

# Does External and Internal Assistance provide maximum results? A Case Study of MSMEs in Depok, West Java, Indonesia

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## ABSTRACT

Micro Small Medium Enterpriser's actors face problems that hinder their innovation activities. Their needs met by supporting instruments have been investigated in a recent research project in Depok. Authors are searching for journals and books that are included in the range of global Google Scholar and the mainstream media news in Indonesia. Researchers apply Qualitative methods. The results for this area from the outset lead to the conclusion that some support needs to be directed, ignoring certain indicated MSMEs deficiencies: direct financial support neglecting the commercialization of innovation. The MSMEs find it difficult to interact with knowledge providers outside the business sector is not reduced by supporting instruments. In addition, they need to perform an adequate interface function for innovation-related resources and information from outside the region. There needs to be more proactive consulting on necessary strategic, organizational, and technological weaknesses because companies are often of these deficiencies. Researchers hope to convene researchers from other institutions to analyze the mentoring is right on target.

**Keywords:** MSME, Assistance, External, Internal, Depok, Economy

## INTRODUCTION

Webster's dictionary Assistance means: existing or occurring in association with or as a by-product of something else. External means capable of being perceived outwardly or having merely the outward appearance of something, not intrinsic or essential Internal means existing or situated within the limits or surface of something: such as a situated near the inside of the body (situated on the side toward the median plane of the body of, relating to, or occurring on the inside of an organized structure (such as a club, company, or state) affairs or belonging to or relating to the mind.

### Definition of External and Internal assistance to MSMEs

Studies show that the majority (over 90%) of businesses make use of external assistance over three years (Robson, P.J.A. and Bennett, R.J. (2000) his is contradicted by other evidence showing that one-third of companies' owner-managers few seek formal external assistance over two years (Johnson et al., 2007). Another study found that most corporate executives do not use formal external assistance, despite the possible benefits (McDonald and Westphal, 2003). The differences between these studies reflect differences in research design and methodology, with CBR data drawn from a national omnibus survey of over 2000 SMEs (including businesses of up to 500 employees) whereas Johnson et al. (2007) findings are essentially a by-product of a sub-regional labour market study (South Yorkshire Employers' Survey) of 1500 businesses employing fewer than 50 employees. Interestingly, the authors of the latest study considered the predominance of micro and small enterprises in their sample to be a factor in their low business support. Studies also differ in their definitions of external assistance, with Johnson et al. (2007) excludes informal assistance and more routine forms of assistance related to auditing and banking whereas the CBR survey

includes social contacts such as family and business friends as well as formal professional contacts. In addition, the high use of CBR data may reflect the fact that the surveyed businesses themselves determined the scope of external advice to include any assistance in achieving their business objectives. Various explanations have been put forward for why SME owner-managers do not seek external assistance. First, they may use consulting services less than optimally because they do not have enough information to make an informed choice. Bennett (2008) argues that because of the smallness and limited power of the market, owner-managers suffer from imperfect information, limiting their awareness of the provision of external assistance. Second, even when they have a good awareness of its provision, employers may have doubts about its value and reliability, because advice is a good experience (M.E. Page, 2010). These may include concerns about the cost of getting expert advice, doubts about whether it provides good value for money, and concerns about the time needed to fully implement and benefit from the advice. It can also include discouraged advisors (Scott and Irwin, 2009) who may have been put off by their own previous experiences or by friends/business associates. Third, there may be various relationship problems, since taking advice always involves personal interactions between business owners and external advisors as well as task interactions (Ramsden and Bennett, 2005). This could relate to possible power imbalances and different 'worldviews' between advisers and entrepreneurs (Dyer and Ross, 2007). Some owner-managers may be unsure of their ability to deal with 'smart and sophisticated consultants' on equal terms. Fourth, there is a moral hazard dilemma, such as whether advisors can be trusted to provide impartial advice that will benefit the business (Hjalmarsson & Johansson, 2003). MSME owner-managers may worry that advisors do not fully understand their business needs. For example, when they recommend alternative courses of action, advisers instinctively communicate suggestions based on their risk preference rather than the client's preference (Hadar and Fischer, 2008).

## Research methods

According to Pope and Mays, "The goal of qualitative research is the development of concepts that help us understand social phenomena in natural (not experimental) settings, by emphasizing meaning, experience, and the views of participants" (Pope and Mays, 1995: 43). This article was created based on observations of the surrounding business environment phenomena. Writing this article combines two methods, namely, the method of literature and the interpretation of data obtained from observations. 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 someone's official internet pages such as government websites and educational websites, both national and international. 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. Interpreted data obtained 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 who were involved in this study. This article discusses the role of assistants in developing MSMEs, quantitative data comes from several sources. Data obtained from observations and research results will be combined with data obtained from literature studies. Researchers provide a double advantage, namely testing the validity of data from library data and providing incomplete library data, as well as developing empirical data in the field concerned. 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 qualitative methods using deep literacy or literature studies to gain understanding. To support the achievement of understanding, this article has also been prepared using a comprehensive analytical 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-use of external business support, focusing on the past 3 years, or since establishment in the case of new business). 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 following form: (i) information to support current business operations; or (ii) more strategic advice to help introduce change measures to grow the business, become more profitable or hire more people. They were asked who aided, in what form, and to assess its impact on business performance. Non-users of external support were asked about their reasons for not seeking external assistance and whether, because of 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 5 times the required survey target with a sample of companies from five MSME size groups.

### **Theory of the MSME Zone in Depok, West Java, Indonesia**

The definition of MSMEs is regulated in the Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs. Article 1 of the law states that micro-enterprises are productive businesses owned by individuals and/or individual business entities that have the criteria set out 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. medium or small business.

MSME criteria:

1. Microbusiness is a business unit that has assets of up to 50 million, excluding land and buildings with a maximum annual sale of 300 million.
2. Small Business is a business that has 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-sized businesses have 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. The resulting contribution can increase the results of the Gross Domestic Product (GDP). This role is not only for developed countries but also in developing countries, where MSMEs can support economic growth" (Mukti, 2016). In 2017, the Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia reported that MSMEs had a market share of around 99.99% that, if made into units, amounted to 62.9 million units of the total business actors in Indonesia. Meanwhile, only 5,400 large businesses are operating in Indonesia or around 0.01%. MSMEs can absorb more than half of the workforce compared to large companies (Haryanti & Hidayah 2018). The community's role in economic development is through Micro, Small and Medium Enterprises (MSMEs). The MSME business sector has a strategic role in national economic development. When the global crisis hit the world, MSMEs as the driving force of the economy could still stand upright. MSMEs can become a real sector driving locomotive to boost the national economy. Depok is a strategic city in terms of trade because it is directly adjacent to the capital city of Indonesia, DKI Jakarta. In fact, there are still many Micro, Small and Medium entrepreneurs in Depok City. Background to the Problem Micro, Small and Medium Enterprises are a type of business that is central to increasing employment and as a driving force for the Indonesian economy. This condition indicates a shift in perspective that MSMEs play an important role as seen from their contribution in increasing employment opportunities and reducing poverty. Therefore, the government is trying to advance the Indonesian economy by growing MSME management which is expected by the community to reduce poverty and unemployment rates.

### **MSMEs Zone in Depok and Discussion**

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**Table 1. number of MSMEs in Depok City by Region. No District Number of UMKM (2010/ 2019)**

1	Beji	269
2	Bojongsari	125
3	Cilodong	337
4	Cimanggis	274
5	Cinere	54
6	Cipayung	187
7	Limo	140
8	Pancoran Mas	441
9	Sawangan	166
10	Sukmajaya	455
11	Tapos	298

**The Totally numbers of Depok MSMEs are 2746.**

In West Java, especially in Depok City, MSMEs have a sizeable contribution to economic growth. Considering that the largest contributor to Depok City’s Gross Regional Product (PDRB) is MSMEs, as much as 65 percent, while 35 percent comes from various other businesses.

### Research Questions

1. Do SMEs use consulting services to seek external assistance?
2. Does using an advisor involve personal interaction between the business owner and the external advisor?
3. Do MSME Business Entities need to get Assistance?
4. If the SME disagrees with Assistance, is the constraint implied and expressed so that is a problem for accompaniment to MSME?
5. Do MSMEs use consulting services to seek external assistance?

BLT for MSME is subsidy of assistance or Direct Cash Assistance (BLT) for MSEM are a program of assistance from the government in the form of cash or other assistance to MSME actors. 12.8 million

MSMEs are the targets of this assistance program. Currently, the government has provided this assistance with a total of 15.36 trillion rupiahs and it is hoped that this assistance can be absorbed optimally and is on target.

### Types of MSME Subsidy Assistance

People's Business Credit (KUR) The People's Business Credit Program (KUR) is one of the government's programs to improve access to financing for MSMEs in the form of loans or credit. Sources of funds are obtained from KUR distribution financial institutions. The objectives of this KUR include:

- Improving and expanding access to financing for productive businesses
- Increase the competitiveness capacity of SMEs
- Encouraging economic growth and employment

#### 1. LPDB MSMEs

The Revolving Fund Management Agency for Cooperatives, Micro, Small, and Medium Enterprises (LPDB KUKM) is an institution that manages funds for MSMEs financing in the form of loans and other financings according to the needs of MSMEs actors. The criteria for receiving assistance from LPDB will be determined by LPDB MSMEs itself.

##### 1. National Economic Recovery Program (PEN Program)

The National Economic Recovery Program (PEN) is an assistance program provided by the government through the Ministry of Finance of the Republic of Indonesia to MSMEs in the form of interest subsidies/margin subsidies to be able to withstand the impact of the COVID-19 pandemic. Criteria for Recipients of PEN Program Assistance This interest subsidy/margin subsidy program is aimed at MSMEs that have productive loans with a maximum ceiling of IDR 10 billion. MSME subsidies for the National Economic Recovery (PEN) program are intended for MSMEs that meet the following criteria:

- They have an active Credit/Financing debit balance as of 29 February 2020
- They do not involve in the National Black List
- They have a current performing loan category with the collectability of 1 or 2 as of 29 February 2020
- They hold tax payer card. (NPWP)
- Must obtain restructuring from Credit/Financing Channelling for Debtors having a cumulative Credit/Financing ceiling of more than IDR 500,000,000 (five hundred million rupiahs) up to IDR 10,000,000,000 (ten billion rupiahs)
- Cooperative Debtors other than the above criteria, Debtors must meet the criteria set by the Ministry of Cooperatives and Small and Medium Enterprises

Productive BANPRES Program for Micro Enterprises (BPUM) Productive BANPRES for Micro Enterprises is assistance provided by the government sourced from the State Budget in the form of cash to MSME actors.

This assistance is provided in the form of business capital of 1.2 million rupiahs for MSME business actors.

#### Criteria for Recipients of BPUM Program Assistance

1. Indonesian citizen
2. Have a Resident Identification Number
3. Have a Micro Business
4. Not ASN, TNI/POLRI, and BUMN/BUMD Employees
5. Not currently receiving credit or financing from banks and KUR
6. For Micro Business actors who have ID cards and different business domiciles, they can attach a Business Certificate (SKU)



Studies show that most MSME actors in Depok are less active in accepting external assistance.

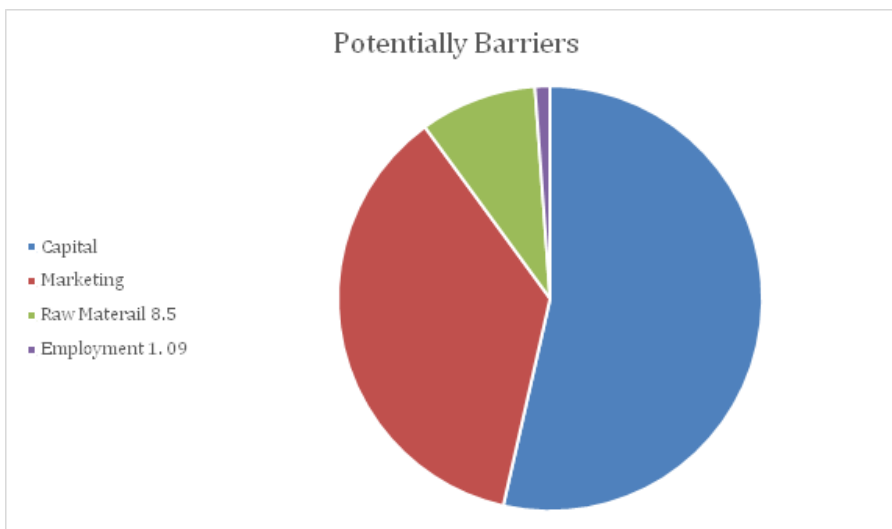
### **Does the advisor involve personal interaction between the business owner and the external advisor?**

Actions that can foster harmonious relations with internal and external organizations are

- Analyze and evaluate attitudes and public opinion regarding the policies of company leaders in mobilizing their employees and implementing their methods
- Make corrections and suggestions to company leaders, especially activities that receive public scrutiny or criticism
- Prepare information materials and explanations that are honest and objective so that the public can still obtain clarity regarding all activities and developments of the company
- Participate in assisting the leadership in preparing or improving staff formation in an effective direction
- Conducting investigations or research on the needs, interests, and tastes of the public for goods produced by the company.

### **DISCUSSION:**

Internal relations are one of the most important aspects of the communication process within an organization. The harmonious relationship created within an organization determines the effectiveness of the communication process.



**The difficulties that arise are;**

**Capital 51.09 %**

**Marketing 34 %**

**Raw Materials 8.5 %**

**Employment 1.09 %**

**Transportation distribution 0.22%**

**And others 3.93 %**

Studies show weak capital, making MSME players need capital at 51.09%. For more details, the author provides data in chart form like the image above. The results of the research are to provide certainty that MSMEs ensure that the most important capital for this type of assistance is externally. Studies show weak capital, making MSME players need capital at 51.09%.

### **Do MSME Business Entities need to get Assistance**

External assistance can address information gaps and knowledge (Chrisman and McMullan, 2004). This type of assistance supports external SME owner-managers who take on various forms and delivered by various operating providers in different market environments and interact with clients across Various ways (Ramsden and Bennett, 2005). Service SME support refers to everything from financial assistance or non-financial services for SMEs provided by the environment, individuals, other people, companies, institutions, and countries. SMEs need adequate infrastructure facilities such as electricity, water, transportation, etc. to reduce production costs and services and increase the overall profit margin for maintain business and compete profitably existing foreign business. What kind of assistance is only given to local governments for industry small and medium? External assistance can address information gaps and knowledge (Chrisman and McMullan, 2004) particularly in the smallest and youngest businesses for lack of resources and skills, despite this assumption sometimes debated (Johnson et al., 2007). But unfortunately, MSME actors refuse assistance in funding that contains interest. From the results of our research using the interview method, they are willing to accept assistance but put aside the provision of interest-based loan facilities. The author found that 90% of actors refused to fund and only 10% were willing to accept financial assistance with all the consequences. Do SMEs need help? More specifically, 90% refused financial assistance on the grounds that their reason that their business was still very simple.

### **If the SME disagrees with Assistance, is the constraint implied and expressed so that is a problem for accompaniment to MSME?**

If MSMEs do not agree with assistance, what obstacles occur in assisting MSMEs? Many solutions that the government and other stakeholders must see if they intend to develop MSMEs to increase their competitive advantage in the global market. MSMEs respondents agreed that the government should be concerned with improving safety standards when goods are sent from companies to markets because Indonesian crime poses a serious threat to MSMEs. The government should maintain the sustainability of MSMEs by making more programs spread throughout the regions, and civil servants should go to the MSMEs Market and see how the conditions for MSMEs are created with effective programs to solve MSMEs development problems. One solution is to provide a separate institution that has a special function to foster the potential of MSMEs. This program can be represented by establishing special institutions in each region in Indonesia as a forum for MSMEs to consult and find solutions to their problems or periodically sending their people to check on the condition of MSMEs to reduce the obstacles faced by MSMEs. In addition, they must regularly evaluate the program to measure the performance and effectiveness of their MSME assistance program. MSMEs in Indonesia face financial problems, so they need more soft loans with simple MSMEs loan scheme application requirements. The government must protect the price of primary goods, as it also affects the prices of other materials. MSMEs agree that the government should eliminate the permit fee to open a new business because many of them consider it quite expensive to run a business for the first time. These licenses are expensive for MSMEs, and respondents perceive this factor as 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 business. To remove financial barriers, the government is required to maintain the rupiah currency and seriously maintain energy prices such as electricity, fuel and other energy costs that are affordable. In the explanation below, MSME actors gave reasons not to use external assistance.

1. Business has no need of external assistance	90 %
2. Business has sufficient internal resources and expertise	90 %
3. Concerns about accessing information and advice	90%
4. Difficult to find appropriate assistance	90%
5. Right assistance does not exist	90%
6. Doubts about benefits and value of external assistance	90%
7. Unsure of assistance value and benefits	90%
8. Assistance is too expensive	90%
9. Difficult to find time to use assistance	90%
10. Relationship failures	90%
11. Difficult to trust external advisors	90%
12. Advisors do not understand the business	90%
13. Do not feel confident to contact anyone	90%
14. Deterred by previous experience	90%

The study shows that MSME actors answered the reasons for their failure by interviewing MSME actors in Depok City. Table 1. Show that starting number 1/14, almost all of them answered 90%. With the content of these answers, it gives firmness to the failure that external parties and the MSMEs have failed the mentoring programs.



## CONCLUSION

Our study describes the influence of MSME external and internal assistance. Can external assistance deal with MSME problems? We conclude that internal market failures support continued business occurred, which affected almost all MSMEs. We are now considering some of the implications of emerging policy support business from our findings. If the policy support business goal is to link advice with a thriving business, this implies a possible approach to growing company to link with the sourcing advice sector.

- Studies show that MSME actors use consulting services to seek external assistance, which is a problem, and it is not expected that MSME actors do not get the help.
- The external Party should find a solution to achieve the target.
- MSME actors use advisors to bridge the gap to create clear communication in a business.
- Realizing the acceleration of success for MSMEs by means of assistance that is right on target.

We need future research to understand triggers in some way more effective. However, the evidence from business demographics points to just that 70%–80% of start-ups that last 10 years never exceeding 10 employees (Anya, Danes, et al., 2011); Therefore, thresholds are not only an indication of success but also a harbinger of new challenges, the companies below the threshold limit is not recommended to accept external suggestions and should be of concern to policymakers.

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