



The Obstacles in Developing MSMEs in The District of Jagoi Babang

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Abstract

The aim of this research was to identify the obstacles in developing MSMEs in the district of Jagoi Babang. The approach used in this research was descriptive qualitative in which the instruments of data collecting were interview, observation sheets, and documentary study. The sources of data in this research were 16 (sixteen) Bidai craftsmen, the stakeholders from the Department of Cooperative, SME, Labour and Transmigration that represented by the chief of development section of MSMEs. The techniques of data analysis were data reduction, data display and conclusion drawing or verification. The findings of the study showed that the obstacles in developing MSMEs on Bidai craft in Jagoi Babang, Bengkayang regency, were the entrepreneurs did not have business license, facing difficulties in accessing the capital aid, lack of managerial competence, lack in using the modern technology in the production and marketing process that impacted to the turnover and the profit could not be increased.

Key words : Obstacles, Micro Small Medium Enterprise, Border area

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INTRODUCTION

Geographically, the district of Jagoi Babang is located in Bengkayang regency and close to the border area of Indonesia and Malaysia. This condition gives more opportunities for the people around the area to increase their revenue. Doing business in Serikin, Malaysia, for instance, can be one of solutions to overcome the jobless problem. Selling the crafts is one of the business that can increase the revenue of people there (Sulehan et al., 2013). The people around the border area face the difficulties to fulfill their daily needs that are supplied from the country, so it creates the opportunities for trading of goods and service in both countries (Siburian, 2012). There are various of socio-economic challenges in this area such as limited access of public service resources, the low capability of people in managing the resources, especially the social and religions aspects that are still cannot be empowered to solve the social welfare, and the small number of physical infrastructures available in the village. These things are the obstacles in developing the people who live in Jagoi Babang (Abao, 2020; Sutaat, 2012).

Various handcrafts from Jagoi Babang are in great demand in Malaysia because of the excellent in quality and in sense of art. Bidai and Takin are the most valuable handcrafts from Jagoi Babang trade in Malaysia. Bidai is a square and rectangle shaped of rattan woven that can be used as the mat, while Takin is a cylinder shaped of rattan woven that is used to carry the small farming equipment. However, these both original products are the mainstay for MSMEs in Jagoi Babang but it claimed as the Malaysian products and trade in Europe market (Budiman, 2018). Beside the products claimed issue, other obstacles faced by the small enterprise in the border area are the incompetence in business management, the

lack of using technology, the difficulties to get capital aid and raw material, and product marketing (Fatai, 2011; Oni, 2012; Purnamasari et al., 2016; Sedyastuti, 2018; Suci, 2017; Yunirti, 2019). The supply of raw material such as rattan is not easy to get anymore because the availability of rattan is getting less in Bengkayang so it must be supplied from another province (Budiman, 2018). These challenges make the MSMEs' productivity become low even many MSMEs are established (Tulus & Sidabutar, 2014).

To overcome the challenges of MSMEs in border area, it needs synergy from the government and private sector in developing Bidai handcraft as an effort to improve the social and economics quality of the craftsmen in Jagoi Babang (Rahmaniah, 2015). Those problems can be handled by constructing infrastructures like border crossing checkpoint and other supporting facilities such as; road as the access to reach capital city, regency and across the village; the suprastructure such as compiling the policies to develop the border area, making the enterprise administration become easier, developing institution and environment, developing the human resources, developing the village and society culture, and also the aspects of production and promotion (Ehrenberger et al., 2015; Ibrahim & Mustaph, 2019; Jahanshahi et al., 2011; Johannes, 2019; Prianto, 2015; Purnamasari et al., 2016; Yunirti, 2019).

The preliminary field observations showed that small and medium enterprises only produced and marketed the products based on the demands and without created any innovations on it. Because of this condition, the business did not bring maximum profit to the craftsmen in the border areas.

The previous study stated that the obstacles to develop MSMEs were unsystematic management, less of capital support and has no external consultant in managing the business (Karedza et al., 2014; Sternad et al., 2019; Wang,

2016). Another obstacles were related to the social problems such as regulation, complicated bureaucracy, incompetence in using technology, lack of training in creating some innovations, and lack of infrastructure support to compete in the broader market (Ehrenberger et al., 2015; Prianto, 2015; Rezaei-Moghaddam & Izadi, 2019; Sherazi et al., 2013; Strobel & Kratzer, 2017; Vasilenko & Arbačiauskas, 2012; Yunirti, 2019).

More specific research delivered by Džafić et al (2011) who identified the external obstacles of developing SMEs were bureaucracy, financial support, government support, legal issue, workforce quality, insurance, and costs spent. The internal obstacles were more about self-development such as training for management, skill, and the use of communication technology. Besides, legal counseling, financial and tax advice, focus on local market, and planning the business were identified as the internal obstacles.

Based on the previous studies dealing with the opportunities, challenges and the rules of the government in the border area of Indonesia and Malaysia, so the researchers perceive that it is important to do another study in identifying the obstacles facing by the MSMEs' practitioners in developing their Enterprises. The previous research discussed more about the obstacles of MSMEs in producing and marketing the products to the local market. This research will discuss on the obstacles of MSMEs in producing their local wisdom products but marketed globally. This is the gap that the researchers will fulfill and become the novelty of this research. Besides, the dichotomous of this research with the previous one is the main objectives of the research is to identify and describe the obstacles in developing MSMEs without having an intention to analyze the obstacle factors.

METHOD

This section described research planning and design. It consisted of the type of research, research's subjects and objects, research instruments, and data analysis method. The approach used in this research was the qualitative studies in which the researchers wanted to identify and then described some obstacles that were found by the MSMEs in the district of Jagoi Babang. It was descriptive because the research report was elaborated in form of explanation that supported by the statements (interview) to ease the reveal of the research result. It was an inductive because the researchers did not mean to test the existing theory but to create an abstraction of the collected facts dealing with the aspects or phenomena that were researched.

The variables of this research were the obstacles found by the MSMEs' practitioners in the district of Jagoi Babang. The research subjects and also the informants were the MSME's practitioners, chief of Department of Cooperative, SME, Labour and Transmigration of Bengkayang regency. There were 16 respondents involved in this research. They were MSME's practitioners and also as the Bidai and Takin craftsmen in Jagoi Babang. The researchers chose those respondents because they had run the business for more than 5 years and frequently traded their handcrafts to Malaysia. Besides, the researchers used the existing documents as the sources of data as well. In order to obtain the data that were the fundamental for analysis and drawing conclusion, the appropriate techniques were needed.

The techniques of data collecting data were interview, field observation, and documentary study. As mentioned previously, qualitative approach was used in analyzing the data in this research. It comprised the data reduction, data display, and conclusion

drawing/ verification (Sugiyono, 2011). In the data reduction phase, the researchers were selecting, simplifying, abstracting, and transforming the raw data based on the interview and the field observation at the respondents' business point. It was done by classifying information and key points deal with the obstacles in developing MSMEs. Classifying was done by sorting the keywords of each informant interview transcript in detail and grouping it into the particular categories. The next phase was the data display. In this phase, the researchers developed a systematic information description to draw a conclusion and then take the action. In this research, the data was displayed in form of narrative. The process of data display was conducted by narrating each category that had been classified in advance. In the conclusion draw phase, the researchers concluded by seeking for meaning of each information that classified and displayed in previous phases. This process highlighted the meaning of each information collected. It can be seen in the following figure:

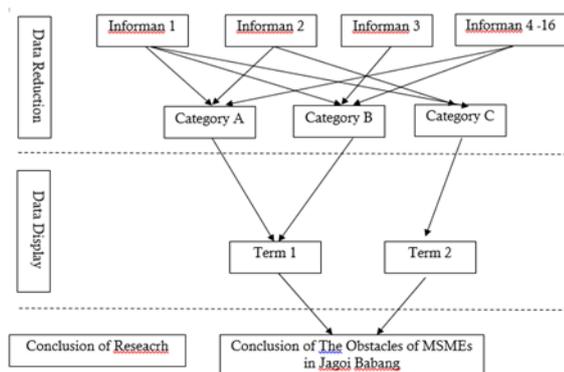


Figure 1. The Research phases

The validity and reliability process were conducting by doing credibility, dependability, and confirmability tests. The credibility test was done by extending the observation and interview period for 15 days in 4 months. The researchers also did a study with some lecturers who were experts in field of qualitative research. The

dependability test was conducted by doing observation twice to the same informants with the same interview guidelines but with different interviewers and in different time. On the first data collecting process, the observation and interview were done by the first researcher and the second data collecting process was done by another researcher. The result of interview showed the consistent substantial for every item of question. In the confirmability phase, the researchers conducted a seminar and discussion of the research result. It was held in Bengkayang regency by inviting the MSMEs' practitioners as the informants and the chief of development section of MSMEs from Department of Cooperative, SME, Labour and Transmigration Bengkayang as the representative from the government side.

RESULTS AND DISCUSSION

Based on the interviews, field observations and reviewed to some supporting documents, the finding of this research showed there were some obstacles in developing MSMEs in Bengkayang regency.

Based on the data of Department of Cooperative, SME, Labour and Transmigration Office (Diskopnakertrans) Bengkayang, there were only 5 (five) MSMEs owned the license out of 120 enterprises recorded in Jagoi Babang.

Head of Transmigration office: ... "Until now we can only record as many as 5 entrepreneurs. This little data makes it difficult for us to provide capital assistance and do coaching"

Informant 2: "I have never reported my business to the government because it is only a small business"

Informant 11 : "I never get capital assistance because my business has not entered the government database"

It was caused by the following conditions. First, the 114 SME's practitioners run their business at home in which the workforces were the family members and had a simple management system. The business was just to get an extra revenue or to spend their spare time especially for the women who were not working in the farm field. The craftsmen did not produce Bidai in a big number of quantity but it depended on the order, therefore, they perceived that license was not really needed. This situation made MSME's practitioners were less interested in proposing any license. Secondly, they had a lack of understanding about the procedures on how to propose the license. They assumed that the process of getting the license was complicated. This assumption became the excuse for them to do not own the license. Thirdly, they stated that the cost that they spent to administer the business license did not meet the benefit and profit they got, in other words by having the license would not guarantee the increasing of revenue significantly. The result of this research was in line with the findings of Karedza (2014), Moghaddham (2019), Strobel (2017), Marek (2015) and Džafić (2011) about the bureaucratic impediments in the management of businesses.

The obstacles in developing MSMEs were the less of capital for production and less capacity to get others capital aid. The small amount of capital affected the quantity of handicrafts produced and could not fulfill the international market demand. The craftsmen could only produce 2 pieces of Bidai in a month but the demand from Malaysia was high.

Informant 1: "I can make 2 to 3 products every month because my capital is limited"

Informant 6: "I can only make Bidai if the buyer has given the down payment because my capital is limited"

Informant 15: "we often refuse orders in bulk because we don't have enough capital"

The government had given the opportunities to the MSME's practitioners to be able to propose loan through People's Business Loan (KUR) scheme with an annual interest of 7%. However, based on the interview with some micro scale Bidai craftsmen, they even did not know about the scheme because there was no information regarding to the scheme of the local government delivered.

Besides the KUR scheme, the central government through the Ministry of Cooperative launched a capital loan program called The Aid for Micro Enterprise Practitioners (BPUM) of 2.4 million rupiahs for each MSME's and 10-12 million rupiahs for each new entrepreneur. The researchers' basic analysis on the less of MSME's capital access were caused by several conditions. Firstly, geographically, Jagoi Babang is located at the end of Bengkayang regency where it is directly adjacent to Malaysia. Besides, people who produced Bidai were in a very remote area so that the access of information related to the aid was difficult to be delivered. Secondly, the craftsmen hesitated to propose any capital aid scheme or KUR because administratively they could not fulfill the requirements.

The impacts of the less funding were paralleled to the capability of the craftsmen in providing the material, so that they could not produce more Bidai made the sales turnover became low and even tended to be stagnant. The result of this research was in line with other research findings such as Wang (2016), Džafić (2011) and Karedza (2014) About external funding obstacles that can be accessed by MSMEs.

Basically, the craftsmen were competent in managing the business but just the side business. It could be seen by the existence of the Bidai handcraft business for decades. However, this kind of management could not make the entrepreneurs or the craftsmen to be able to increase their products' quantity and the sales turnover. It was because all the things were run individually, started from producing, getting workforce, marketing, and financial management.

Informan 5: "I just continued this business from my father and I didn't make any changes. I make and sell Bidai like my father to do".

Informan 10: "I make Bidai when there are buyers who order directly. I have not to produce in large quantities because I thing can't sell that. I don't have financial report or business administration because I don't feel like I need them".

Informan 7: "I made my own Bidai and sold it myself directly in Malaysia. Financial management is also my own doing. I'm not capable of managing others to help me"

The production was handled by the business owners and their families only. This condition affected the duration of production process that was getting longer and less handcrafts would be produced. The micro scale Bidai craftsmen were afraid of hiring employees due to the low sales turnover. The products were not sold directly to the customers, but through the mediator of a cross country trader called Pengepul (collectors). This kind of marketing would give less profit to the craftsmen because the price was lower rather than they sold it directly to the customers in Serikin, Malaysia. From the aspect of financial management, they did not have any financial record. The loss and profit were just

determined by the disputes between the sales price and the material cost.

The less competence in managing the business could be the obstacle in developing handcraft business in Jagoi Babang. By having a good competence in managing business could make the entrepreneurs have clear vision and objectives, high creativity and not just made it as the side business. The result was in line with the findings of Sherazi (2013), Džafić (2011) and Dietmar (2019) about bad internal management of MSMEs.

The field observation showed and interview with the craftman show that all production processes used the very simple traditional tools such as special knives for rattan, big knives and medium-sized wooden rulers. Those things were used from the processing of raw material until the woven Bidai produced. The special knives were used to peel the rattan skin that was hard but it was elastic.

Informan 3: "I only use knives and small boards like rulers to make bidai"

Informan 5: "I made Bidai was taught by my father and nothing has changed until now"

Informan 14: "We've been making Bidai with these tools for a long time. We need 3 days to make a one Bidai measuring 3 x 4 meters".

Head of Transmigration office: "Bidai craftsmen make their products with simple tools, so they are not able to produce in large quantities. This condition become an obstacle to development of their business".

Processing the sheets of bark (Kapua') and coloring the rattan were done manually by using natural ingredients. The sheets of bark were soaked for 3 (three) to 4 (four) days. After that, the sheets were hit with a wood beam to make it as elastic as the clothes. In order to create a particular pattern, the rattan would be colored by simmering it with the rambutans' leaves to get a darker color. The last processing step was drying out the sheets of barks under

the sunlight directly to reduce the water content of the sheets. This process really relied on the weather condition.

After all those processes, the materials like Kapua's sheets and rattan skin were ready to weave as Bidai. The process was done manually by using some tools like a wooden ruler to tighten the woven plait. The manual process of production was meant to keep the quality of Bidai be high because it was produced carefully and meticulously.

It was estimated to take almost a month to produce a piece of Bidai by each craftsman from the first until the last step. It could be a main obstacle if the craftsmen wanted to produce a huge number of products in a short time. Another impact of manual production was the rough texture of Bidai. As the result, the price of Bidai was relatively low. The products with this quality would give chance and advantage to the Malaysian traders to proceed it to be better, package it in a modern way and trade it with a high price in Europe market. It supported the findings of Sherazi (2013), Džafić (2011), Prianto (2015) and Yunirti (2019) about the less of technology used in MSMEs management.

The existing technology right now was still not used optimally by the micro scale craftsmen in Jagoi Babang. The difficulties to reach the internet connection, the unsupported gadget specification, and lack of capability in using online marketing applications were the obstacles in applying digital marketing platform. Based on the discussion with the craftsmen in Jagoi Babang, besides the obstacles mentioned, another problem was they did not understand the mechanism of doing online marketing regarding to the process of accepting order, processing the order, and delivering the products.

Informan 7: "I made my own Bidai and sold it myself directly in Malaysia. Financial management is also my own doing. I'm not capable of managing others to help me"

Informan 4: "I only sell to buyers directly. I submit the product when I receive the payment"

Informan 8: "I prefer to sell directly because I don't understand the online sales system"

Informan 9: "I think didn't need to promote my products over the internet because I already have regular customer"

Moreover, the transaction of using bank transfer system also became a problem for them to sell their products online. The simple transaction mechanism that commonly used so far was the buyer came to the production point directly and paid it in cash. The micro scale craftsmen liked this kind of trading most. If they could optimize the online marketing, the market expansion might occur to get more turnover and profit. The result of this research was in line with the findings of Džafić (2011), Moghaddham (2019), Prianto (2015) and Yunirti (2019) that businesses have not optimally used digital marketing application to expand market segmentation.

CONCLUSION

Based on the analysis above, it concluded that the obstacles faced by the MSMEs' practitioners or the Bidai craftsmen are they do not own the business license yet that can affect the difficulties in getting access to get capital aid provided by the government in form of grant or soft loan scheme. Another obstacle is the less competence of the craftsmen in managing the business such as production process, human resources, marketing and finance management. The last obstacle is the less optimum in using modern technology in

production and marketing processes that make the turnover and profit cannot be increased. The limitation of this research is the researchers still do not explain the contribution of each aspects in constrained the development of MSMEs in Indonesia-Malaysia border area. It can be variable for the future research in the same topics. The researchers suggest the government to be active to develop the competency and management aspects of MSMEs and to loosen the bureaucracy process.

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