redistribution policies were complied with.

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