

# Development of Micro Enterprises through the Assistance of Business Actors: Case Study on Micro Business Assistance in Bintan Regency, Riau Islands, Indonesia

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**Abstract.** Micro, Small and Medium Enterprises (MSMEs) are one of the pillars of the nation's economy. Therefore various strategies have been pursued to develop them so that they are able to contribute to welfare, provide employment opportunities and alleviate poverty. One of these strategies, which is implemented by the government, is the availability of assistance for MSME actors through the Integrated Business Service Center (PLUT) program and Small and Medium Enterprise Cooperatives (KUKM). By using qualitative research methods and literature studies, this study aims to determine the extent of the participation of these facilitators in the development of MSMEs in Bintan Regency, especially micro-enterprises and examine the impact of PLUT and KUKM assistance on MSME development in Bintan Regency. This research is expected to be a reference in efforts to develop MSMEs through mentoring and open opportunities for further research on the appropriate and optimal pattern of MSME assistance in developing MSMEs.

**Keywords:** MSME, facilitators of PLUT and KUKM

## 1 Introduction

### 1.1 Background

MSMEs, or Micro, Small, and Medium Enterprises, are the lifeblood of this country's economy. When the monetary crisis struck in the late 1990s, MSMEs proved to be the national economy's lifesaver. Despite the fact that many industries collapsed, MSME exports increased by a factor of ten and experienced large profits as a result of the high dollar exchange rate. Since March 2020, MSME actors have been impacted by the Covid-19 pandemic. Due to a decrease in the number of customers, many small businesses are closing. This is directly linked to the fall in MSME actors' production and turnover. Not just the government, but also other interested parties, such as private sectors and people organization must pay close attention to this, considering that MSMEs, particularly micro and small businesses, constitute 99.9% of all companies in Indonesia, or around 64 million business actors.

MSMEs are still in demand as a source of income because to their large opportunities and potential income, as well as their comparatively small capital. The Covid-19 pandemic era is no exception. Many people who worked in the private sector were then laid off and chose to become

MSME actors in order to meet their economic needs. PP Number 7 of 2021 concerning Ease, Protection and Empowerment of Cooperatives and Micro, Small and Medium Enterprises is the latest regulation governing Cooperatives and MSMEs, Micro, Small and Medium Enterprises which are grouped based on the criteria for working capital or annual sales results as follows:

- MicroBusiness has a maximum business capital of one billion rupiah and annual sales results of a maximum of two billion rupiah
- Small Business has a business capital of more than one billion rupiah up to a maximum of five billion rupiah and annual sales revenue of more than two billion rupiah up to a maximum of fifteen billion rupiah
- Medium Business has a business capital of more than five billion rupiahs up to a maximum of ten billion rupiahs and annual sales results of more than fifteen billion rupiahs up to a maximum of fifty billion rupiahs.

The eight business fields that are mostly engaged in by MSME actors in Indonesia are: food and beverage, fashion, education, automotive, agribusiness, internet technology, handicrafts, electronics and gadgets. MSMEs contributions in supporting the Indonesian economy include:

1. Labor absorption
  - a. The direct impact felt by the existence of MSMEs is the absorption of labor. Every MSME needs manpower to run a business. This labor absorption helps to solve a variety of socioeconomic issues, such as lowering the rate of crime caused by economic pressures.
  - b. In addition, reduced unemployment in a country is also an indicator of a country's progress. It was noted that before the COVID-19 pandemic hit, MSMEs were able to absorb around 96.99% of the national workforce while large businesses only absorbed 3%.
2. Reduce dependence on imports and increase exports
  - a. Indonesia has many MSME players who have been able to produce goods that fulfill export requirements. With the creativity of MSME actors to meet domestic needs, dependence on imports will decrease and thus increase the ratio of exports compared to imports. This will contribute positively to macroeconomic growth.
3. To be the spearhead of the micro and macro scale economy
  - a. The MSME sector continues to experience growth so it has an impact on increasing the economy. Data as of 2018 had showed that the MSME sector contributed 60% of total GDP or Rp. 8.400 trillion of the Rp. 14,000 trillion total GDP. This is a significant amount and had a major impact on the economy both on a micro and macro scale.

Based on 2017 data released by the Indonesian Ministry of Cooperatives and SMEs, in terms of the number of units, MSMEs had a share of around 99.99% (62.9 million units) by the total number of business actors in Indonesia. Meanwhile, large businesses were only around 0.01% or about 5400 units. Thus, the development of MSME is one of the important agendas in the recovery of the national economy during this pandemic and strengthens the pillars of the country's economy. The development of MSMEs is not solely the responsibility of the government but also related parties and the MSME themselves to develop independent.

In Bintan Regency, MSME is overseen by the Office of Cooperatives, Micro Enterprises, Industry and Trade of Bintan Regency, , while small and medium-sized businesses are administered by the Provincial Cooperatives and SMEs Office. Since 2018, the Co-Administration Fund and the Central Government's Special Allocation Fund programs assist micro-enterprises in Bintan Regency from the These programs provide assistance to business actors in developing their businesses. Both programs utilize assistants from the Integrated Business Service Center (IBSC) and Small and Medium Enterprise Cooperatives (SMEC).

This research was conducted to examine the effectiveness of the assistance of IBSC and SMEC in developing micro-enterprises in Bintan Regency.

This study analyzes the influence of entrepreneurial strategy in small business development. This is based on various theories related to entrepreneurial strategies in small business development efforts, including strategies to create innovation, creativity and uniqueness while encouraging employees to make decisions and take risks.

The hypothesis of this research is based on theories and expert opinions regarding the effect of entrepreneurial strategy on small business development. The, to obtain a hypothesis obtained a hypothesis where there are no significant statistics showing the impact of entrepreneurial strategy with all the dimensions (creativity, innovation, etc.) on small business development.

The hypothesis is further proven by conducting a study of 300 small business actors through filling out questionnaires with the findings measured using quantitative methods that compared each variable and sub-variable using coherence coefficients.

As a consequence of this study, the researcher intends to discover various outcomes in the development of micro enterprises, particularly micro companies in Bintan Regency.

## **1.2 Hypothesis**

The hypothesis of this research is there is a positive impact of mentoring by micro-enterprise facilitators on the development of micro-enterprises in Bintan Regency. This research aims to:

1. Identify and analyze the impact of micro-enterprise assistance on micro-enterprise development in Bintan Regency.
2. Identify a solution for micro-enterprise development in Bintan Regency through micro-enterprise assistance.

## **2 Research method**

The focuses of this research are:

1. Problems faced by micro business actors.
  - a. Internal problems
  - b. External problems
2. Assistance by companions
3. Impact of mentoring

This study used a descriptive method with a qualitative approach and literature study. The types of research are data collection and case studies, namely in-depth research on individuals,

groups, organizations, and program activities and so on within a certain time from June 2020 to June 2021 (Prof. Mudjia Rahardjo). The chosen research location is Bintan Regency.

Primary and secondary data was sourced by interviews and documentation. This research used Miles and Huberman's interactive model analysis method, which consists of data reduction, data presentation, and drawing conclusion.

In this study, the researcher also conducted field observations by giving questionnaires to 240 respondents regarding the development of micro-enterprises and the use of digital technology in business development. The indicators used are as follows:

Business development level:

- 1.0: MSMEs are early start-ups, owners intervene from upstream to downstream, sometimes even without employees.
- 2.0: There are already employees; the owner can delegate some of the core work. but Financial matters and marketing is taken care of by the owner, payments are still conventional
- 3.0: In most processes, the owner only monitors; there is already some kind of supervision or management. Payment systems and mixed conventional and digital marketing
- 4.0: MSMEs have been integrated with digital marketing via web, social media and marketplace; more payments are made digitally

### 3 Results and Discussion

When we look at the productivity statistics of MSMEs versus Large Enterprises, the results are surprising. If the income is divided by the business unit, the following figures will be obtained:

**Tabel 1.** Comparison of MSME Income with Large Businesses

Scale Enterprises	Total (Unit)	Total Operating Income – Applicable costs (Trillion/year)	Average Income Per Business Unit (Rupiah per year)
Micro	62.106.900	4.727,99	76.126.646,15
Small	757.090	1.234,21	1.630.202.485,83
Medium	58.627	1.742,44	29.720.777.116,35
Large	5.460	5.136,22	940.699.633.699,63

Source : [www.umkmindonesia.id](http://www.umkmindonesia.id)

From the table above, it can be seen that business productivity increases in line with the scale of business. We can compare micro-enterprises that earn an average of IDR 76 million/year or an average of IDR 253 thousand/day with large businesses that earn an average of IDR 941 billion/year or an average of IDR 3.15 billion/day assuming 300 days of productivity/year. In other words, the productivity scale of large enterprises is 12,394 times compared to micro enterprises. Meanwhile, when compared to small and medium enterprises, large businesses have 583 times the productivity compared to small businesses and 32 times more than medium businesses. Furthermore, when compared from the upper limit of the turnover criteria, it can be seen that micro-enterprises have only reached 25%, small-scale enterprises have reached 65% and medium enterprises have reached 59%. From some of these indicators, it can be seen that the productivity of SMEs is still low.

When explored further, this is caused by various factors. However, the most important and fundamental thing is the low quality of human resources (Human Resources) who manage MSMEs. This is shown by the following facts:

1. Lack of mastery and use of technology to support MSME performance

Based on data released by the Ministry of Cooperatives and Small and Medium Enterprises, of the 59.2 million SME actors in Indonesia, only about 8% or 3.79 million MSME actors have gone online or use technology. These SME actors generally use digital technology for promotional media, and a few use it in other operational processes such as managing bookkeeping and logistics. From the results of 240 questionnaires the following results were recorded:

**Tabel 2. Business Development Level**

No	Business Development Level	Percentage (%)
1	1.0	60
2	2.0	20
3	3.0	10
4	4.0	10

Source: Questionnaire

2. Lack of business governance capability

There are still many MSME actors, especially micro and small scale, who have not mastered the financial and financing governance system properly. Most still rely on manual and conventional systems in financial management and administration.

3. Lack of understanding of a good marketing strategy

The next weakness is a marketing strategy, starting from using attractive packaging, using effective promotional material to innovating sales.

This is something that has not been optimally mastered by MSME actors, making it difficult to survive during a crisis or decreasing turnover.

4. Suboptimal in Developing Creativity and Innovation

In order to be able to produce the products that are needed by the market and still be able to survive in digital era, continuous innovation and creativity are needed. It is a common phenomenon that small businesses usually grow like mushrooms in the rainy season, when certain types of products appear that provide a franchise system. For instances, *Tela-tela* chips, *Thai Tea*, *Banana Box*, and most recently, *boba drinks*. When many business actors are in the same industry for a long time and the market becomes overcrowded, many businesses. This condition shows that some MSME actors are not optimal in developing creativity and innovation, so that few survive after several years in their business field.

Seeing the opportunities and challenges of MSME in Indonesia, MSMEs must receive great attention and support from various parties. It is conceivable, if the 59.2 million units of MSMEs in this country fail or decline in both quality and quantity, the country's economy could experience serious problems. However, improving the quality of human resources for MSME managers is a

step that is believed to be able to improve MSME productivity and contribute positively to economic growth.

MSMEs can play an important role in economic growth by increasing the production, employment and financing, the ratio of the comparison of Micro, Small and Medium Enterprises should experience a shift, a.k.a. upgrade to class where Micro businesses becoming Small Businesses and Small Businesses becoming Medium Enterprises. Again, the key is to improve the quality of the MSME managers' human resources.

The government, through the Ministry of Cooperatives and MSMEs, has actually carried out various strategies to improve the competitiveness of MSMEs, among others, by taking the following steps:

1. Support the development of new entrepreneurs  
Various trainings and developments continue to be carried out to improve the quality of human resources for MSME actors, create the opportunities as well as socialize government programs related to policies for MSMEs, including the facilitation of financing.
2. Assistance for business actors to access PBC  
People's Business Credit PBC was launched on November 5, 2007, is financing for working capital or investment for individuals, business entities or business groups who are productive and have feasible business plans but do not have additional collateral or the additional collateral is not sufficient.

The Government's efforts in this policy are through:

- Establishment of People's Business Credit and Program Credit Information System monitoring and evaluation teams in each region.
  - recruiting and empowering PBC assistant staff
  - holding regular FGDs with relevant stakeholders to evaluate the distribution of PBC
  - suppress bank interest for PBC, where for 2020, PBC interest is cut to 6% per year, down from the 7% interest rate.
5. Development of people's markets / traditional markets  
This is intended to drive the people's economy so that it can empower small entrepreneurs and bring the centers of daily needs closer to society. It is hoped that this effort can increase market turnover, which is one indicator of the success of market development.
  6. Development of Integrated Business Service Center (IBSC)
    - a. IBSC MSME is a comprehensive program of providing non-financial services to cooperatives and to improve production performance, marketing, access to financing, human resource development through capacity building and competitiveness of MSME.
    - b. This strategy is implemented through the following efforts:
    - c. Construction of the IBSC building. So far, the Ministry of Cooperatives and MSMEs has built 42 units of IBSC buildings in 42 provinces
    - d. Launched the Android-based IBSC MSME or CIS SMESCO application as a service center for MSME actors
    - e. Recruiting and empowering IBSC assistant staff in the regions
  7. Facilitate exhibitions both at home and abroad  
The government continues to hold product exhibitions involving MSME actors both nationally and abroad as an effort to increase the promotion of SME products
  8. Export financing facilitation

- a. This is stated in PP Number 43 of 2019 concerning the Basic Policy of National Export Financing (NEF), which regulates export financing by SMEs. Through this new PP, cooperatives and MSMEs with annual sales above Rp. 500 billion can obtain NEF facilities in the form of financing, guarantee and insurance.
- b. These various efforts, on average, are good indicators of success. For example, People's Business Credit (PBC) financing continues to show an increase every year and until July 2019, the distribution reached Rp. 88.71 trillion or 63.4% of the government's target. The construction of traditional markets reached 14,182 units with the highest distribution is in East Java province (1,823 units). Product exhibitions are always enthusiastically welcomed by SME players. One of them was the Indonesian Creative Works Exhibition (ICWE) in July 2021, which was attended by 370 MSME players whose products were ready to be exported.

However, there are still a number of problems related to the outcomes of these programs, namely:

- Problems related to entrepreneurship training, ranging from the uneven distribution of training, training materials that are not well targeted and weak data collection on MSME actors so that only a small number of actors receive training
- Traditional markets experienced a lack of visitors triggered by various factors, including: a shift in the economic culture of city which prefers to shop at modern stores and malls, locals who tend to choose to shop at grocery stalls near their homes, as well as the construction of traditional markets which are not directly proportional to purchasing power of the public.
- The role of IBSC is not yet optimal due to the location of the IBSC building being far from the center of the community in several areas. Additionally, there are still many MSME actors who have not utilized the IBSC application.
- The high cost of renting product exhibition stands so the participants are dominated by medium-scale MSMEs
- The new export facilities can only be enjoyed by large-scale business actors or those who reach a turnover of Rp. 500 billion/year

### **3.1 Assistance for MSME**

According to the program of the Ministry of Cooperatives and MSMEs through special allocation funds and Assistance Tasks, and as mentioned above, there is an IBSC program and also KUKM assistance through assistants, to assist MSME actors in increasing their business potential.

### **3.2 IBSC Assistance**

As mentioned in the decision of Deputy for Business Restructuring of the Ministry of Cooperatives and SMEs Number 02/KEP/DEP.4/I/2018 regarding the Technical Guidelines for the IBSC MSME Program in 2018, the role of assistants is very much needed in facilitating the improvement of the competence of human resources of cooperatives and micro, small and medium enterprises and at the same time making their business activities growing well.

According to the regulation, there are five areas of assistant services for implementation in the Regency / City by the facilitators, as follows:

- O\* Institutional field: legality of agency and business license for cooperatives and Micro Small Business License (MSBL)
- O\*Marketing: providing market information, developing promotions and partnerships, increasing market access, utilizing information technology
- O\* HR sector: improving the competence of micro and small business resources through consultation, facilitation, mentoring, experience sharing and training approaches
- O\* Production Sector: access to raw materials, product processing, utilization of processing technology, product standardization and certification
- O\* Financing sector: business planning, preparation of business development proposals, facilitation and mediation of access to financial institutions and various sources of financing as well as financial management.

The assistants are recruited by appropriate agencies and presented to the Provincial Cooperatives and SMEs Office, whereupon the provincial government releases a Decree on the appointment of IBSC assistants to be assigned to each Regency/City for a one-year working period. The candidates for assistants to be recruited must meet the following requirements:

- Indonesian citizen, physically and mentally healthy
- No criminal record
- Not bound by an employment contract with any other party
- Minimum education S1 or its equivalent
- Willing to follow the entire selection process

In carrying out their duties, the IBSC assistant is required to accompany business actors in the work area according to their respective fields, and report their duties every month to the Provincial Cooperatives and SMEs Office through the Bintan Regency Office of Micro, Industry and Trade Cooperatives. At the district office, one assistant coordinator and one administrative staff member are appointed.

In addition, each IBSC assistant is obliged to report the implementation of their duties through the SIMCIS application which is monitored directly by the Ministry of Cooperatives and SMEs.

### **3.3 SME Assistance**

Assistance for Small and Medium Enterprises Cooperatives (SME) is regulated based on the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 01 of 2020 concerning Technical Guidelines for the Use of Non-physical Special Allocation Funds for Capacity Building for Cooperatives, Small and Medium Enterprises

For KUKM assistants, in Bintan Regency there are three members of staff consisting of two Regency assistants and one Provincial assistant. Unlike PLUT assistants, KUKM assistants do not have a specific division of fields but help assist cooperatives and MSMEs in general. Assistance is provided to business actors participating in the training which are financed by the Ministry through DAK funds.

Candidates for assistant staff are recruited by the relevant agencies, from the business world, academics or practitioners. The requirements for candidate assistants are as follows:

- Indonesian Citizen (WNI)
- Minimum education is a level three diploma

In addition, the district administration released a Decree governing the payment of honor to SME assistants, as well as a Decree governing the hiring of KUKM assistants by the head of the relevant office. Reporting for SME assistants is carried out manually every month, reported to the SME coordinator appointed by the Office. The IBSC program in Bintan Regency has been running since 2018 and for SME companies since 2019. The assistants, both IBSC and SME, provide assistance in the field to business actors according to their respective fields, including the details of the tasks, as follows:

- Assist in the management of Business Identification Numbers (BIN) and Micro Small Business Permits (MSBP)
- Facilitating business actors to register for Food Safety Extension (FSE)
- Facilitating coaching from related agencies
- Facilitating access to financing for PBC loans
- Encouraging digital product marketing

The number of business actors assisted until the end of 2020 is, as follows:

- IBSC: assisting 178 business actors
- SME Facilitator: assisting 84 business actors

From this assistance, the following are the results obtained based on the analysis of the recapitulation of the facilitators' reports and observations in the field:

- a. Identify the condition of the business actor being assisted
  - b. Identification of problems faced by business actors
  - c. Follow up on problems and solutions
- A. Identify the condition of business actors  
This process is carried out at the beginning of the mentoring, where the facilitators will conduct interviews and fill in data for business actors to identify the general condition of business actors. This identification will make it easier for assistants to take appropriate mentoring actions to business actors.
  - B. Identification of problems faced by business actors  
The assistants will explore the problems faced by business actors and then help find the right solution to overcome these problems. The assistant also coordinates with the relevant agencies in helping to solve the problem.
  - C. Follow up on problems and solutions  
Follow-up is usually done in stages. Although not all problems faced by business actors can be resolved, each facilitator must show the progress of the follow-up efforts in each of their assistance and stated in the monthly report.

Furthermore, the coordination that is established with related agencies within facilitation by assistants among others includes:

1. Field observation from the Department of Agriculture and Food Security to agricultural business actors who experienced crop failure and received input to replace plant types.
2. Cooperation with the Health Office for the implementation of Taxable Enterprises (TE) independently for business actors engaged in food production.
3. Cooperation with sub-districts and villages in facilitating the issuance of Home Industry Food (HIF) to business actors who have received TE certificates and halal certification from the Village Fund Allocation.
4. Coordination with banks regarding verification for PBC distribution.

The presence of these assistants is very helpful for related agencies such as the Office of Cooperatives, Micro Enterprises, Industry and Trade of Bintan Regency, in carrying out the tasks and functions of developing micro enterprises. Based on 2020 data, there are 3421 business actors in the Bintan Regency. . As a result of the role of facilitators, there was an increase in some indicators:

- Twenty percent or around 500 business actors have attended training, but most have not attended further training due to limited local government budgeting for training activities. Of this amount, 50% or about 250 business actors are under the assistance of the facilitators.
- Thirty percent or around 1338 business actors by the end of 2020 had a Single Business Number (SBN) and Micro Small Business License (MSBL). This number increased to more than 2000 business actors in the first half of 2021. This is a direct result of the assistants' help in the management of SBN and MSBL, in addition to being encouraged by the Productive financing for Micro Enterprises (PBME) program.
- Thirty-eight business actors had access to PBC financing in 2020 This number increased to 150 business actors in the first half of 2021. This increase is purely based on the assistance efforts of mentors, especially those in the financing sector.
- Starting in 2021, the marketing assistant has started an Instagram account umkm\_bintan as a means of promotion and marketing for business actors., There have been 28 MSMEs in the Bintan Regency that have had their products advertised on this social media platform so far.

In addition to the efforts that have been made, the development of MSMEs in Bintan Regency has also encountered a number of obstacles and general problems, including the following:

- External factors, especially geographical factors, with the location of business actors scattered across the land and on islands. Internet access is quite poor in some locations, making the distribution of information uneven and access to guidance is more focused on business actors who are domiciled on land. The COVID-19 pandemic has also hampered coaching due to the limited time and opportunity to provide face-to-face assistance and field visits. Additionally, the large number of affected business actors has lead to an increase in interest in capital assistance rather than coaching.
- Internal factors, which are related to the characteristics, level of education and motivation of business actors., for a number of actually experience a tendency to not be independent, and only depend on such assistance. The various forms of assistance provided by the government leads to some businesses becoming dependent on the assistance, rather than it helping them to develop and being independent. The various levels of education of the business actors mean

that the competency levels of HR are very diverse This makes it difficult to set the same target for a number of business actors.

#### **4. Conclusion**

The results of the study succeeded in proving the hypothesis that about the positive impact of mentoring micro-enterprises on the development of micro-enterprises in Bintan Regency. The presence of micro-enterprise companions positively impacts the implementation of the task of developing micro-enterprises by the relevant agencies.

In response to the constraints and problems faced in the development of micro-enterprises, below are some solutions to be applied and may be used as material for further research:

1. Forming mentoring groups  
This effort has been initiated by the micro-enterprise assistance program by conducting group coaching for business actors who are domiciled in the same sub-district and have the same type of business. This effort is expected to realize efficiency and effectiveness in mentoring, as well as encourage the motivation of business actors to move forward together.
2. Increase the participation and coordination of relevant agencies in mentoring  
The assistance of micro business actors is essentially not only part of the duties and functions of the Bintan Regency Office of Micro Business Cooperatives and Trade, but requires the involvement of related agencies such as the Health Office, Manpower Office, Social Service, Village Community Empowerment Service, and so on including vertical services.
3. Development synergy between business actors  
Encouraging micro-enterprises that already have good governance and utilize technology to manage their businesses, to assist and encourage micro-enterprises that do not. For micro-enterprises that carry out coaching, incentives can be given from the government to encourage the improvement of the quality of business actors between MSMEs.
4. Encouraging micro-entrepreneurs to go digital
5. Technology-based training for micro business actors must be intensified so that the use of digital platforms, marketplaces and application software by micro business actors continues to increase. The shift in shopping culture, with more and more people shopping online, must be able to be accommodated by micro-enterprises by expanding digital marketing strategies.

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