

## ASSISTANCE PROGRAMS TO STRENGTHEN MICROBUSINESSES

### *Upaya-upaya Penguatan Usaha Mikro*



Many women operate microbusinesses to ease the economic burden of their family.  
*Usaha mikro bagi perempuan merupakan upaya mengurangi beban ekonomi keluarga.*

Between July and December 2003, the SMERU Research Institute and the Ministry for Women's Empowerment carried out a joint research project to map assistance programs to strengthen microbusinesses. The objectives of this study were to obtain a general picture of the potential of assistance to strengthen microbusinesses, information on microbusinesses, the involvement of women in microbusinesses, women's access to microbusinesses, as well as their access to assistance.

Selama periode Juli hingga Desember 2003, Lembaga Penelitian SMERU beserta Kementerian Pemberdayaan Perempuan mengadakan kerja sama penelitian untuk melakukan pemetaan upaya penguatan usaha mikro. Tujuan studi adalah untuk memperoleh gambaran umum tentang potensi upaya penguatan usaha mikro, informasi tentang usaha mikro, keterlibatan perempuan dalam usaha mikro, akses perempuan terhadap usaha mikro dan upaya penguatannya.

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**SMERU** is an independent institution for research and policy studies which professionally and proactively provides accurate and timely information as well as objective analysis on various socio-economic and poverty issues considered most urgent and relevant for the people of Indonesia.

With the challenges facing Indonesian society in poverty reduction, social protection, improvement in social sector, development in democratization processes, the implementation of decentralization and regional autonomy, there continues to be a pressing need for independent studies of the kind that SMERU has been providing.

*Lembaga Penelitian SMERU adalah sebuah lembaga independen yang melakukan penelitian dan pengkajian kebijakan publik secara profesional dan proaktif, serta menyediakan informasi akurat, tepat waktu, dengan analisis yang objektif mengenai berbagai masalah sosial-ekonomi dan kemiskinan yang dianggap mendesak dan penting bagi rakyat Indonesia.*

*Melihat tantangan yang dihadapi masyarakat Indonesia dalam upaya penanggulangan kemiskinan, perlindungan sosial, perbaikan sektor sosial, pengembangan demokrasi, dan pelaksanaan desentralisasi dan otonomi daerah, maka kajian independen sebagaimana yang dilakukan oleh SMERU selama ini terus dibutuhkan.*

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## Dear Readers,

Over the past few years, microbusinesses have been recognized as having an important role in improving the country's economy. Therefore, government institutions are expected to pay greater attention to microbusinesses. To assist the government and other stakeholders, SMERU and the Ministry for Women's Empowerment conducted a study to map assistance provided by various institutions to strengthen microbusinesses, including those owned by women. In this edition, we present some of the findings from the study, particularly the characteristics of microbusinesses, their potential to absorb more workers, and their role in poverty reduction. Other issues discussed include how microbusinesses differ from small businesses and the difficulty in determining the number of microbusinesses in Indonesia.

The Director of the Bina Swadaya Foundation, Bambang Ismawan, one of our guest writers, contributed an article entitled "The People's Economy and the Role of Microfinance." Mr. Ismawan argues that attention should be focused on the people's economy because the majority of businesses in Indonesia fall into this sector. He also points out that microfinance institutions have an important role in providing capital assistance for microbusinesses. Sulikanti Agusni, Assistant to the Deputy for Household Economic Affairs at the State Ministry for Women's Empowerment, also contributed an article entitled "Microbusinesses as a Way to Improve the Household Economy." She emphasizes the important role of microbusinesses in enabling the lower class to survive and why many women get involved in microbusinesses.



We hope you enjoy this edition.

## Pembaca yang Budiman,

Selama beberapa tahun terakhir ini, usaha mikro telah diakui sebagai sektor yang mempunyai peran penting dalam memperbaiki perekonomian bangsa ini. Oleh karena itu, pemerintah diharapkan dapat memberi perhatian khusus pada usaha mikro. Untuk mendukung upaya pemerintah dan pemangku kepentingan lainnya, SMERU dan Kementerian Pemberdayaan Perempuan melakukan studi pemetaan upaya berbagai lembaga dalam memberdayakan usaha mikro, termasuk usaha yang dijalankan oleh perempuan. Dalam edisi ini, kami sajikan beberapa temuan hasil studi, khususnya mengenai karakteristik usaha mikro, potensi usaha mikro dalam menyerap tenaga kerja lebih banyak, dan peran usaha ini dalam penanggulangan kemiskinan. Isu lain yang turut dibahas adalah perbedaan usaha mikro dengan usaha kecil dan sulitnya menentukan jumlah usaha mikro di Indonesia.

Ketua Yayasan Bina Swadaya, Bambang Ismawan, salah satu penulis tamu edisi ini, menyumbang artikel berjudul "Sektor Ekonomi Rakyat dan Peran Keuangan Mikro." Pak Ismawan berpendapat bahwa perhatian kita harus dipusatkan pada sektor ekonomi rakyat karena sebagian besar usaha di Indonesia masuk dalam sektor tersebut. Ia juga menjelaskan bahwa lembaga-lembaga keuangan mikro berperan penting dalam menyediakan bantuan modal bagi pelaku usaha mikro. Sulikanti Agusni, Asisten Deputi untuk Urusan Ekonomi Keluarga, Kementerian Pemberdayaan Perempuan juga menyumbang sebuah artikel berjudul "Usaha Mikro untuk Meningkatkan Ekonomi Keluarga." Ia menekankan peran penting usaha mikro dalam membantu masyarakat lapisan bawah bertahan hidup dan mengapa banyak perempuan cenderung berkecimpung dalam sektor ini.

Selamat Membaca!

**Nuning Akhmadi**

Editor



**Dear SMERU,**

To date, SMERU has not touched on education problems, although one of the nation's strategies is to educate the people. Thank you.

Joko Mursitho  
SCAN

Jl. Hasanudin No. 4, Kota Metro, 34111

**Dear Joko Mursitho,**

Actually, SMERU has conducted several studies on education. Two of SMERU's most recent research reports are closely related to education problems, in particular teacher absenteeism and the impact on students, and education budget allocations in the era of regional autonomy. The titles of these reports are included below. These reports can be downloaded for free from our website.

**Dear SMERU,**

Selama ini SMERU belum banyak menyentuh masalah pendidikan, padahal salah satu strategi bangsa diantaranya adalah mencerdaskan kehidupan bangsa. Terima kasih.

Joko Mursitho  
SCAN

Jl. Hasanudin No.4, Kota Metro 34111

**Sdr. Joko Mursitho yang baik,**

Sebenarnya SMERU telah melakukan sejumlah kajian mengenai pendidikan. Dua di antara laporan penelitian SMERU yang terbaru berkaitan erat dengan masalah pendidikan, yaitu mengenai ketidakhadiran guru dan dampaknya terhadap murid, juga tentang anggaran pendidikan di era otonomi daerah. Judul lengkap laporan tersebut kami muat di halaman ini. Kedua laporan ini dapat didownload dari website kami dengan cuma-cuma.



DEAR SMERU

## Recent Publications

### Publikasi Terbaru

- Field Report, "When Teachers are Absent: Where Do They Go and What is the Impact on the Students?" March 2004.
- Working Paper, "The State of Village-Level Infrastructure and Public Services in Indonesia During the Economic Crisis," June 2004.
- Working Paper, "Protecting Education for the Poor in Times of Crisis: An Evaluation of a Scholarship Program in Indonesia," June 2004.
- Research Report, "A Consolidation of Participatory Poverty Assessments in Indonesia, Understanding the Voice of the Poor: Input for the Formulation of the Poverty Reduction Strategy Paper," Volume I, June 2004.
- Handbook, "A Consolidation of Existing Participatory Poverty Assessments in Indonesia, Participatory Poverty Assessment for the Regional Poverty Reduction Strategy Paper," Volume II, June 2004.
- Working Paper, "Decentralization and Agricultural Extensions: Delivery Benchmarks, Transfers and Capacity Building in Intergovernmental Relations in Indonesia," June 2004.
- Research Report, "Social and Economic Impact Evaluation of the Sulawesi Agricultural Area Development Project (SAADP): Lessons Learned from a Microcredit Program in Indonesia," June 2004.
- Laporan Lapangan, "Ketika Guru Absen: Ke Mana Mereka dan Bagaimana Muridnya?" Maret 2004.
- Laporan Lapangan, "Alokasi Anggaran Pendidikan di Era Otonomi Daerah: Implikasinya terhadap Pengelolaan Pelayanan Pendidikan Dasar," Juni 2004.
- Laporan Penelitian, "Laporan Konsolidasi Kajian Kemiskinan Partisipatoris di Indonesia, Memahami Suara Orang Miskin: Masukan untuk Penyusunan Strategi Penanggulangan Kemiskinan," Buku I, Juni 2004.
- Buku Panduan, "Laporan Konsolidasi Kajian Kemiskinan Partisipatoris di Indonesia, Kajian Kemiskinan Partisipatoris untuk Strategi Penanggulangan Kemiskinan Daerah," Buku II, Juni 2004.
- Laporan Penelitian, "Evaluasi Dampak Sosial-Ekonomi Proyek Pengembangan Wilayah Berbasis Pertanian di Sulawesi (SAADP): Pelajaran dari Suatu Program Kredit Mikro di Indonesia," Juni 2004.

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# MAPPING ASSISTANCE PROGRAMS TO STRENGTHEN MICROBUSINESSES

## *Pemetaan Upaya Penguatan Usaha Mikro*



One of the objectives of mapping assistance programs to strengthen microbusinesses was to examine the involvement of women and their access to microbusinesses.

*Salah satu tujuan dari pemetaan upaya penguatan usaha mikro adalah mengkaji keterlibatan dan akses perempuan dalam usaha mikro*

### A. BACKGROUND

Microbusinesses have a fairly large role in spurring on economic growth, absorbing labor, providing inexpensive goods and services, as well as reducing poverty. In addition, microbusinesses are also a major component in developing local economies which are capable of making significant contributions to the national economy. As an illustration, 59% of the labor absorbed by the manufacturing sector in 2000 was absorbed by home industries (microbusinesses in the manufacturing industry) and small industries (Statistics Indonesia 286-7).

During the economic crisis, it was proven that small and microbusinesses were capable of surviving, which was apparent among others from the fact that their capacity to absorb labor did not decrease greatly. Microbusinesses even acted as buffers and safety valves by providing alternative employment opportunities for formal sector workers who had been affected by the crisis.<sup>1</sup>

<sup>1</sup> See among others "Berbelitnya Pengucuran Kredit Usaha Kecil" [Complications in Channeling Credit to Microbusinesses], *Media Indonesia*, 26 May 2003; "Problems and Challenges in Providing Small Credit," *Jakarta Post*, 3 June 2003; and The ILO and the UI Demography Institute Report, "Dimensi Gender dalam Krisis Ekonomi" [The Gender Dimension in the Economic Crisis], Jakarta 2002.

### A. LATAR BELAKANG

Usaha mikro mempunyai peranan cukup besar dalam pertumbuhan ekonomi, penyerapan tenaga kerja, penyediaan barang dan jasa murah, serta penanggulangan kemiskinan. Di samping itu, usaha mikro juga merupakan salah satu komponen utama dalam pengembangan ekonomi lokal yang mampu memberikan kontribusi signifikan terhadap perekonomian nasional. Sebagai gambaran, pada tahun 2000 tenaga kerja yang diserap oleh industri rumah tangga (yang merupakan bagian dari usaha mikro sektor perindustrian) dan industri kecil mencapai 59% dari tenaga kerja yang diserap oleh sektor industri (BPS 286-7).

Ketika Indonesia mengalami krisis ekonomi, usaha mikro dan usaha kecil terbukti mampu bertahan, antara lain tampak dari penyerapan tenaga kerja yang tidak banyak berkurang. Bahkan, usaha mikro mampu berperan sebagai penyangga dan katup pengaman dengan menyediakan lapangan pekerjaan alternatif bagi pekerja sektor formal yang terkena dampak krisis.<sup>1</sup>

<sup>1</sup> Lihat antara lain "Berbelitnya Pengucuran Kredit Usaha Kecil," *Media Indonesia*, 26 Mei 2003; "Problems and Challenges in Providing Small Credit," *Jakarta Post*, 3 Juni 2003; dan Laporan ILO dan Lembaga Demografi UI, "Dimensi Gender dalam Krisis Ekonomi," Jakarta 2002.

Recognizing their significant role, many government and private institutions have worked towards strengthening microbusinesses, both at the national and regional levels. However, to date it is difficult to determine the magnitude of the assistance provided and how it has affected microbusinesses. In addition, it is not yet clear whether or not there has been any overlap between assistance programs which could reduce their efficiency and effectiveness. Therefore, mapping assistance programs to strengthen microbusinesses is highly relevant.

In mapping assistance to strengthen microbusinesses, a microbusiness was defined as “a non-agricultural business<sup>2</sup> which employs no more than 10 workers, including the owner and family members who may work there, has sales revenue of not more than Rp100 million per year, and has capital excluding land and buildings of not more than Rp25 million.” This definition is a combination of several definitions, that is Decree No. 40/KMK.06/2003 issued by the Minister for Finance which sets that the maximum sales revenue at Rp100 million per year; the international definition of a microbusiness which generally sets the maximum number of workers at 10 people; and the definition established by the National Committee for Poverty Reduction which sets the maximum amount of assets (excluding land and buildings) at Rp25 million.

Mengingat peranannya yang signifikan, banyak lembaga pemerintah maupun swasta melakukan upaya penguatan usaha mikro, baik di tingkat nasional maupun regional. Namun, hingga kini sulit memastikan seberapa besar upaya yang telah dilakukan dan bagaimana dampaknya terhadap usaha mikro. Selain itu, belum diketahui secara pasti apakah upaya-upaya tersebut telah dilaksanakan secara tumpang-tindih atau tidak sehingga mengurangi efisiensi dan efektivitas tujuan upaya. Dengan demikian, pemetaan upaya penguatan usaha mikro menjadi sangat relevan dilakukan.

Dalam pemetaan upaya penguatan usaha mikro ini, usaha mikro didefinisikan sebagai: “Usaha non-pertanian<sup>2</sup> yang mempekerjakan paling banyak 10 pekerja, termasuk pemilik usaha dan anggota keluarga, hasil penjualan paling banyak Rp100 juta per tahun, dan mempunyai aset di luar tanah dan bangunan paling banyak Rp25 juta.” Definisi ini merupakan kombinasi beberapa definisi, yaitu definisi SK Menteri Keuangan RI No. 40/KMK.06/2003 yang menetapkan hasil penjualan maksimal Rp100 juta per tahun, definisi internasional tentang usaha mikro yang umumnya menetapkan jumlah pekerja maksimal 10 orang, serta definisi Komite Penanggulangan Kemiskinan Nasional yang menetapkan bahwa aset usaha mikro di luar tanah dan bangunan maksimal Rp25 juta.

**Table 1. The Number of Institutions and Assistance Programs to Strengthen Small/Microbusinesses Mapped**  
**Tabel 1. Jumlah Lembaga dan Upaya Penguatan Usaha Mikro/Kecil yang Dipetakan**

Institutions/Lembaga	Number of Institutions/ Jumlah Lembaga	Number of Assistance Programs/Jumlah Upaya		
		Total	Still Continuing/Masih Berjalan	
			Total	%
Government institutions/ Instansi pemerintah	13	388	127	32.7
Banking institutions/ Lembaga perbankan	7	31	25	80.7
Private companies/ Perusahaan swasta	10	12	12	100.0
Donor agencies/ Donor	8	46	15	32.6
NGOs/ Ornop	20	109	79	72.5
Other institutions/ Lembaga lainnya	6	8	8	100.0
<b>TOTAL</b>	<b>64</b>	<b>594</b>	<b>266</b>	<b>44.8</b>

<sup>2</sup> Whilst this definition excluded agricultural businesses, it included fishing and animal husbandry businesses.

<sup>2</sup> Walaupun definisi ini tidak mencakup usaha pertanian, tetapi usaha perikanan dan peternakan tercakup di dalamnya.

## B. METHODOLOGY

The exercise to map assistance to strengthen microbusinesses was a qualitative study<sup>3</sup> which was conducted in two phases. The first phase of the study included: obtaining information and mapping the assistance programs provided by government institutions, non-government organizations (NGOs), private enterprises, banking institutions, donor agencies and other institutions at the national level. The assistance programs recorded were those carried out between 1997 and 2003 when the study was conducted. The information recorded covered the name of the program, type of assistance, program executor, timeframe, area, beneficiaries, status, problems and potential. The second phase included conducting research in six *kabupaten/kota* with an aim to supplement the information obtained in the first phase. The *kabupaten/kota* were selected based upon population distribution and the concentration of programs according to the information already obtained, and included Kabupaten Sukabumi, Bantul and Kebumen, as well as Kota Padang, Surabaya and Makassar. In each *kabupaten/kota*, two villages/*kelurahan* were selected as samples based upon the same criteria. The respondents of this study included government institutions concerned with microbusinesses; executors of the assistance programs being verified (5-6 programs per *kabupaten/kota*) from the *kabupaten/kota* level to the village/*kelurahan* level; officials from *kecamatan/village/kelurahan* offices; as well as microbusinesses (11-15 owners per village/*kelurahan*).

To supplement the study, the research team prepared a handbook on mapping microbusinesses as an alternative reference for *kabupaten/kota* governments collecting data on microbusinesses and the role of women in microbusinesses in their own regions.

## C. OUTPUT

In general, institutions providing assistance to microbusinesses do not differentiate between microbusinesses and small businesses, and therefore, these assistance programs can also be accessed by small businesses and vice versa. Because of this, assistance to strengthen small businesses was also included with those mapped, and limited information on small businesses was also obtained in the field study.

The SMERU research team obtained information directly from microbusiness owners and observed the extent of the role of women in microbusinesses in each region.

*Tim peneliti SMERU mencari informasi langsung dari pelaku usaha mikro dan melihat sejauh mana peranan perempuan dalam usaha mikro di wilayahnya masing-masing.*

<sup>3</sup> The mapping exercise and field study results were presented in figures without meaning to make any conclusion at the population level because the sample was chosen purposively.

## B. METODOLOGI

Studi pemetaan upaya penguatan usaha mikro ini bersifat kualitatif<sup>3</sup> dan dilaksanakan dalam dua tahap. Tahap pertama adalah melakukan penggalan informasi dan pemetaan upaya yang dilaksanakan oleh lembaga pemerintah, organisasi non-pemerintah, perusahaan, perbankan, donor, dan lembaga lain di tingkat nasional. Upaya yang dipetakan adalah upaya yang dilaksanakan antara tahun 1997 hingga tahun 2003 ketika studi ini dilaksanakan. Informasi upaya yang dipetakan mencakup nama upaya, jenis, pelaksana, waktu, wilayah, sasaran, status, masalah, dan potensi upaya. Tahap kedua adalah melakukan penelitian lapangan di enam kabupaten/kota dengan tujuan untuk melengkapi informasi peta upaya. Kabupaten/kota dipilih dengan pertimbangan sebaran penduduk dan konsentrasi upaya berdasarkan peta upaya yang sudah dikumpulkan, yaitu meliputi Kabupaten Sukabumi, Bantul, dan Kebumen, serta Kota Padang, Surabaya dan Makassar. Di masing-masing kabupaten/kota kemudian dipilih dua desa/kelurahan sampel berdasarkan kriteria yang sama. Responden penelitian terdiri dari instansi pemerintah yang terkait dengan usaha mikro; pelaksana upaya yang diverifikasi (5 hingga 6 upaya per kabupaten/kota) di tingkat kabupaten/kota hingga desa/kelurahan; kantor kecamatan; kantor desa/kelurahan; serta pengusaha mikro (11 hingga 15 pengusaha per desa/kelurahan).

Untuk melengkapi studi ini tim peneliti membuat pedoman pendataan usaha mikro sebagai acuan alternatif bagi pemerintah daerah kabupaten/kota dalam melakukan pengumpulan data usaha mikro dan peran perempuan dalam usaha mikro di wilayahnya masing-masing.

## C. OUTPUT

Umumnya lembaga yang melakukan penguatan kepada usaha mikro tidak membedakan usaha mikro dengan usaha kecil sehingga upaya-upaya tersebut biasanya juga dapat diakses oleh usaha kecil dan sebaliknya. Karena alasan tersebut, upaya penguatan usaha kecil dimasukkan ke dalam upaya yang dipetakan, dan pada studi lapangan pun terdapat informasi terbatas mengenai usaha kecil.



<sup>3</sup> Hasil pemetaan dan studi lapangan ditampilkan dalam bentuk angka tanpa bermaksud menarik kesimpulan di tingkat populasi karena sampel dipilih secara purposive.

1. The Map of Assistance Programs

There were 64 institutions whose assistance programs to strengthen small and microbusinesses were successfully mapped and they were categorized into six groups as shown in Table 1. A total of 594 programs were identified and most of them were provided by the government (65%). Other programs were conducted by NGOs (18%), donor agencies (8%), banking institutions (5%), private companies (2%), and other institutions (1%). The scale of each assistance program varied greatly based on the amount of funds, timeframe and geographical scope, and thus one cannot be directly compared to another.

During the data collection stage, 55,2% of the programs had already concluded and the remaining were continuing. Most of the assistance programs that had already finished were those conducted by government institutions and generally took the form of training activities or introducing new technology.

1. Peta Upaya

Lembaga yang upaya penguatan usaha mikro dan kecilnya berhasil dipetakan berjumlah 64 institusi yang kemudian dibagi ke dalam enam kelompok seperti disajikan pada Tabel 1. Upaya yang dipetakan berjumlah 594 jenis upaya, dan sebagian besar merupakan upaya yang dilakukan oleh lembaga pemerintah (65%). Upaya lainnya dilakukan oleh organisasi non pemerintah (18%), lembaga donor (8%), perbankan (5%), perusahaan (2%), dan lembaga lain (1%). Bobot masing-masing upaya sangat bervariasi, baik dilihat dari besarnya dana, jangka waktu maupun cakupan wilayah, sehingga tidak dapat diperbandingkan secara langsung satu dengan yang lain.

Pada saat dilakukan pengumpulan data, 55.2% upaya sudah selesai dilakukan dan selebihnya masih berjalan. Sebagian besar upaya yang sudah selesai dilakukan merupakan upaya dari lembaga pemerintah dan umumnya berupa kegiatan pelatihan dan diseminasi teknologi.

**Table 2. The Proportion of Assistance Programs to Strengthen Small and Microbusinesses based upon the Type of Activities and the Executing Institution (%)**

**Tabel 2. Proporsi Upaya Penguatan Usaha Mikro/Kecil Berdasarkan Jenis Kegiatan dan Lembaga Pelaksana (%)**

Type of Activity/ Jenis Kegiatan	Government Institutions/ Lembaga Pemerintah	Banking Institutions/ Bank	Private Companies/ Perusahaan	Donor Agencies/ Donor	NGOs/ Ornop	Other Institutions/ Lembaga Lain	Total
Capital assistance/ Modal	5.3	52.9	25.0	21.0	29.6	28.6	17.3
Training/ Pelatihan	21.1	13.7	22.2	19.0	29.0	21.4	22.9
Facilitation/ Pendampingan	11.3	9.8	19.4	7.6	28.7	0.0	16.1
Information/ Informasi	1.9	7.8	2.8	3.8	1.6	21.4	2.6
Facilities/ Sarana	16.2	2.0	5.6	8.6	1.0	0.0	9.7
Promotion/ Promosi	3.0	3.9	13.9	6.7	1.0	7.1	3.3
Dissemination/ Diseminasi	27.9	0.0	0.0	6.7	1.3	0.0	15.2
Guidelines/ Pedoman	4.3	0.0	0.0	0.0	0.7	0.0	2.4
Other/ Lainnya	9.0	9.8	11.1	26.7	7.2	21.4	10.5
<b>N (types of activities)/ N (jenis kegiatan)</b>	<b>531</b>	<b>51</b>	<b>36</b>	<b>105</b>	<b>307</b>	<b>14</b>	<b>1044</b>

The type of assistance activities mapped varied as seen in Table 2. In addition, the number of activities within each program also varied but generally ranged from between one and three. Because of this, of the 594 assistance programs mapped, there were 1,044 types of activities. In total, the most common types of activities were the provision of training (22.9%), capital assistance (17.3%), facilitation (16.1%) and the introduction of new technology (15.2%).

If observed from the executing institution, government institutions were the most common institutions which introduced new technology (27.9%) and provided training (21.1%), whereas other institutions mostly provided capital assistance.

Jenis kegiatan upaya yang dipetakan beragam, seperti tampak dalam Tabel 2. Di samping itu, jumlah jenis kegiatan pada masing-masing upaya juga beragam, umumnya berkisar antara satu hingga tiga kegiatan per upaya. Dari 594 upaya yang dipetakan terdapat 1.044 jenis kegiatan. Secara total, jenis kegiatan yang paling banyak dilakukan adalah dalam bentuk pemberian pelatihan (22,9%), bantuan modal (17,3%), pendampingan (16,1%), dan pengenalan teknologi baru (15,2%).

Berdasarkan lembaga pelaksananya, tampak bahwa sejauh ini lembaga pemerintah adalah lembaga yang paling banyak memberikan upaya dalam bentuk pengenalan teknologi baru (27,9%) dan pelatihan (21,1%). Sedangkan lembaga-lembaga lainnya paling banyak memberikan upaya dalam bentuk bantuan permodalan.

Of all the institutions that provided assistance, government institutions had the most prominent role (50.9%), followed by NGOs (29.4%) and donor agencies (10.1%). Based on the type of activity, training was most commonly organized by government institutions (46.9%) and NGOs (37.2%). Capital assistance was mostly provided by local and international NGOs (50.3%), followed by government institutions (15.5%) and banking institutions (14.9%). Facilitation was mainly provided by NGOs (52.4%) and government institutions (35.7%).

Table 3 indicates that very few assistance programs to strengthen small and microbusinesses differentiate between beneficiaries based upon sex. While assistance from private companies did not distinguish between the sexes, assistance from other institutions in fact prioritized or were specifically for women.

2. Field Study

The field study covered 26 types of assistance programs which were observed overall in 34 places due to the fact that some efforts were verified in more than one *kabupaten/kota*. The most common types of assistance verified were those organized by government institutions (10), NGOs (6) and banking institutions (4). As shown in Table 4, a large number of the programs investigated in this study generally took the form of capital assistance (89%), facilitation (69%) and training (65%).

Before the economic crisis, the number of institutions providing capital assistance to strengthen small and microbusinesses was relatively small. The banking and non-banking/non-formal institutions known to be involved in this area are the Indonesian People’s Bank (BRI) through its Village Enterprise Credit program, the People’s Credit Bank (BPR) and microfinance institutions but their coverage is still limited. However, since the onset of the

Dari seluruh lembaga penyelenggara upaya, lembaga pemerintah menunjukkan peran paling utama (50,9%), diikuti oleh ornop (29,4%) dan lembaga donor (10,1%). Berdasarkan jenis kegiatan, pelatihan paling banyak diselenggarakan oleh instansi pemerintah (46,9%) dan ornop (37,2%). Bantuan modal paling banyak diberikan oleh ornop, baik lokal maupun internasional (50,3%), diikuti oleh lembaga pemerintah (15,5%) dan lembaga perbankan (14,9%). Kegiatan pendampingan praktis terutama dilakukan oleh ornop (52,4%) dan lembaga pemerintah (35,7%).

Tabel 3 menunjukkan bahwa hampir seluruh upaya penguatan usaha mikro/kecil (89%) tidak membedakan penerima upaya berdasarkan jenis kelamin. Sementara seluruh upaya penguatan dari perusahaan tidak membedakan jenis kelamin, upaya dari lembaga lain justru dikhususkan atau diutamakan bagi perempuan.

2. Studi Lapangan

Studi lapangan meliputi 26 jenis upaya penguatan yang secara keseluruhan dilakukan di 34 lokasi pengamatan karena terdapat sejumlah upaya penguatan yang diverifikasi pada lebih dari satu kabupaten/kota. Jenis upaya yang paling banyak diverifikasi adalah upaya yang diselenggarakan oleh pemerintah (10), ornop (6) dan perbankan (4). Sebagaimana tampak dalam Tabel 4, sebagian besar kegiatan upaya yang dikaji dalam studi ini umumnya berupa pemberian bantuan permodalan (89%), pendampingan (69%), dan pelatihan (65%).

Sebelum krisis ekonomi, jumlah lembaga yang memberikan bantuan permodalan untuk penguatan usaha mikro/kecil relatif terbatas. Lembaga perbankan dan nonperbankan/nonformal yang dikenal banyak berkiprah di bidang ini adalah Bank Rakyat Indonesia (BRI) melalui kredit Kupedes, Bank Perkreditan Rakyat (BPR) dan Lembaga Kredit Mikro (LKM) tetapi cakupannya masih terbatas. Namun setelah krisis ekonomi semakin banyak lembaga, baik perbankan maupun

**Table 3. Proportion of Assistance Programs to Strengthen Small and Microbusinesses based upon Target Beneficiaries (%)**

**Tabel 3. Proporsi Upaya Penguatan Usaha Mikro/Kecil Berdasarkan Sasaran Akhir (%)**

Institutions/Lembaga	Specifically for Women/ Khusus Perempuan	Prioritize Women/ Mengutamakan Perempuan	Does not Differentiate/ Tidak Dibedakan	N
Government institutions/ Instansi pemerintah	3	2	95	388
Banking institutions/ Lembaga perbankan	0	16	84	31
Private companies/ Perusahaan swasta	0	0	100	12
Donor agencies/ Donor	11	4	85	46
NGOs/ Ornop	16	6	68	109
Other organizations/ Lembaga lainnya	62	38	0	8
<b>TOTAL</b>	<b>7</b>	<b>4</b>	<b>89</b>	<b>594</b>



**Table 4. Assistance Verified based upon the Type of Activity**  
**Tabel 4. Upaya yang Diverifikasi Berdasarkan Jenis Kegiatan**

Institutions/ Kelompok Lembaga	Number of Assistance Programs/ Jumlah Upaya	Type of Activity/Jenis Kegiatan					
		Capital Assistance/ Modal	Training/ Pelatihan	Facilitation/ Pendampingan	Assistance with Facilities/ Bantuan Sarana	Information/ Informasi	Other/ Lainnya
Government institutions/ Instansi pemerintah	10	9 (90)	6 (60)	6 (60)	3 (90)	0 (0)	2 (20)
Banking institutions/ Lembaga perbankan	4	3 (75)	2 (50)	1 (25)	1 (25)	1 (25)	0 (0)
NGOs/ Ornop	6	6 (100)	5 (83)	6 (100)	0 (0)	0 (0)	1 (17)
Private Companies/ Perusahaan swasta	3	3 (100)	2 (67)	3 (100)	1 (33)	1 (33)	1 (33)
Other/ Lainnya	3	2 (67)	2 (67)	2 (67)	1 (33)	1 (33)	0 (0)
<b>TOTAL</b>	<b>26</b>	<b>23 (89)</b>	<b>17 (65)</b>	<b>18 (69)</b>	<b>6 (23)</b>	<b>6 (23)</b>	<b>4 (15)</b>

Notes/Keterangan:

- Figures in parentheses are percentages of the total/Angka dalam kurung adalah persentase dari jumlah upaya.
- Several assistance programs had more than one type of activity/Beberapa upaya memiliki lebih dari satu jenis kegiatan

**Table 5. Target Beneficiaries based upon Sex**  
**Tabel 5. Sasaran Upaya Berdasarkan Jenis Kelamin**

Institution/Kelompok Lembaga	Number of Observations/ Jumlah Observasi	Initial Design		Actual		
		Specifically for/ Prioritize Women/Khusus/ Utama Perempuan	Do not Differentiate/ Tidak Dibedakan	Specifically for/ Predominantly Women/Khusus/ Dominan Perempuan	Do not differentiate/ Tidak Dibedakan	Predominantly Men/ Dominan Laki-laki
Government institution/ Instansi pemerintah	14	4 (28.6)	10 (70.1)	9 (64.3)	3 (21.4)	2 (14.3)
Banking institutions/ Lembaga perbankan	7	0 (0.0)	7 (100.0)	1 (14.3)	4 (57.1)	2 (28.3)
NGOs/ Ornop	7	4 (57.2)	3 (42.9)	6 (85.7)	0 (0.0)	1 (14.3)
Private companies/ State-owned enterprises/ Swasta/BUMN	3	0 (0.0)	3 (100.0)	1 (33.3)	1 (33.3)	1 (33.3)
Other/ Lainnya	3	2 (66.7)	1 (33.3)	2 (66.7)	0 (0.0)	1 (33.3)
<b>TOTAL</b>	<b>34</b>	<b>10 (29.4)</b>	<b>24 (70.6)</b>	<b>19 (55.9)</b>	<b>8 (23.5)</b>	<b>7 (20.6)</b>

Note/Keterangan:

Figures in parentheses are the percentages of the total number of programs/Angka dalam kurung adalah persentase dari jumlah upaya

economic crisis there have been more institutions, both banking and non-banking, which specifically provide micro-credit. Nonetheless, the number of training, guidance and facilitation programs provided directly to small and microbusinesses is still limited, as is the number of participants. Other forms of assistance provided directly to small and microbusinesses include the opportunity to participate in comparative studies on similar businesses in other areas or to participate in exhibitions. In general, the small and microbusinesses which participate in exhibitions are those who have leading products.

Although the mapping data did not indicate whether there were differences in the targeting of men and women who owned small and microbusiness, based upon the field results (see Table 5), it is apparent that more assistance was enjoyed by women (56%) than men (21%). For example, a large amount of the assistance provided by government institutions (64%) and NGOs (86%) was received by women. But, it should be noted that banking institutions generally did not differentiate between male and female business owners.

nonperbankan, yang khusus menyediakan kredit mikro. Sekalipun demikian jumlah pelatihan, bimbingan atau pendampingan yang diberikan langsung kepada usaha mikro/usaha kecil masih terbatas, juga pesertanya. Bentuk penguatan lain yang diberikan langsung kepada usaha mikro/kecil adalah memberikan mereka kesempatan untuk mengikuti studi banding mengenai usaha sejenis di daerah lain atau mengikutsertakan mereka dalam pameran. Biasanya yang diikutsertakan dalam pameran adalah usaha mikro dan kecil yang mempunyai produk unggulan.

Meskipun data pemetaan tidak menunjukkan adanya perbedaan sasaran antara laki-laki dan perempuan pelaku usaha mikro/usaha kecil, namun berdasarkan hasil lapangan (lihat Tabel 5) ternyata banyak upaya lebih dinikmati oleh perempuan (56%) dibanding laki-laki (21%). Sebagian besar upaya dari lembaga pemerintah (64%) dan ornop (86%), misalnya, diserap oleh perempuan. Akan tetapi perlu dicatat bahwa lembaga perbankan umumnya tidak membedakan apakah penerima upaya adalah laki-laki atau perempuan.



Women's participation in small and microbusinesses is quite high.

Partisipasi perempuan dalam usaha mikro dan usaha kecil cukup tinggi.

**THE CHARACTERISTICS OF MICROBUSINESSES AND THE ROLE OF WOMEN**

In general, small and microbusinesses are informal, non-legal entities whose turnover and employees fluctuate, and which operate without any or with only simple technology. Microbusiness owners can start up a new business relatively easily.

The field study on 172 respondents indicated that small and microbusiness owners generally operate trading businesses (45%), home industries (37%) and service businesses (15%). More women work in the trade sector (50%), whereas men more often work in home industries (45%). The percentage of women involved in the trade sector is higher than that of men because relatively trading businesses do not require special skills and can be operated from home, thus women can take care of their domestic tasks at the same time (Table 6).

Women's participation in small and microbusinesses is quite high, as acknowledged by several informants in the field. In Kota Makassar, for example, the municipal government estimated that around 70% of small and microbusinesses are managed by women. It was similar in Kota Padang where it was acknowledged that

**KARAKTERISTIK USAHA MIKRO DAN PERAN PEREMPUAN**

Secara umum, usaha mikro dan usaha kecil adalah usaha yang bersifat informal, tidak berbadan hukum, bersifat fluktuatif baik dari segi omzet maupun tenaga kerja, serta tanpa atau hanya menggunakan teknologi sederhana. Pelaku usaha mikro relatif mudah berganti jenis usaha.

Hasil studi lapangan terhadap 172 responden menunjukkan bahwa pelaku usaha mikro dan usaha kecil umumnya bergerak di bidang usaha perdagangan (45%), industri rumah tangga (37%) dan jasa (15%). Perempuan lebih banyak berusaha di sektor perdagangan (50%), sedang laki-laki di sektor industri rumah tangga (45%). Persentase perempuan yang terlibat dalam sektor perdagangan lebih tinggi daripada laki-laki karena usaha dagang relatif tidak memerlukan keahlian khusus dan dapat dilakukan di rumah, sehingga mereka dapat sekaligus melaksanakan tugas domestik mereka (Tabel 6).

Partisipasi perempuan dalam usaha mikro dan usaha kecil cukup tinggi, sebagaimana diakui oleh beberapa informan di lapangan. Di Kota Makassar, misalnya, Pemda memperkirakan lebih dari 70% usaha mikro dan usaha kecil dikelola perempuan. Sama halnya di Kota Padang, diakui

**Table 6. Types of Small and Microbusinesses based upon Sex of the Principal Owner**  
**Tabel 6. Jenis Usaha Mikro/Kecil Berdasarkan Jenis Kelamin Pengelola Utama**

Type of Business/ Jenis Usaha	Sex of the Principal Owner/ Jenis Kelamin Pengelola Utama				Total	
	Male/Laki-laki		Female/Perempuan			
	Number/ Jumlah	%	Number/ Jumlah	%	Number/ Jumlah	%
Trading/ Perdagangan	19	35	59	50	78	45
Service/ Jasa	8	15	18	15	26	15
Manufacturing/ Industri:	25	45	39	33	64	37
-Food/ Makanan	(8)	(15)	(28)	(24)	(36)	(21)
-Non-Food/ Nonmakanan	(17)	(30)	(11)	(9)	(28)	(16)
Agricultural/ Pertanian	3	5	1	1	4	2
<b>TOTAL</b>	<b>55</b>	<b>100</b>	<b>117</b>	<b>100</b>	<b>172</b>	<b>100</b>

**Table 7. Business Turnover based upon the Sex of the Owner**  
**Tabel 7. Omzet Usaha Berdasarkan Jenis Kelamin Pengusaha**

Turnover/ Month (Rp)/ Omzet/Bulan (Rp)	Male/Laki-laki		Female/Perempuan		Number of Businesses/ Jumlah Usaha
	Number/ Jumlah	%	Number/ Jumlah	%	
< 1 million/juta	3	5	19	16	22
1 < 2 million/juta	11	20	19	16	30
2 < 3 million/juta	4	7	19	16	23
3 < 4 million/juta	4	7	12	10	16
4 < 5 million/juta	5	9	4	3	9
5 < 8,3 million/juta	3	5	22	19	25
> 8,3 million/juta	25	45	22	19	47
<b>TOTAL</b>	<b>55</b>	<b>100</b>	<b>117</b>	<b>100</b>	<b>172</b>

many women are actively involved in earning a living through such businesses, either with their husbands or alone. One reason for the high participation of women in economic activities in Padang is that they conform to a matrilineal kinship system which places women in a central position, and thus they have a considerably important role in socioeconomic life.

Based on business turnover, it appears that there is no specific pattern in businesses managed by either men or women. The amount of capital in businesses managed by women varied greatly and were spread equally across all turnover brackets, whereas businesses owned by men were concentrated in the highest turnover bracket (above Rp8.5 million per month) or in the lowest turnover bracket (between Rp1 million-Rp2 million per month), as shown in Table 7.

**ACCESS TO ASSISTANCE**

In general, access to assistance for small and microbusiness owners is relatively easy and fairly open. Information regarding assistance can even be obtained at the village/kecamatan level. Although in several areas, despite the information regarding assistance being available at the village/kecamatan level, they are not always able to reach all the members in communities because of limitations in the capacity of a program, communication process, and information dissemination.

A large number of microbusiness owners access capital assistance provided by government institutions, banking institutions and cooperatives. These three institutions are the main sources of capital for small and microbusiness owners. Other sources which also have an important role are NGOs and mobile cooperatives. Respondents acknowledged that they prefer assistance provided by the government as prerequisites are easy to meet and interest rates are low. In addition, information

banyak perempuan terlibat secara aktif dalam mencari nafkah melalui usaha tersebut, baik bersama suami maupun sendiri. Salah satu penjelasan mengenai tingginya partisipasi perempuan dalam kegiatan ekonomi di Padang adalah karena mereka menganut sistem kekerabatan matrilineal yang menempatkan pihak perempuan dalam posisi sentral sehingga peran mereka dalam kehidupan sosial ekonomi cukup penting.

Ditinjau dari besarnya omzet usaha, tidak terlihat adanya pola khusus, baik pada usaha yang dikelola laki-laki maupun perempuan. Jumlah model usaha yang dikelola perempuan sangat bervariasi dan tersebar merata di semua kelompok omzet. Sedangkan usaha laki-laki terkonsentrasi di kelompok omzet tertinggi (di atas Rp8,5 juta per bulan) dan di kelompok omzet terendah (Rp1 juta hingga < Rp2 juta per bulan), sebagaimana disajikan dalam Tabel 7.

**AKSES TERHADAP UPAYA**

Secara umum, akses pelaku usaha mikro/usaha kecil terhadap upaya penguatan usaha relatif mudah dan cukup terbuka. Informasi tentang adanya upaya dapat diterima hingga di tingkat desa atau kecamatan. Namun, untuk beberapa wilayah, meskipun informasi tentang upaya sampai ke tingkat desa/kecamatan, informasi tersebut belum mampu menjangkau seluruh masyarakat karena keterbatasan kapasitas upaya, proses sosialisasi dan penyebaran informasi.

Sebagian besar usaha mikro mengakses upaya penyediaan modal yang dilaksanakan oleh pemerintah, perbankan dan koperasi. Ketiga lembaga ini merupakan sumber permodalan utama bagi pengusaha usaha mikro dan usaha kecil. Sumber lainnya yang juga berperan penting adalah LSM dan koperasi keliling. Responden mengakui bahwa upaya yang dilaksanakan oleh pemerintah lebih disukai karena persyaratannya mudah dan bunganya rendah. Di samping itu, sosialisasi yang diberikan oleh pemerintah tidak menyebabkan mereka tidak merasa takut atau segan untuk mengajukan permohonan bantuan. Petugas pelaksana

communicated by the government did not cause them to feel apprehensive or reluctant in applying for assistance. Executor of assistance programs were also considered pro-active in encouraging them to use the assistance offered. The fact that assistance from the government does not have strong sanctions is attractive in itself, although people may think that the money is a grant which does not have to be repaid.

Table 8 shows that fewer microbusiness owners (71.2%) accessed assistance than small business owners (90.1%). In general, a large number of female microbusiness owners (62.9%) only received assistance once, and the types of assistance received by women were mostly capital assistance, training and technical guidance (Table 9).

**IMPACT OF ASSISTANCE**

Considering that a large number of assistance programs to strengthen businesses recorded in the field were capital assistance programs, the impact on respondents or small and microbusiness owners was generally economic. Other effects were unknown, for example, whether there had been an increase in relevant knowledge as a result of the training or assistance received.

upaya juga dinilai bersikap pro-aktif dalam mengajak mereka agar memanfaatkan upaya yang ditawarkan. Tidak adanya sanksi yang tegas pada upaya dari pemerintah pun merupakan daya tarik tersendiri, meskipun dapat menimbulkan anggapan masyarakat bahwa upaya tersebut adalah hibah yang tidak perlu dikembalikan.

Tabel 8 memperlihatkan bahwa jumlah responden usaha mikro (71,2%) yang mengakses upaya penguatan lebih kecil dibandingkan dengan responden usaha kecil (90,1%). Umumnya sebagian besar pelaku usaha mikro perempuan (62,9%) hanya menerima upaya sebanyak satu kali, dan jenis upaya yang banyak diakses perempuan adalah permodalan, pelatihan dan bimbingan teknis (Tabel 9).

**DAMPAK UPAYA**

Mengingat sebagian besar upaya penguatan usaha yang ditemui di lapangan merupakan upaya penyediaan modal, maka dampak yang dirasakan oleh responden usaha atau pengusaha mikro dan kecil pada umumnya mengarah pada dampak yang bersifat ekonomi dan kurang memberikan gambaran mengenai dampak lainnya, misalnya adanya perubahan pengetahuan yang bersangkutan sebagai hasil upaya pelatihan atau pendampingan.

**Table 8. The Proportion of Respondents Who Had Received Assistance**  
*Tabel 8. Proporsi Responden yang Memperoleh Upaya Penguatan*

Size of Business/ Skala Usaha	Number of Respondents/ Jumlah Responden	Respondents Who Had Received Assistance/ Responden yang Memperoleh Upaya Penguatan	
		Number/ Jumlah	%
Micro/Mikro	118	84	71.2
Small/Kecil	54	49	90.1
<b>TOTAL</b>	<b>172</b>	<b>133</b>	<b>77.3</b>

**Table 9. The Proportion of Women Who Had Received Assistance**  
*Tabel 9. Proporsi Pengusaha Perempuan yang Memperoleh Upaya*

Size of Business/ Skala Usaha	Businesswomen Who Had Received Assistance Once/ Pengusaha Perempuan yang Memperoleh Satu Upaya		Businesswomen Who Had Received Assistance More than Once/ Pengusaha Perempuan yang Memperoleh Lebih dari Satu Upaya		Total*	
	Number/ Jumlah	Proporsi (%)	Number/ Jumlah	Proporsi (%)	Number/ Jumlah	Proporsi (%)
Micro/Mikro	45	65.2	24	34.8	69	71.1
Small/Kecil	16	57.1	12	42.9	28	28.9
<b>TOTAL</b>	<b>61</b>	<b>62.9</b>	<b>36</b>	<b>37.1</b>	<b>97</b>	<b>100.0</b>

**Table 10. The Impact of Assistance upon Small and Microbusinesses and Business Owners**  
**Tabel 10. Dampak Upaya terhadap Usaha/Pengusaha Mikro dan Kecil**

Impact/Dampak	Micro Businesses/ Usaha Mikro	Small Businesses/ Usaha Kecil
	%	
None/ Tidak ada	18.6	15.2
Business improved/ Usaha berkembang	58.6	63.0
Able to send children to school/ Dapat menyekolahkan anak	10.0	2.2
Able to build a house/ Membangun rumah	2.9	4.3
Other/ Lainnya	10.0	15.2
<b>TOTAL</b>	<b>100.0</b>	<b>100.0</b>

Note: Respondents could choose more than one answer.  
 Keterangan: Responden dapat menjawab lebih dari satu jawaban.

The impact of assistance upon male and female microbusiness owners was relatively the same. It was also the same based upon the size of the business. Table 10 shows that a large number of microbusiness owners (58.6%) and small business owners (63%) stated that by obtaining assistance their businesses had improved. Several microbusiness owners stated that they had been able to develop their businesses from what was initially just a business to provide additional income to the family's main source of income. Meanwhile, a small number of respondents stated that such assistance enabled them to send their children to school and build a house. It is interesting to note that the impact of assistance on one's ability to send children to school is higher amongst microbusiness owners (10%) than small business owners (2%). This is thought to be the case because small business owners have generally always been able to pay for their children's tuition fees, and thus the presence of assistance has not been very influential in relation to this matter.

Dampak upaya terhadap pengusaha mikro perempuan maupun laki-laki relatif sama. Begitu pula dampak upaya berdasarkan skala usaha. Tabel 10 menunjukkan bahwa sebagian besar responden usaha mikro (58,6%) dan usaha kecil (63%) menyatakan bahwa dengan adanya upaya yang diterima maka usahanya dapat berkembang. Beberapa pelaku usaha mikro menyatakan mampu mengembangkan usahanya dari yang semula hanya sebagai usaha sampingan menjadi sumber penghidupan utama rumah tangga. Sementara itu, sebagian kecil responden lainnya menyatakan bahwa adanya upaya penguatan membuat mereka menjadi mampu menyekolahkan anak dan mampu membangun rumah. Hal yang menarik adalah dampak upaya yang diterima terhadap kemampuan menyekolahkan anak ternyata lebih tinggi pada usaha mikro (10%) dibanding pada usaha kecil (2%). Hal ini diduga karena sejak semula umumnya pengusaha kecil telah mampu membiayai sekolah anaknya sehingga keberadaan upaya tidak berpengaruh banyak.

Assistance makes it possible for business owners to send their children to school and build a house.

Upaya penguatan usaha mikro memungkinkan pelaku usaha mampu menyekolahkan anak dan membangun rumah.





In addition to managerial skills, small and microbusiness owners also need loans with low-interest rates, simple procedures and conditions which they can meet.

*Selain keterampilan manajemen, pelaku usaha mikro dan kecil juga membutuhkan pinjaman berbunga rendah dengan prosedur yang sederhana dan persyaratan yang mampu dipenuhi.*

Some of the apparent constraints in the provision of assistance to strengthen small or microbusinesses include: poor capacity, absence of guarantees regarding the sustainability of assistance, the existence of the idea within communities that capital assistance from the government does not need to be repaid, and the behavior of microbusiness owners who tend to be inactive and await for assistance to come to them. From the point of view of microbusiness owners, problems include the distance between where they live and where the assistance is provided as well as a lack of information. In addition, specifically in relation to capital assistance programs, a problem that is still being faced is the difficulty in fulfilling application requirements, such as business feasibility, collateral, as well as other prerequisites. ■ **Microbusiness Team**

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Beberapa kendala dalam pelaksanaan upaya penguatan usaha mikro/usaha kecil yang mengemuka antara lain: kapasitas upaya kurang memadai, tidak ada jaminan atas kesinambungan upaya, adanya pola pikir sebagian masyarakat bahwa upaya pemerintah berupa penyediaan modal adalah bantuan yang tidak perlu dikembalikan, dan sifat pengusaha mikro dalam mengakses upaya yang cenderung lebih bersifat statis dan menunggu. Dari sisi pengusaha mikro, masalah yang dihadapi antara lain adalah lokasi upaya yang relatif jauh dan sosialisasi yang kurang. Di samping itu, khusus untuk upaya yang menyediakan modal, masalah yang masih dihadapi adalah persyaratan pengajuan yang sulit dipenuhi, baik berupa kelayakan usaha, jaminan, maupun persyaratan lainnya. ■ **Tim Usaha Mikro**

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# A PROFILE OF MICROBUSINESSES

## *Profil Usaha Mikro*



Microbusinesses generally use simple technology and are local market-oriented.  
*Usaha mikro umumnya menggunakan teknologi sederhana dan berorientasi pada pasar lokal.*

There have been several attempts to formulate an accurate definition of "microbusiness". It is important to do this, because to date there are several criteria used to define microbusiness as there is still confusion over how to distinguish microbusinesses from small businesses. An explanation of small businesses is clearly stipulated in Law No. 9/1995, which states that a small business is a business with capital of not more than Rp200 billion (excluding land and buildings) and annual sales of not more than Rp1 billion.<sup>1</sup> This definition is mostly used by the boards or organizations involved with microbusinesses. The Ministry for National Cooperatives and Small- and Medium-sized Businesses uses this law as the basis for classifying types of businesses. According to this ministry, microbusinesses are included in the small business group. Meanwhile, the Ministry of Finance - as stipulated in Ministerial Decree No. 40/KMK.06/2003 - emphasizes a business's earnings/turnover in defining microbusinesses. According to this decree, a microbusiness is a productive business owned by an Indonesian family or individual and whose annual turnover is not more than Rp100 million (Kompas, "Depkeu").<sup>2</sup>

Beberapa pihak telah berupaya untuk memberikan definisi yang tepat untuk "usaha mikro". Hal ini penting karena hingga saat ini kriteria yang digunakan untuk mendefinisikan usaha mikro masih beragam karena masih sering terjadi pengertian tumpang tindih antara usaha mikro dan usaha kecil. Pengertian usaha kecil secara jelas tercantum dalam UU No. 9 Tahun 1995, yang menyebutkan bahwa usaha kecil adalah usaha dengan kekayaan bersih paling banyak Rp200 juta (tidak termasuk tanah dan bangunan tempat usaha) dengan hasil penjualan tahunan paling banyak Rp1.000.000.000.<sup>1</sup> Definisi yang tercantum dalam UU ini adalah definisi yang paling banyak digunakan oleh badan/lembaga yang terkait dengan usaha mikro-kecil. Kementerian Negara Koperasi & UKM menggunakan UU tersebut sebagai dasar dalam mengelompokkan jenis-jenis usaha. Menurut kementerian ini, kelompok usaha mikro termasuk di dalam kelompok usaha kecil. Sementara Departemen Keuangan seperti yang tercantum dalam keputusan Menteri Keuangan Republik Indonesia No 40/KMK.06/2003, menitikberatkan pada besarnya hasil/pendapatan usaha dalam mendefinisikan usaha mikro. Menurut keputusan tersebut usaha mikro adalah usaha produktif milik keluarga atau perorangan Warga Negara Indonesia dan memiliki hasil penjualan paling banyak Rp100.000.000 per tahun (Kompas, "Depkeu").<sup>2</sup>

<sup>1</sup> Other criteria stipulated in Law No. 9/1995 include that the owner is an Indonesian citizen, the business is independent, directly or indirectly affiliated with medium-sized or large business, owned by one person, and may be a legal or non-legal entity.

<sup>2</sup> The Ministry of Finance and Bank Indonesia use these criteria in determining which businesses are able to receive SUP (Surat Utang Pemerintah - No. 005/MK/-99) funds which reach Rp9.97 trillion. As much as Rp3.1 trillion which originated from the repayment of Bank Indonesia liquidity credits (KLBI), will be channeled through to the owners of microbusinesses in the form of credit.

<sup>1</sup> Kriteria lainnya dalam UU No 9 Tahun 1995 adalah: milik WNI, berdiri sendiri, berafiliasi langsung atau tidak langsung dengan usaha menengah atau besar dan berbentuk badan usaha perorangan, baik berbadan hukum maupun tidak.

<sup>2</sup> Kriteria usaha ini digunakan oleh Departemen Keuangan dan BI untuk menentukan usaha apa saja yang dapat menerima dana SUP (Surat Utang Pemerintah) No 005/MK/-99 sebesar Rp9,97 triliun. Sebanyak Rp3,1 triliun dana dari pengembalian kredit likuiditas Bank Indonesia (KLBI) akan disalurkan dalam bentuk kredit kepada pengusaha mikro-kecil.

Statistics Indonesia provides a definition based upon the number of workers in order to determine the size of businesses, particularly in the manufacturing sector, i.e.: a handicraft home industry employs 1-4 workers, and a small industry employs 5-19 workers, including the owner.<sup>3</sup> The same definition is also used by the Ministry of Industry and Trade in differentiating between businesses, i.e.: micro-trading business (1-4 workers), small trading business (5-19 workers), and medium-sized trading business (20-99 workers). Another criterion for small (and micro) businesses and trading businesses is that the annual turnover is less than Rp1 billion (Depperindag 1). According to some international organizations, a microbusiness is a non-agricultural business which has a maximum of 10 workers (including those who are self-employed, apprentices, paid workers and workers who are not paid because they are family members), uses simple or traditional technology, has limited access to credit, has limited managerial skills and tends to operate in the informal sector.<sup>4</sup>

Microbusinesses are also often identified as home industries because most of the activities are conducted at home, use simple or traditional technology, employ family members and are local-market oriented (Farbman and Lessik 105-122). Many similar businesses are found in developing countries and have a relatively significant role in creating employment opportunities and reducing poverty. In Indonesia, microbusinesses began to receive a lot of attention after they showed their ability to persevere and even act as "safety valves" during the economic crisis. Attention from various parties was reflected by the increased amount of credit channeled to microbusinesses from year to year (Media Indonesia, "Berbelitnya Pengucuran").<sup>5</sup>



<sup>3</sup> Statistics Indonesia, Small Scale and Micro Establishment Statistic, <http://www.bps.go.id/sector/comser/>

<sup>4</sup> ILO, ADB and USAID.

<sup>5</sup> In 2002, the total amount of credit distributed by the banking sector was Rp30 trillion, whereas in 2003 they were committed to channeling Rp40 trillion to microbusinesses. The Ministry of Finance through Bank Indonesia also planned to distribute Rp3.1 trillion in credit to small and microbusinesses, but execution of the plan was hampered for several reasons, such as technical problems or problems with the procedures of fund distribution.

BPS memberikan batasan jumlah tenaga kerja dalam menentukan skala usaha terutama di sektor industri, yaitu industri kerajinan rumah tangga (IKRT) dengan 1-4 pekerja, dan industri kecil (IK) dengan 5-19 pekerja termasuk pemiliknya.<sup>3</sup> Departemen Perindustrian dan Perdagangan juga memberikan batasan yang sama dalam membagi skala usaha, yaitu industri dagang mikro (1-4 pekerja), industri dagang kecil (5-19 pekerja), dan industri dagang menengah (20-99 pekerja). Kriteria lain untuk industri dan dagang kecil (termasuk mikro) adalah dari jumlah penjualan per tahun sebesar <Rp 1 milyar (Depperindag 1). Sementara itu pengertian usaha mikro menurut lembaga-lembaga internasional adalah usaha non pertanian dengan jumlah pekerja maksimal 10 orang (termasuk wirausaha, pekerja magang, pekerja upahan dan pekerja yang tidak dibayar karena termasuk anggota keluarga), menggunakan teknologi sederhana atau tradisional, memiliki keterbatasan akses terhadap kredit, mempunyai kemampuan managerial rendah dan cenderung beroperasi di sektor informal.<sup>4</sup>

Usaha mikro juga sering diidentikkan dengan industri rumah tangga karena sebagian besar kegiatan dilakukan di rumah, menggunakan teknologi sederhana atau tradisional, mempekerjakan anggota keluarga dan berorientasi pada pasar lokal (Farbman dan Lessik 105-122). Kegiatan usaha seperti ini banyak ditemukan di negara-negara berkembang dan berperan cukup besar dalam menciptakan lapangan pekerjaan dan pengentasan kemiskinan. Di Indonesia, usaha mikro mulai mendapat perhatian besar ketika mereka mampu bertahan bahkan berperan sebagai "katup pengaman" ketika terjadi krisis ekonomi. Perhatian dari berbagai pihak ini diantaranya terlihat dari meningkatnya jumlah kredit yang disalurkan kepada usaha mikro dari tahun ke tahun (Media Indonesia, "Berbelitnya Pengucuran").<sup>5</sup>

Microbusinesses in the catering industry can have reasonably promising market opportunities.

Usaha mikro di bidang jasa boga memberi peluang pasar yang cukup menjanjikan.

<sup>3</sup> BPS, Small Scale and Micro Establishment Statistic, <http://www.bps.go.id/sector/comser/>

<sup>4</sup> ILO, ADB dan USAID.

<sup>5</sup> Pada tahun 2002 jumlah kredit yang disalurkan dunia perbankan kepada UKM mencapai Rp30 triliun, dan untuk tahun 2003 sebesar Rp40 triliun. Departemen Keuangan melalui BI juga merencanakan akan menyalurkan kredit kepada usaha mikro dan kecil (KUMK) sebesar Rp3,1 triliun, tetapi pelaksanaannya masih terhambat karena beberapa alasan, antara lain: masalah teknis, prosedur penyaluran dana.



**Table 1. The Number of Non-Legal Entities according to the Business Sector and Number of Workers**  
**Tabel 1. Banyaknya Usaha Tidak Berbadan Hukum menurut Lapangan Usaha dan Jumlah Pekerja**

Business Sector/ Lapangan Usaha	Number of Workers/Jumlah Pekerja						Total/ Jumlah
	1	2-4	5-9	10-14	15-19	20+	
1. Small-scaled mining and quarrying, non-PLN electricity and construction/ <i>Pertambangan rakyat dan penggalian listrik, non PLN dan konstruksi</i>	123,103	133,311	23,342	7,084	690	127	287,657
2. Small and Home Industries/ <i>Industri kecil dan kerajinan rumah tangga</i>	902,919	1,404,643	184,614	29,813	15,115	1,179	2,538,283
3. Wholesale, Retail, Restaurants and Accommodation/ <i>Perdagangan besar, eceran dan rumah makan serta jasa akomodasi</i>	3,961,547	4,251,814	201,494	24,540	3,375	7,441	8,450,211
4. Transport and Communications/ <i>Angkutan dan komunikasi</i>	1,472,570	281,301	9,528	1,340	213	98	1,765,050
5. Finance Institutions, Real Estate, Rental and Service Businesses/ <i>Lembaga keuangan, real estate, usaha persewaan dan jasa-jasa</i>	984,271	579,600	46,344	5,784	1,564	1,881	1,619,444
<b>TOTAL</b>	<b>7,444,410</b>	<b>6,650,669</b>	<b>465,322</b>	<b>1,564</b>	<b>20,957</b>	<b>10,726</b>	<b>14,660,645</b>

Source: Statistics Indonesia. *Survei Usaha Terintegrasi* [Integrated Business Survey], 2001. 81.

Sumber: BPS. *Survei Usaha Terintegrasi*, 2001. 81.

One question still frequently asked concerns the number of microbusinesses in Indonesia. It is important to have this information in order to, among others, identify the number of microbusinesses compared to other businesses, to better understand the characteristics and contribution of microbusinesses, as well as to determine an appropriate strategy to empower these businesses. Nevertheless, until now no accurate data on the number of microbusinesses has been available. In general, the available data are only on the number of small and medium businesses where microbusinesses are included in the category of small business. In addition, the available data are partial because they only cover small and microbusiness activities in the industrial and trade sectors, such as those collected by the Department for Industry and Trade.

Determining the number of microbusinesses is not easy. This is due to the characteristics of microbusinesses themselves, such as having high geographical and sectoral mobility (it is easy to change their line of business) and the ease with which they grow, but they also collapse easily and their status often overlaps with that of small businesses.

One strategy to determine the number of microbusinesses compared to other non-legal entities is by looking at the number of the workers. This criterion is mostly used by international organizations and relevant departments because it can identify microbusinesses quickly and clearly. However, data or information about other criteria, such as business's assets and turnover, are inadequate and difficult to obtain.

Salah satu pertanyaan yang kerap diajukan adalah mengenai jumlah usaha mikro. Informasi mengenai jumlah usaha penting diketahui untuk melihat proporsi usaha mikro dibandingkan dengan usaha lainnya, untuk lebih memahami karakteristik, kontribusi usaha mikro serta untuk menentukan strategi pemberdayaan yang tepat bagi usaha tersebut. Namun, hingga saat ini belum tersedia data akurat mengenai jumlah usaha mikro. Umumnya data yang tersedia adalah data jumlah usaha kecil dan menengah, dan usaha mikro dimasukkan ke dalam kategori usaha kecil. Selain itu data yang ada bersifat parsial, hanya mencakup kegiatan usaha mikro-kecil di sektor industri dan perdagangan seperti yang dikeluarkan oleh Depperindag.

Untuk mengetahui jumlah usaha mikro bukan hal mudah. Hal ini disebabkan oleh karakteristik usaha mikro itu sendiri, antara lain: memiliki mobilitas geografis maupun mobilitas jenis usaha tinggi (mudah berganti jenis usaha), mudah tumbuh (memulai usaha baru) tetapi mudah pula mati dan seringkali tumpang tindih dengan usaha kecil.

Salah satu cara untuk mengetahui proporsi usaha mikro terhadap usaha lainnya di dalam kelompok usaha yang tidak berbadan hukum adalah melalui pendekatan jumlah tenaga kerja. Kriteria jumlah tenaga kerja paling sering digunakan oleh lembaga internasional maupun departemen terkait karena dapat dengan cepat dan jelas mengidentifikasi usaha mikro. Sebaliknya, data atau informasi untuk kriteria lainnya seperti data aset dan omzet usaha tidak memadai serta sulit diperoleh.

Table 1 shows the number of workers in non-legal entities according to the business sector. According to Statistics Indonesia and the Ministry of Industry and Trade, 14.1 million businesses (96.1%) of the 14.66 million businesses surveyed across all business sectors (except for the agricultural sector) are microbusinesses (i.e. employ 1-4 workers). Based on the definition used by international organizations, 14.6 million (99.3%) in this group of businesses are microbusinesses (employing a maximum of 10 workers), whereas the rest are small businesses (10-50 workers). This indicates that regardless of which definition is used, a large portion of non-legal entities are microbusinesses.

Table 2 indicates that the largest business sectors for microbusinesses are the wholesale, retail, and restaurant and accommodation sectors (57.8%), followed by the small and home industries sectors (17.1%) and the transport and communications sectors (12.1%).

Tabel 1 memperlihatkan jumlah pekerja dalam kelompok usaha yang tidak berbadan hukum menurut jenis lapangan usaha. Jika mengacu pada batasan skala usaha menurut BPS dan Depperindag, maka jumlah usaha mikro (1-4 orang pekerja) di semua jenis lapangan usaha adalah 14,1 juta usaha (96,1%) dari 14,66 juta usaha yang disurvei di luar sektor pertanian. Sementara jika menggunakan definisi lembaga internasional (maksimal 10 orang pekerja), maka jumlah usaha mikro dalam kelompok usaha ini adalah 14,6 juta usaha (99,3%), sisanya adalah usaha kecil (10-50 orang pekerja). Hal ini memperlihatkan bahwa definisi usaha mikro apapun yang digunakan, usaha mikro terbukti menempati porsi yang sangat besar dalam kelompok usaha tidak berbadan hukum.

Tabel 2 menunjukkan bahwa jenis usaha yang paling banyak digeluti oleh usaha mikro adalah usaha grosir, eceran, rumah makan serta jasa akomodasi (57,8%), diikuti oleh sektor industri kecil dan kerajinan rumah tangga (17,1%) dan sektor angkutan dan komunikasi (12,1%).

**Table 2. The Number of Microbusinesses according to Business Sector**  
**Tabel 2. Banyaknya Usaha Mikro menurut Lapangan Usaha**

Business Sector/Sektor Bisnis	Number of Workers/Jumlah Pekerja		Total/ Jumlah
	1-4 workers/ pekerja	5-9 workers/ pekerja	
1. Small-scaled ining and Quarrying, Non-PLN Electricity and Construction/ <i>Pertambangan Rakyat dan Penggalian, Listrik Non PLN dan Konstruksi</i>	256,414 (1.82%)	23,342 (5.02%)	279,756 (1.92%)
2. Small and Home Industries/ <i>Industri Kecil dan Kerajinan Rumah Tangga</i>	2,307,562 (16.37%)	184,614 (39.67%)	2,492,176 (17.12%)
3. Wholesale, Retail, Restaurants and Accommodation/ <i>Perdagangan Besar, Eceran dan Rumah Makan serta Jasa Akomodasi</i>	8,213,361 (58.27%)	201,494 (43.30%)	8,414,855 (57.79%)
4. Transport and Communications/ <i>Angkutan dan Komunikasi</i>	1,753,871 (12.44%)	9,528 (2.05%)	1,763,399 (12.11%)
5. Finance Institutions, Real Estate, Rental and Service Businesses/ <i>Lembaga Keuangan, Real Estate, Usaha Persewaan dan Jasa-jasa</i>	1,563,871 (11.10%)	46,344 (9.96%)	1,610,215 (11.06%)
<b>TOTAL</b>	<b>14,095,079</b> <b>(100%)</b>	<b>465,322</b> <b>(100%)</b>	<b>14,560,401</b> <b>(100%)</b>

Source: Statistics Indonesia. Survei Usaha Terintegrasi [Integrated Business Survey], 2001. 81.  
Sumber: BPS. Survei Usaha Terintegrasi, 2001. 81.

Table 3 indicates that of the 14.6 million non-legal entities surveyed, 65.85% of owners were men.<sup>6</sup> Furthermore, the percentage of male owners was much higher particularly in the small-scale mining sector (96.8%), small industries with 5-19 workers (87.7%), transport and communications sector (98.8%) and other financial/service businesses (72%). Meanwhile, in other business sectors, including home industries (with 1-4 workers) and trading businesses, the number of male owners was not too different from the number of female owners.

Tabel 3 menunjukkan bahwa dari 14,6 juta usaha tidak berbadan hukum, 65,85% pelakunya adalah laki-laki.<sup>6</sup> Persentase pengusaha laki-laki jauh lebih besar terutama di sektor pertambangan rakyat (96,8%); industri kecil (tenaga kerja 5-19 orang) (87,7%); angkutan dan komunikasi (98,8%); dan usaha keuangan/jasa lainnya (72%). Untuk jenis lapangan usaha lainnya seperti industri kerajinan rumah tangga (tenaga kerja 1-4 orang) dan usaha perdagangan, proporsi pengusaha laki-laki dan perempuan tidak terlalu berbeda.

<sup>6</sup> The totals in the table reflect the total number of businesses with more than 20 employees.

<sup>6</sup> Total dalam tabel ini menunjukkan jumlah usaha dengan pekerja lebih dari 20 orang.

This table also indicates that the largest business sector for both male and female owners is the trading (wholesale and retail), restaurant and accommodation sector. Of the 9.6 million male owners surveyed, 51.6% of them operated in this sector, whereas the number of female owners working in this sector was even larger, that is 69.2% of the total 5.01 million female owners. The largest sector following this for male owners was the transport and communications sector (18.1%), and for female owners was the small and home industry sector (21%). However, these data do not indicate the number of men and women working in microbusinesses. The involvement of men and women in microbusinesses (1-4 workers) has only been recorded for the small and home industry sectors, while data on men and women involved in other sectors such as the trading sectors and financial/services sectors are not available.

Tabel yang sama juga memperlihatkan bahwa lapangan usaha yang paling banyak digeluti baik oleh pengusaha laki-laki maupun perempuan adalah perdagangan (grosir dan eceran), rumah makan dan jasa akomodasi. Dari 9,6 juta pengusaha laki-laki, 51,6% bergerak di sektor ini, sementara proporsi perempuan yang bergerak di usaha ini lebih besar, yaitu 69,2% dari total 5,01 juta pengusaha perempuan. Proporsi lapangan usaha terbesar berikutnya yang digeluti oleh pengusaha laki-laki adalah angkutan dan komunikasi (18,1%), sementara pengusaha perempuan terbesar bergerak di sektor industri kecil dan kerajinan rumah tangga (21%). Namun data tersebut tidak memperlihatkan jumlah laki-laki dan perempuan pelaku usaha mikro. Data keterlibatan laki-laki dan perempuan di usaha mikro (tenaga kerja 1-4) hanya bisa diketahui untuk sektor industri kecil dan kerajinan rumah tangga, sementara data keterlibatan pelaku usaha mikro berdasarkan jenis kelamin untuk sektor lainnya seperti perdagangan, lembaga keuangan/jasa lainnya belum tersedia.

**Table 3. The Number of Non-Legal Entities according to the Sex of the Owner**  
**Tabel 3. Banyaknya Usaha Tidak Berbadan Hukum menurut Jenis Kelamin Pengusaha**

Business Sector/ Lapangan Usaha	Sex of the Owner/ Jenis Kelamin Pengusaha		Total/ Jumlah
	Male/ Laki-laki	Female/ Perempuan	
1. Small-scaled Mining and Quarrying, Non-PLN Electricity and Construction/ <i>Pertambangan Rakyat dan Penggalian, Listrik Non PLN dan Konstruksi</i>	275,534 (95.79%) (2.85%)	12,123 (4.21%) (0.24%)	287,657 (100%) (1.96%)
2. Small and Home Industries/ <i>Industri Kecil dan Kerajinan Rumah Tangga</i>	1,487,205 (58.59%) (15.40%)	1,051,078 (41.41%) (20.99%)	2,538,283 (100%) (17.31%)
a. 1-4 Workers/ <i>Tenaga Kerja</i>	1,284,820 (55.68%) (13.31%)	1,022,742 (44.32%) (20.43%)	2,307,562 (100%) (15.74%)
b. 5-9 Workers/ <i>Tenaga Kerja</i>	202,385 (87.72%) (2.10%)	28,336 (12.28%) (0.57%)	230,721 (100%) (1.57%)
3. Wholesale, Retail, Restaurants, and Accommodation/ <i>Perdagangan Besar, Eceran dan Rumah Makan serta Jasa Akomodasi</i>	4,985,421 (59%) (51.64%)	3,464,790 (41.00%) (69.21%)	8,450,211 (100%) (57.64%)
4. Transport and Communications/ <i>Angkutan dan Komunikasi</i>	1,743,433 (98.78%) (18.06%)	21,617 (1.22%) (0.43%)	1,765,050 (100%) (12.04%)
5. Finance Institutions, Real Estate, Rental and Service Businesses/ <i>Lembaga Keuangan, Real Estate, Usaha Persewaan dan Jasa-Jasa</i>	1,162,550 (71.79%) (12.04%)	456,894 (28.21%) (9.13%)	1,619,444 (100%) (11.05%)
<b>TOTAL</b>	<b>9,654,143</b> (65.85%) (100%)	<b>5,006,502</b> (34.15%) (100%)	<b>14,660,645</b> (100%) (100%)

Source: Statistics Indonesia. Survei Usaha Terintegrasi [Integrated Business Survey], 2001. 59-60.  
 Sumber: BPS. Survei Usaha Terintegrasi, 2001. 59-60.

Note/Keterangan:

- The red figures constitute the proportion of male owners compared to female owners in one business sector/*Persentase dalam warna merah menunjukkan proporsi pengusaha laki-laki terhadap pengusaha perempuan pada satu jenis lapangan usaha.*
- The blue figures constitute the proportion of either male or female owners across all business sectors/*Persentase dalam warna biru menunjukkan proporsi pengusaha laki-laki atau perempuan pada seluruh jenis lapangan usaha.*

The above analysis indicates that the availability of data is very important, particularly in determining appropriate strategies and policies to empower non-legal entities based on their scale, sector and owners. Businesses of a different scale (small or micro) have different characteristics, thus in turn will have some implications on the formulation of appropriate strategies and policies for the further development of each business. Strategies to empower microbusinesses are directed more towards increasing turnover and ensuring business sustainability (incrementalist approach), whereas strategies to develop small businesses are more focussed on efforts to develop businesses (business development approach) (Farbman and Lessik 105-122). Based on its business sectors, policies directed towards activities in the manufacturing industry (small and home industries) would have a different emphasis compared to those for trade sector policies. Finally, the results of SMERU's field observations indicated that trading businesses need more capital assistance, whereas handicraft industries require more comprehensive assistance, including capital assistance, training, facilities and market information. ■

Uraian di atas menunjukkan bahwa ketersediaan data menjadi sangat penting, terutama untuk menentukan strategi serta kebijakan yang tepat dalam memberdayakan usaha mikro yang tidak berbadan hukum ini dari segi skala, sektor serta pelaku usahanya. Skala usaha yang berbeda (kecil atau mikro) mempunyai karakteristik berbeda, yang akan berimplikasi pada penentuan strategi serta kebijakan yang tepat bagi pengembangan usaha-usaha tersebut selanjutnya. Strategi pemberdayaan usaha mikro lebih ditujukan untuk meningkatkan pendapatan serta mempertahankan keberlangsungan usaha, sementara strategi pengembangan usaha kecil lebih difokuskan pada upaya untuk mengembangkan usaha (Farbman dan Lessik 105-122). Berdasarkan jenis lapangan usahanya, kebijakan bagi sektor industri (kecil maupun kerajinan rumah tangga) akan mempunyai penekanan yang berbeda dengan kebijakan bagi sektor perdagangan. Hasil pengamatan lapangan SMERU menunjukkan bahwa usaha perdagangan lebih membutuhkan bantuan permodalan, sementara industri kerajinan membutuhkan bantuan yang lebih menyeluruh, termasuk permodalan, pelatihan, bantuan sarana, serta informasi pasar. ■ Rizki Fillaili

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# PROFILES OF MICROBUSINESS OWNERS

## *Profil Pelaku Usaha Mikro*



Small and microbusinesses are relatively independent and were so even during the economic crisis.

*Usaha mikro dan usaha kecil relatif lebih mandiri sekalipun pada saat krisis ekonomi terjadi.*

During field research, SMERU's research team met with several microbusiness owners to observe their business operations and discuss assistance they may have received over the last few years. The following four stories show that microbusiness owners have faced an array of problems, such as difficulties in obtaining loans from formal banking institutions, a high dependency upon capital assistance, family, neighbors and natural resources, as well as the risk of being deceived by other business people.

Despite these difficulties and high failure rates, their industriousness and resourcefulness of microbusiness owners has led to success in many cases. One positive effect includes that the children of many microbusiness owners have been able to continue their schooling, a number of them have even been able to pay for their children to go to university. In other examples, microbusinesses have grown from providing additional money to becoming the family's main source of income. But as one female microbusiness owner suggested, if microbusinesses are to advance further, they need access to training in order to develop their management skills. In addition, they also require capital assistance in the form of low-interest loans with simple procedures as well as terms and conditions which the poor can meet. Examples of the benefits of assistance and facilitation in community organizing are also included in this section.

*Selama melakukan penelitian lapangan, tim penelitian SMERU bertemu dengan beberapa pelaku usaha mikro untuk mengamati kegiatan usaha mereka dan membicarakan upaya penguatan yang mungkin mereka terima selama beberapa tahun terakhir. Empat kisah berikut ini menunjukkan bahwa pelaku usaha mikro menghadapi beberapa masalah, termasuk kesulitan mendapatkan pinjaman dari lembaga perbankan formal, adanya ketergantungan yang tinggi mengenai bantuan modal pada keluarga, tetangga dan sumber daya alam, serta harus menghadapi risiko ditipu oleh pengusaha lain.*

*Meskipun menemui kesulitan dan kegagalan cukup tinggi, keuletan dan kecerdikan para pelaku usaha mikro membawa sukses dalam banyak kasus. Salah satu dampak positif kegigihan mereka dalam berusaha adalah mereka sanggup menyekolahkan anak-anaknya, sebagian pengusaha bahkan mampu membiayai anaknya kuliah. Dalam contoh lain, usaha mikro berkembang dari usaha yang semula hanya memberikan pendapatan tambahan kemudian justru menjadi sumber pendapatan utama keluarga. Akan tetapi, seperti diusulkan salah satu pelaku usaha mikro perempuan, agar usaha mikro dapat berkembang lebih jauh lagi, maka mereka perlu mendapat akses terhadap pelatihan agar mereka dapat mengembangkan keterampilan manajemen. Di samping itu, mereka juga membutuhkan bantuan modal dalam bentuk pinjaman dengan suku bunga rendah, prosedur sederhana dan persyaratan yang mampu dipenuhi rakyat miskin. Contoh manfaat positif pendampingan juga dimuat dalam rubrik ini.*

## 1 Microbusiness Owners Can Change their Businesses Easily *Pelaku Usaha Mikro Mudah Beralih Jenis Usaha*



A female microbusiness owner suggested that if microbusinesses are to advance, microbusiness owners need to be given training on how to produce a variety of products, because determination and skills are required in order to do so.

*Seorang pengusaha mikro perempuan mengusulkan bahwa jika usaha mikro ingin maju maka para pelaku usaha mikro perlu mendapat pelatihan membuat berbagai variasi produk, karena untuk melakukan hal ini diperlukan kemauan dan keahlian.*

Ismie Sunartono, a microbusiness owner from Desa Wirokerten, Kecamatan Banguntapan, Kabupaten Bantul, has changed her line of business several times. There have been many reasons for this, including being deceived by larger entrepreneurs or being unable to ask people to pay their debts. Each time a business failed she was forced to start another. Despite having tried her hand in different businesses, her ventures are still classified as microbusinesses.

In 1989, Ismie began her business trading *melinjo* (*Gnetum gnemon L.*) by buying raw *melinjo* nuts from her relative and then selling them to a home industry that flattened them into raw *melinjo* crackers and sold them on to markets. On average, Ismie supplied 60kg of *melinjo* nuts per day. Her business ceased in 1993 because the raw *melinjo* cracker trader went bankrupt. It is interesting that after this Ismie decided to become an inter-island raw *melinjo* cracker trader. She bought raw *melinjo* crackers from several small industries and sold them to traders in Bali. One shipment could even reach 100kg or 200kg, which she sold at Rp6,000 per kg. On average, Ismie sent 1,000kg per month. Unfortunately, three years later her business was forced to a halt because the rainy season that year caused the raw *melinjo* crackers to crumble, and furthermore she had to face competition from other traders also sending their stock to Bali.

However, Ismie did not give up. In 1997, she began a contract business sewing garments to the value of Rp2 million per month. A material supplier provided her with the ready-to-sew material and she sewed it into clothing at Rp300 apiece. One year later her business once again folded because her employer who was also the supplier fled, leaving a bad check totalling Rp6 million. As it was unusual for her to be idle, not too long after this, Ismie opened a stall at the front of her house selling basic commodities.

*Ibu Ismie Sunartono, salah seorang pelaku usaha mikro dari Desa Wirokerten, Kecamatan Banguntapan, Kabupaten Bantul, sudah beberapa kali berganti usaha. Ada berbagai faktor penyebabnya, antara lain karena sering diperdayakan oleh pengusaha besar, atau karena gagal menagih piutang. Setiap kali usahanya macet ia terpaksa beralih usaha. Sekalipun sering berganti usaha, kegiatannya masih tergolong sebagai usaha mikro.*

*Pada tahun 1989 Ibu Ismie memulai usahanya dengan berdagang melinjo (*Gnetum gnemon L.*) dengan cara membeli melinjo mentah dari saudaranya kemudian dijual kepada pengrajin emping mentah. Rata-rata Ibu Ismie memasok 60 kg melinjo per hari. Usahanya berhenti pada tahun 1993 karena si pengrajin emping bangkrut. Menariknya, Ibu Ismie justru mengambil keputusan untuk beralih menjadi pedagang besar emping. Ia membeli emping mentah dari beberapa industri kecil, kemudian dijual ke Bali. Sekali pengiriman bisa mencapai satu hingga dua kuintal, dan dijual dengan harga Rp6.000 per kg. Rata-rata Ibu Ismie mengirim hingga 10 kuintal per bulan. Sayangnya, tiga tahun kemudian usaha ini pun terpaksa berhenti karena musim hujan pada tahun tersebut menyebabkan empingnya remuk, apalagi ia harus menghadapi sejumlah pesaing yang juga mengirim dagangan mereka ke Bali.*

*Ibu Ismie tidak berputus asa. Pada tahun 1997 ia merintis usaha borongan menjahit garmen dengan omzet Rp2 juta sebulan. Ibu IS menerima potongan kain dari pemasok bahan yang kemudian dijahit menjadi baju dengan upah Rp300 per potong. Tapi, setahun kemudian sekali lagi usahanya kandas karena juragan yang juga menjadi pemasoknya kabur dengan meninggalkan cek kosong senilai Rp6 juta. Karena tidak terbiasa berpangku tangan tak lama kemudian Ibu Ismie membuka warung sembilan bahan pokok (sembako) di rumahnya. Omzet penjualannya bisa mencapai Rp2 juta per bulan, tapi sayang*

Turnover could reach Rp2 million per month, but unfortunately it did not last long because many customers did not pay their debts, and she was reluctant to ask them to pay as they were also her neighbors. What more could she do? As she ran out of capital, Ismie finally closed her stall.

As if she was not wary of changing businesses, Ismie decided to try her hand in the brick producing business in 2000. It seems that to date, her business has been able to survive. Her husband and two male workers assist her in running the business and the workers are paid a piece rate of Rp22,500 per 1,000 bricks. As she already has some capital and her own land, Ismie only has to buy two trucks of *rambut* (rice husks used as fuel for firing bricks) to the value of Rp1 to Rp1.4 million, which is usually repaid after the bricks are ready to be sold. Her present turnover has reached Rp4 million per month.

Since starting her business, Ismie has rarely received capital assistance or obtained loans, except for loans from Bank Bakti Daya Ekonomi (BDE) to the value of Rp1 million, which she obtained three years in a row with an interest rate of 1.5% per month and loan term of one year. She also once borrowed Rp100,000 from a village-level savings and loans unit (UED-SP) for capital for her sewing business. Several factors have made it difficult for her to obtain loans, including the amount required being too small and the requirement for borrowers to provide collateral. In addition, as a member of the Community Self-Reliance Board - Project for Poverty Reduction in Urban Areas (BKM-P2KP), Ismie is not eligible to take out loans. Despite this, she had the opportunity to participate in BKM-P2KP accounting training, administration training, and training provided as a part of the Family Income Enhancement Program (UP2K) twice in one year.

Ismie suggested that if microbusinesses are to advance, microbusiness owners need to be given training on how to produce a variety of products, because determination and skills are required in order to, for example, produce a variety of raw *melinjo* products. In addition, microbusiness owners also require capital assistance so that their products do not fall into the hands of shark moneylenders. ■ **Akhmadi**

Microbusiness owners also require capital assistance so that their products do not fall into the hands of shark moneylenders.

*Pengusaha mikro juga perlu diberikan bantuan modal agar produknya tidak jatuh ke tangan pengijon.*

*tidak bertahan lama karena banyak pelanggannya menunggak hutang sementara ia enggan menagih pelanggannya yang sekaligus juga adalah tetangganya. Apa boleh buat, karena kehabisan modal Ibu Ismie terpaksa menutup warungnya.*

*Seperti belum jera berganti usaha, pada tahun 2000 Ibu Ismie memutuskan untuk terjun dalam usaha pembuatan batu bata merah. Kelihatannya hingga saat ini usahanya masih mampu bertahan. Dalam mengelola usahanya ia dibantu oleh suami dan dua orang pekerja laki-laki. Pekerjaannya diupah secara borongan Rp22.500 per seribu batu bata cetakan. Untuk modal kerja, karena sudah mempunyai modal dan tanahnya adalah miliknya sendiri, Ibu Ismie cukup hanya berhutang rambut (kulit padi, bahan bakar batu bata) sekitar Rp1 juta-Rp1,4 juta untuk membeli dua truk rambut yang biasanya dibayar ketika batu batanya sudah siap jual. Saat ini omzet penjualannya telah mencapai Rp4 juta per bulan.*

*Selama menjalankan usahanya Ibu Ismie jarang menerima bantuan modal dari pihak lain atau memperoleh program kredit, kecuali dari Bank Bakti Daya Ekonomi (BDE) sebesar Rp1 juta selama tiga tahun berturut-turut, masing-masing dengan bunga 1,5% per bulan selama setahun. Ia juga pernah meminjam dana Rp100.000 dari UED-SP (Usaha Ekonomi Desa - Simpan Pinjam) untuk modal usaha menjahit. Beberapa faktor penyebab kesulitan dalam memperoleh kredit pinjaman antara lain karena jumlah dana yang dibutuhkan terlalu kecil dan adanya syarat bahwa peminjam harus menyerahkan agunan. Juga, sebagai pengurus BKM-P2KP (Badan Keswadayaan Masyarakat - Proyek Penanggulangan Kemiskinan di Perkotaan) ia tidak berhak menerima pinjaman. Meski demikian, ia pernah mengikuti pelatihan akuntan BKM-P2KP, pelatihan administrasi, dan pelatihan UP2K (Usaha Peningkatan Pendapatan Keluarga) setahun dua kali.*

*Ibu Ismie mengusulkan bahwa jika usaha mikro ingin maju maka para pelaku usaha mikro perlu mendapat pelatihan membuat berbagai variasi produk, karena untuk melakukan hal ini diperlukan kemauan dan keahlian, misalnya membuat variasi produk emping mentah. Selain itu, pengusaha mikro juga perlu diberikan bantuan modal agar produknya tidak jatuh ke tangan pengijon. ■*



## 2

## Microbusiness Owners are Dependent on Capital Assistance

### *Ketergantungan Pengusaha Mikro pada Bantuan Modal*



In Kota Makassar, it is estimated that women own more than 70% of small and microbusinesses.

*Di Kota Makassar, diperkirakan lebih dari 70% usaha mikro dan usaha kecil dikelola oleh perempuan*

Henny Frida (34 years) who lives in Kota Makassar, owns a microbusiness in the food catering industry which receives orders from neighbors. This woman who has three children, started her business seven years ago by selling small snacks, such as fried banana and fried cassava, to support her children after she divorced. She obtained the start-up capital by borrowing Rp15,000 from a neighbor. In the afternoon when her snacks had sold out, her capital had increased two-fold, so she was able to return the money immediately and still had some money for the next day.

Gradually, Henny's business became well known. Members of the Family Welfare Program (PKK) in the surrounding neighborhood began to order different kinds of snacks for their meetings. Orders began to pour in and were not limited to snacks but also included prepared food. Several neighbors who worked even ordered prepared meals on a daily basis from Henny. Due to a lack of capital, she sometimes borrowed money from a PKK member. These loans ranged between Rp100,000 and Rp500,000 and were repaid over one to five months with an interest rate of 20% per month. Urged on by the certainty that her business had good prospects, in 2001 she paid Rp1.2 million to attend cooking classes for three months whilst continuing to operate her business.

Two years ago, she was informed by some PKK members that Swamitra Bukopin provided loans for microbusiness owners. She immediately applied for a loan and one month after being assessed by officials from Swamitra Bukopin and using the receipts for her refrigerator and television as collateral, she received a loan of Rp300,000. The loan had an interest rate of 3% per month and a loan term of two months. As she always paid her monthly installments on time, to date she has remained a client at Swamitra and the amount she has been loaned has

*Ibu Henny Frida (34 tahun) yang tinggal di Kota Makassar adalah pelaku usaha mikro di bidang jasa boga yang melayani pesanan dari tetangganya. Janda beranak tiga ini memulai usahanya sejak tujuh tahun yang lalu dengan berjualan kue-kue kecil seperti pisang goreng dan singkong goreng untuk menafkahi tiga orang anaknya yang masih kecil setelah bercerai dengan suaminya. Modal awalnya diperoleh dari pinjaman tetangga sebesar Rp15.000. Pada sore hari ketika dagangannya habis, modal awal tersebut sudah berlipat dua sehingga ia bisa langsung mengembalikan uang pinjamannya, sekaligus sudah mempunyai modal usaha untuk esok harinya.*

*Perlahan-lahan usaha Ibu Henny mulai dikenal. Para ibu-ibu anggota PKK di lingkungannya mulai memesan beberapa jenis kue untuk acara tertentu. Pesanan pun mulai mengalir, tidak hanya terbatas makanan kecil tetapi juga makanan jadi lainnya. Bahkan, beberapa tetangga yang bekerja mulai memesan makanan rantangan. Karena keterbatasan dana, kadang-kadang ia meminjam dana dari seorang ibu anggota PKK, berkisar antara Rp100.000 hingga Rp500.000 selama satu sampai lima bulan dengan bunga sekitar 20% per bulan. Terdorong oleh keyakinan bahwa usahanya memiliki pasar yang prospektif, pada tahun 2001 ia mengikuti kursus memasak selama tiga bulan dengan biaya Rp1,2 juta sambil tetap menjalankan usahanya.*

*Dua tahun yang lalu ia memperoleh informasi dari ibu-ibu PKK bahwa Lembaga Swamitra Bukopin menyediakan pinjaman untuk pengusaha kecil. Dengan segera ia mengajukan pinjaman, dan setelah melalui proses peninjauan oleh petugas lembaga itu, sebulan kemudian ia menerima pinjaman Rp300.000 dengan jaminan kuitansi kulkas dan TV. Pinjamannya dikenakan bunga 3% per bulan dengan jangka waktu dua bulan. Karena selalu membayar cicilan bulanan tepat waktu, hingga saat ini ia tetap bisa menjadi nasabah Swamitra, dan besarnya pinjaman pun meningkat secara*



even gradually increased. Her most recent loan reached Rp1 million and has a loan term of five months.

In time, with determination and hard work the business grew, although relatively slowly. She admitted that the loans from Swamitra have helped her business to develop. Her daily turnover, which was initially Rp150,000 with a profit of Rp80,000, has increased to around Rp300,000 with a profit of Rp150,000. To help her business, she employed an assistant whom she pays Rp250,000 per month. Because her business has improved, Henny can live in peace in her 21m<sup>2</sup> house located on a 150m<sup>2</sup> plot of land, which was bought when she was still married, but has since been extended although it is still very modest. Her three children continue to go to school; two are currently at junior high school, whereas the youngest is in year 6 at primary school.

Henny is certain that her business could develop faster if she had adequate capital. She tried to apply for a larger loan from Swamitra using her land certificate as collateral, but her credit application was rejected because Swamitra requires documents proving ownership of a motor vehicle, such as a car or motorcycle. To date, Henny has never applied for a loan at a banking institution because her understanding of the procedures and conditions for borrowing money from a bank is still limited. ■

berjenjang. Terakhir pinjamannya mencapai Rp1 juta dengan jangka waktu lima bulan.

Seiring dengan berjalannya waktu, usaha yang dibarengi tekad dan kemauan keras tersebut terus berkembang meskipun relatif perlahan. Pinjaman dari Swamitra diakui membantu perkembangan usahanya. Omset usahanya yang sebelumnya hanya sekitar Rp150.000 per hari dengan keuntungan Rp80,000 kini meningkat menjadi sekitar Rp300.000 per hari dengan keuntungan Rp150.000. Untuk membantu usahanya, ia mengambil seorang pembantu dengan upah Rp250.000 per bulan. Karena usahanya berkembang, Ibu Henny dapat hidup tenang di rumah tipe 21/150 m<sup>2</sup> yang dulu dibeli ketika masih bersuami dan sekarang sudah diperluas meskipun sangat sederhana. Ketiga anaknya dapat terus sekolah, dua anaknya kini duduk di SMP, sedang yang bungsu sudah duduk di kelas 6 SD.

Ibu Henny yakin usahanya akan dapat berkembang lebih pesat jika didukung modal yang memadai. Ia sudah mencoba mengajukan pinjaman dalam jumlah lebih besar kepada Swamitra dengan jaminan sertifikat rumah, tetapi permohonan kreditnya ditolak karena agunan yang ditetapkan adalah surat pemilikan benda bergerak, misalnya BPKB motor atau mobil. Selama ini Ibu Henny belum pernah mengajukan kredit ke lembaga perbankan karena pengetahuannya mengenai prosedur dan syarat peminjaman melalui bank masih terbatas. ■ **Hastuti**

### 3

#### Continuing His Wife's Business *Meneruskan Usaha Istri*

Rupami has not been a rice flour trader at the Pasar Raya Market in Padang for very long. Actually, the business was established by his wife, Nurhayati. In 1990, the need to cover household expenses and pay for their five children to go to school urged Mr R's wife to start trading rice flour at the market. At this time, Mr R was still employed as a mechanic in a company. His income was used to pay for everyday necessities, whereas the earnings from his wife's business were used to pay their children's school fees.

For the first ten years, his wife worked alone at the market, but in 2000 she requested that he join her trading at the market. According to Rupami, his wife seemed to foresee that he would have to continue her business. Before she passed away, she taught him about the business, including how to mix the flour according to what it is used for, for example the method of mixing flour for satay sauce is different from that for *cendol*<sup>1</sup>.

<sup>1</sup> *Cendol* is a drink made of small, doughy rice flour droplets and sweet syrup.

Pak Rupami belum lama menjadi pedagang tepung beras di Pasar Raya, Padang. Sebenarnya yang memprakarsai usaha ini adalah istrinya, Ibu Nurhayati. Pada 1990 adanya desakan menutup kebutuhan rumah tangga dan biayai sekolah lima orang anaknya mendorong istri Pak R untuk mulai berjualan tepung beras di pasar. Waktu itu Pak R masih bekerja sebagai tenaga mekanik di sebuah PT. Pendapatannya untuk membiayai keperluan sehari-hari, sedangkan hasil usaha istrinya untuk membayar uang sekolah anak-anak.

Selama 10 tahun pertama istrinya bekerja sendiri di pasar, tetapi pada tahun 2000 istrinya mulai mengajak Pak Rupami ikut berdagang di pasar. Menurut Pak Rupami, rupanya istrinya mendapat firasat bahwa ia harus meneruskan usaha istrinya. Sebelum meninggal istrinya telah mengajarnya hal-hal yang berkaitan dengan usaha mereka, antara lain cara mencampur tepung menurut penggunaannya, misalnya campuran tepung untuk sate akan berbeda dengan campuran untuk *cendol*.



Rupami's secret in running his business is "...we have to understand how to satisfy the customers so that our profit will increase. Only if your profit increases can you expand your business.

*Kiat Pak Rupami dalam menjalankan usahanya adalah "... kita harus mengetahui cara membuat pembeli merasa puas supaya hasil bisa bertambah banyak. Kalau hasil sudah bertambah, baru bisa menambah usaha.*

After his wife died in 2003, Rupami began trading at the market by himself. His work including buying rice and having someone grind it before it was finally sold at the market. When the business was still handled by his wife, she sold an average of three sacks of flour per day. Initially, he was only able to sell one sack per day, but gradually he began to sell up to two sacks of flour per day with a profit of between Rp40,000 and Rp50,000.

Capital assistance from Baitul Mal wa Tanwil Taqwa (BMT-Taqwa, an Islamic-based savings and loans institution) contributed to the success of their business as Rupami said, "It was BMT who has taken care of us. We have never received assistance from anywhere else." Indeed, they have received ten loans for their microbusiness from BMT Taqwa. Their first loan was for Rp120,000 and the amount continued to increase. The last loan his wife received was for Rp6 million, and when she died they still owed Rp5 million. However, BMT Taqwa declared that the loan was settled because it had been covered by Takaful Insurance.

Since working by himself, Rupami has only borrowed Rp2 million once as capital to purchase one tonne of rice. The earnings from Rupami and his late-wife's business have enabled them to send their children to school, and to date one child has even graduated from university. Rupami's secret in running his business is "...we have to understand how to satisfy the customers so that our profit will increase. Only if your profit increases can you expand your business. If not, you can only use the money you have. If it increases, then you can increase your capital." ■

Setelah istrinya meninggal pada tahun 2003, Pak Rupami mulai berjualan sendiri di pasar. Pekerjaannya termasuk membeli beras, mengupah orang lain menumbuk berasnya sebelum akhirnya dijual di pasar. Ketika masih ditangani istrinya, setiap hari istrinya mampu menjual rata-rata tiga karung tepung. Mula-mula Pak Rupami hanya dapat menjual satu karung, namun lambat-laun ia mulai bisa menjual sampai dua karung tepung per hari dengan keuntungan antara Rp40.000 hingga Rp50.000 per hari.

Keberhasilan usaha Pak Rupami dan istrinya tidak lepas dari bantuan modal dari BMT (Baitul Mal wa Tanwil) Taqwa, seperti penuturan Pak Rupami: "BMT inilah yang membesarkan kami. Kami tidak pernah menerima bantuan dari tempat lain." Memang, usaha mikro mereka sudah mendapat pinjaman 10 kali dari BMT Taqwa. Pinjaman pertama mereka Rp120.000, setelah itu jumlahnya terus meningkat. Terakhir, istrinya mengajukan pinjaman Rp6 juta, dan ketika meninggal mereka masih mempunyai sisa hutang Rp5 juta, namun hutangnya ini kemudian dinyatakan lunas oleh BMT Taqwa karena telah ditanggung oleh Asuransi Takaful.

Setelah berusaha sendiri Pak Rupami baru meminjam satu kali, sejumlah Rp2 juta sebagai modal untuk membeli bahan pokok beras satu ton. Dari hasil usaha berdagang tepung beras Pak Rupami dan almarhum istrinya mampu terus menyekolahkan anak-anaknya, bahkan kini salah satu anaknya telah menjadi sarjana. Kiat Pak Rupami dalam menjalankan usahanya adalah "... kita harus mengetahui cara membuat pembeli merasa puas supaya hasil bisa bertambah banyak. Kalau hasil sudah bertambah, baru bisa menambah usaha. Kalo nggak, diputerin aja dulu. Kalo ada kemajuan, baru tambah modal." ■ Rizki Fillaili

## 4

## Success in Assisting Women: The Selajambe Primary Cooperative for Resource Development in Kabupaten Sukabumi

### *Memotret Keberhasilan Pendampingan Kaum Perempuan: Koperasi Pengembang Sumber Daya (KPS) Primer Selajambe di Kabupaten Sukabumi*

The Center for Women's Resources Development (Pusat Pengembangan Sumber Daya Wanita - PPSW) was founded in 1986 with the aim to empower women in order to create a more equitable social system in society. Developing the economy was one way of reaching this goal. Based upon their experiences in assisting women at the grassroots level, it was discovered that there was a need for alternative finance institutions which women could access easily. Gradually, PPSW facilitated groups to establish their own alternative finance institutions. Up until 2003, 159 groups who received assistance from PPSW had founded 19 primary cooperatives.

PPSW's activities in Kabupaten Sukabumi began in 1994 when a PPSW field assistant arrived at Desa Selajambe and suggested that the women in the village form groups. This suggestion aimed to empower women through community organizing and at the same time encourage people to become local cadres that would act as community initiators. One of the means of organizing women chosen was savings and loans activities. Initially, six groups of women from Desa Selajambe pursued this activity. The groups received start-up funds from PPSW's revolving funds. However these funds were only used until 2000 because soon after they had their own funds.

In 2002, the groups officially became a cooperative, called Koperasi Pengembang Sumber Daya (KPS) Primer Selajambe [Selajambe Primary Cooperative for Resource Development]. This cooperative included seven groups and a total of 154 members; the majority of whom were women (96%). At present, KPS members are not only from Desa Selajambe but also from neighboring villages in Kecamatan Caringin and Kecamatan Cantayan. KPS Selajambe's start-up capital was around Rp18 million, but as of August 2003 it had increased to Rp41,663,600 which completely belonged to the members. In 2003, KPS received additional capital of Rp1 million from the village with a loan term of ten months and an interest rate of 0.75% per month.

Other than savings and loans activities, PPSW, sometimes assisted by other parties, provides training to empower cooperative members, such as training concerning cash flow, gender, reproductive health, legal problems relating to women, female leadership in politics, small business, and motivating people to form groups. In general, two to three people/groups

Pusat Pengembangan Sumber Daya Wanita (PPSW) berdiri pada tahun 1986 dengan tujuan memberdayakan perempuan dalam rangka ikut menciptakan tatanan sosial masyarakat yang lebih adil. Pengembangan ekonomi merupakan salah satu pintu masuk untuk mencapai tujuan tersebut. Berdasarkan pengalaman mendampingi perempuan di akar rumput, diketahui bahwa kehadiran sebuah lembaga keuangan alternatif yang mudah diakses oleh perempuan sangat dibutuhkan. Secara bertahap dan terus-menerus PPSW memfasilitasi kelompok dampungannya untuk mendirikan keuangan alternatif milik kelompok. Hingga tahun 2003, sudah terbentuk 19 koperasi primer dari 159 kelompok dampingan PPSW.

Kegiatan PPSW di Kabupaten Sukabumi dimulai sejak 1994 ketika seorang Tenaga Pendamping Lapangan (TPL) PPSW mendarat di Desa Selajambe dan mengajak perempuan di desa itu untuk berkelompok. Ajakan ini bertujuan memberdayakan perempuan melalui pengorganisasian masyarakat, sekaligus menumbuhkan kader-kader lokal sebagai penggerak masyarakat. Salah satu media pengorganisasian perempuan yang dipilih adalah kegiatan simpan pinjam. Mula-mula kegiatan ini diikuti oleh enam kelompok penduduk Desa Selajambe. Kelompok ini mendapat dana awal dari dana bergulir PPSW, dan dana ini berakhir tahun 2000 karena kelompok sudah mampu menghimpun dananya sendiri.

Pada tahun 2002, wadah yang semula berbentuk kelompok, resmi menjadi koperasi dengan nama Koperasi Pengembang Sumber Daya (KPS) Primer Selajambe. Koperasi ini memayungi tujuh kelompok dengan 154 anggota yang mayoritas adalah perempuan (96%). Sekarang anggota KPS tidak hanya dari Desa Selajambe, tetapi juga dari desa-desa tetangganya di Kecamatan Caringin dan Kecamatan Cantayan. Modal awal KPS Selajambe sekitar Rp18 juta, tetapi pada posisi terakhir per Agustus 2003 sudah berkembang menjadi Rp41.663.600 yang sepenuhnya adalah milik para anggotanya. Pada tahun 2003, KPS menerima tambahan pinjaman modal dari desa Rp1 juta dengan jangka waktu 10 bulan dengan bunga 0,75% per bulan.

Selain melakukan kegiatan simpan pinjam, PPSW, atau kadang-kadang dibantu oleh pihak lain, melakukan upaya pemberdayaan anggota koperasi dengan mengadakan berbagai pelatihan, misalnya pelatihan cash flow, jender, kesehatan reproduksi, masalah hukum yang terkait dengan perempuan, kepemimpinan perempuan dalam politik, usaha kecil, dan memotivasi berkelompok. Umumnya pelatihan

attend these training sessions and later they teach what they have learned to other group members.

Although a large number of cooperative members are women and the original objective was to empower women, KPS membership is open to anyone. Unfortunately, the image that has arisen in Desa Selajambe is that KPS is the "women's cooperative", whereas another cooperative in Desa Selajambe (Alhidayah Cooperative) is known as the "men's cooperative" because the majority of members are male fish traders.

To expand the cooperative, three months ago KPS Selajambe established a stall that sold everyday commodities using Rp3 million as capital. The stall is managed by two members of the cooperative, with 50% of the profits being used as additional capital and the remainder being used to pay the people who run the stall.

KPS Selajambe is important for its members because previously, when in need of money, they were often forced to borrow from a moneylender. Those who own a microbusiness or small business now have access to capital because they can apply for a loan with a fairly low interest rate. The member's economic businesses have now improved, and furthermore in 2002 the cooperative was able to divide its net profit of Rp1,300,000 amongst its members.

Despite such progress, the chief problem faced by the cooperative is providing capital for its members, as the cooperative is unable to meet their demands for capital. The economic crisis in mid-1997 and household problems also seem to influence member's activeness. In addition to this, there is the reality that problems in empowering women are actually still related to community restrictions on women's activities outside of the home. At present, KPS Selajambe wants to establish a wholesale business owned by the cooperative which could supply stalls owned by members and non-members. ■



ini diikuti oleh dua hingga tiga orang/kelompok yang kemudian disosialisasikan ke anggota kelompok lainnya.

Meskipun sebagian besar anggota koperasi ini adalah perempuan dan tujuan awal kegiatannya adalah melakukan pemberdayaan perempuan, namun keanggotaan koperasi KPS terbuka bagi siapa saja. Sayangnya, citra yang terbentuk mengenai KPS dalam masyarakat Desa Selajambe adalah KPS sebagai koperasi perempuan, karena itu dikenal sebagai "koperasi ibu-ibu", sementara koperasi lain di Desa Selajambe (Koperasi Alhidayah) yang anggotanya kebanyakan adalah laki-laki pengusaha ikan disebut sebagai "koperasi bapak-bapak".

Untuk memperluas usaha koperasi, tiga bulan yang lalu KPS Selajambe mendirikan warung kebutuhan sehari-hari dengan modal Rp3 juta. Warung ini dikelola oleh dua orang anggota koperasi, dengan ketentuan 50% dari keuntungan warung digunakan untuk tambahan modal sedangkan sisanya sebagai upah pengelola warung.

KPS Selajambe mempunyai arti penting bagi anggotanya, karena sebelum ada koperasi jika membutuhkan uang mereka sering terpaksa meminjam dana dari rentenir. Mereka yang mempunyai usaha mikro atau usaha kecil kini mempunyai akses terhadap modal karena dapat mengajukan pinjaman dengan suku bunga cukup rendah. Peningkatan usaha ekonomi anggota kini sudah mulai memperlihatkan hasilnya, apalagi pada akhir 2002 koperasi sudah berhasil membagi SHU kepada anggotanya sebesar Rp1.300.000.

Sekalipun demikian, masalah utama yang dihadapi koperasi adalah penyediaan modal bagi anggotanya karena koperasi belum sanggup memenuhi kebutuhan modal mereka. Krisis ekonomi pada pertengahan tahun 1997 yang lalu dan masalah rumah tangga tampaknya juga mempengaruhi tingkat keaktifan anggota, belum lagi adanya kenyataan bahwa masalah pemberdayaan perempuan ternyata masih terkait dengan adanya batasan dari masyarakat mengenai kegiatan perempuan di luar rumah. Saat ini, rencana ke depan yang ingin dikembangkan oleh KPS Selajambe adalah membuka usaha grosir milik koperasi yang dapat memasok warung-warung milik anggota maupun non-anggota. ■ **Vita Febriany**

KPS Selajambe's start-up capital was around Rp18 million, but as of August 2003, it had increased to Rp41.6 million.

Modal awal KPS Selajambe sekitar Rp18 juta, namun per Agustus 2003 ia telah berkembang menjadi Rp41,6 juta.

# THE PEOPLE'S ECONOMY AND THE ROLE OF MICROFINANCE<sup>1</sup>

## *Sektor Ekonomi Rakyat dan Peran Keuangan Mikro<sup>1</sup>*

Bambang Ismawan<sup>2</sup>



Microbusinesses have an important role in boosting economic growth, absorbing labor, providing inexpensive goods and services as well as reducing poverty.

*Usaha mikro berperan penting pada pertumbuhan ekonomi, penyerapan tenaga kerja, penyediaan barang dan jasa murah, serta penanggulangan kemiskinan.*

### INTRODUCTION

Recently, the term people's economy has become a trendsetter in the development discourse. The collapse of the Indonesian economy which the New Order government had boasted about for more than three decades, forced many to re-evaluate the country's economic structure.

Several studies successfully identified the key factor which caused the Indonesian economy to collapse, that is that the country's economy had been dependent upon a small group of enterprises and large conglomerates which, among others lacked the institutional capacity to deal with external shocks. This dependency was a logical consequence of neoliberal economic policies which emphasized growth, assuming that high economic growth in itself would provide a wide range of employment opportunities, which in turn would reduce poverty. In reality, these economic policies actually resulted in an unbalanced economic structure.

<sup>1</sup> Some parts of this article were published in *Jurnal Ekonomi Rakyat* Year. I No. 1 March 2002 under the title "Ekonomi Rakyat: Sebuah Pengantar" [The People's Economy: An Introduction] and were presented at the seminar entitled *Pendalaman Ekonomi Rakyat* [Understanding the People's Economy], Jakarta, 22 January 2002 and the seminar entitled *Kemandirian Ekonomi Nasional* [A Self-reliant National Economy], Jakarta, 22 November 2002.

<sup>2</sup> Director of Yayasan Bina Swadaya, General Secretary of Gema PKM Indonesia (a joint forum for developing microfinance) and the Indonesian Farmers' Association (HKTI).

### PENDAHULUAN

Akhir-akhir ini istilah ekonomi rakyat seolah-olah menjadi trendsetter baru dalam wacana pembangunan. Ambruknya ekonomi Indonesia yang selama lebih dari tiga dasawarsa selalu dibanggakan oleh pemerintah Orde Baru, memaksa berbagai pihak meneliti kembali struktur perekonomian Indonesia.

Berbagai kajian berhasil mengidentifikasi satu faktor kunci penyebab keambrokan ekonomi Indonesia, yaitu ketergantungan ekonomi Indonesia pada sekelompok kecil usaha dan konglomerasi besar, yang ternyata tidak memiliki struktur internal yang sehat. Ketergantungan tersebut merupakan konsekuensi logis dari kebijakan ekonomi neoliberal yang mengedepankan pertumbuhan dengan asumsi apabila pertumbuhan tinggi maka dengan sendirinya akan membuka banyak lapangan kerja yang pada akhirnya akan mengurangi kemiskinan. Kenyataannya, kebijakan perekonomian tersebut menghasilkan struktur ekonomi yang tidak seimbang.

<sup>1</sup> Beberapa bagian dari tulisan ini dimuat pada *Jurnal Ekonomi Rakyat* Th. I No. 1 Maret 2002, dengan judul "Ekonomi Rakyat: Sebuah Pengantar" dan dipresentasikan pada *Seminar Pendalaman Ekonomi Rakyat*, Jakarta, 22 Januari 2002, serta pada *Seminar Kemandirian Ekonomi Nasional*, Jakarta, 22 November 2002.

<sup>2</sup> Ketua Yayasan Bina Swadaya, Sekretaris Jenderal Gema PKM (Gerakan Bersama Pengembangan Keuangan Mikro) Indonesia dan HKTI (Himpunan Kerukunan Tani Indonesia).

Given this unbalanced economic structure, the small group of economic elite - which according to Statistics Indonesia makes up less than 1% of the total number of entrepreneurs - obtained various concessions and privileges which allowed them to control a large amount of economic resources, and therefore dominate contributions to the gross domestic product (GDP), economic growth as well as market share. When the economic elite experienced financial difficulties as a result of mismanagement and poor practices, several indicators such as the GDP and economic growth declined.<sup>3</sup>

However, this unbalanced economic structure was actually also a blessing in disguise for Indonesia. A large number of business owners who had thus far been in a marginal position, had been deemed informal and had never received assistance in the form of facilities or privileges, were in fact able to survive better. These entrepreneurs are business owners who operate in the people's economy.

### THE PEOPLE'S ECONOMY

Indeed, in classical economic theory, the term "people's economy" does not exist. This is because as a concept the people's economy is not a derivative from any school of thought, but rather a construction based upon the economic reality common in developing countries. It is an economic reality that in addition to the formal sector, which is generally dominated by large enterprises and conglomerates, there is also an informal sector which has become the life support system for a large number of people.

In the Indonesian context, the people's economy is often diametrically opposed to large enterprises and conglomerates. This division is based on the long-winded academic explanation concerning the existence of dual economies in Indonesia, a concept formulated by Boeke long before. It has also been affirmed by Statistics Indonesia's data classification system which categorizes Indonesian entrepreneurs into two groups: large enterprises and conglomerates; and small and medium businesses and cooperatives.

Table 1 indicates that the economic elite (0.2%) provides a highly significant contribution, whereas the majority of business owners (99.8%) who operate small or medium-sized businesses and cooperatives are in a marginal position.

<sup>3</sup> Statistics Indonesia's data from 1998 indicate that the large enterprise and conglomerate sector which accounted for 0.2% of total entrepreneurs, contributed to around 80% of the GDP and economic growth. It was this that caused the financial crisis experienced by large enterprises and conglomerates to have a rapid impact on the performance of the national economy.

*Dalam struktur ekonomi yang tidak seimbang tersebut, sekelompok kecil elit ekonomi - yang menurut BPS jumlahnya kurang dari 1% total pelaku ekonomi - mendapat berbagai fasilitas dan privilese untuk menguasai sebagian besar sumber daya ekonomi dan karena itu mendominasi kontribusi, baik dalam pendapatan domestik bruto (PDB), pertumbuhan ekonomi, maupun pangsa pasar. Ketika elit ekonomi tersebut mengalami masalah keuangan sebagai akibat mismanajemen dan praktik-praktik tidak sehat, maka berbagai indikator seperti PDB dan pertumbuhan ekonomi merosot.<sup>3</sup>*

*Namun, struktur ekonomi yang tidak seimbang tersebut ternyata juga menjadi berkat yang tersembunyi bagi Indonesia. Sebagian besar pelaku ekonomi yang selama ini berada dalam posisi marginal, informal, tidak mendapatkan fasilitas dan privilese, dan semacamnya, justru lebih mampu bertahan. Para pelaku ekonomi inilah yang sering disebut sebagai pelaku ekonomi rakyat.*

### EKONOMI RAKYAT

*Dalam teori ekonomi klasik, istilah ekonomi rakyat memang tidak ditemui. Ini karena ekonomi rakyat sebagai sebuah pengertian bukan merupakan turunan dari mazhab tertentu, melainkan suatu konstruksi pemahaman dari realitas ekonomi yang umum terdapat di negara berkembang. Suatu realitas ekonomi di mana selain ada sektor formal yang umumnya didominasi oleh usaha besar dan konglomerasi, juga terdapat sektor informal yang menjadi andalan hidup sebagian besar anggota masyarakat.*

*Dalam konteks Indonesia, ekonomi rakyat seringkali dihadapkan secara diametral dengan usaha besar dan konglomerasi. Pembedaan ini didasarkan pada rujukan akademis yang sudah sangat panjang mengenai adanya dualisme ekonomi di Indonesia, suatu konsepsi yang sudah dirumuskan oleh Boeke jauh sebelumnya. Pembedaan ini juga dipertegas oleh klasifikasi data BPS yang mengelompokkan pelaku ekonomi Indonesia ke dalam dua kelompok, yaitu: pertama, usaha besar dan konglomerasi (UBK); kedua, usaha kecil, menengah, dan koperasi (UKMK).*

*Tabel 1 menunjukkan bahwa sekelompok kecil elit ekonomi (0,2%) memberikan kontribusi yang sangat besar, sementara mayoritas pelaku ekonomi (99,8%) yang bergerak di bidang usaha kecil, menengah, dan koperasi, posisinya sangat marginal.*

<sup>3</sup> Data BPS tahun 1998 memperlihatkan sektor usaha besar dan konglomerasi yang hanya 0,2% dari seluruh total pelaku ekonomi memberikan kontribusi terhadap PDB dan pertumbuhan ekonomi sebesar kurang lebih 80%. Kondisi ini menyebabkan krisis finansial yang dialami beberapa usaha besar dan konglomerasi segera berdampak pada kinerja perekonomian nasional.

**Table 1. The Structure of the Indonesian Economy**  
**Tabel 1. Struktur Ekonomi Indonesia**

Parameters/Parameter	UKMK <sup>1</sup>	UBK <sup>2</sup>
Total/ Jumlah	99.8% (99.9%)	0.2% (0.1%)
Contribution to the GDP/ Kontribusi terhadap PDB	39.8% (59.36%)	60.2% (40.64%)
Market share/ Pangsa pasar	20%	80%
Economic growth/ Pertumbuhan ekonomi	16.4%	83.6%

Source: Based upon data from Statistics Indonesia (1998).

Sumber: Data BPS terolah (1998).

<sup>1</sup>UKMK: Small business, medium-sized businesses and cooperatives/ *Usaha Kecil, Menengah dan Koperasi*.

<sup>2</sup>UBK: Large enterprises and conglomerates/ *Usaha Besar dan Konglomerasi*.

Numbers in parentheses indicate the percentages after the crisis/ *Angka dalam kurung menunjuk pada persentasi setelah krisis*.

There are at least three ways of defining the people's economy in Indonesia although they overlap and need to be compared. One perspective which is frequently used by government institutions and private enterprises divides entrepreneurs into three large groups: that is the large enterprise and conglomerates sector, the medium business sector and the small business sector. Several variables are used to differentiate between capital, assets, as well as the number of employees.

Another perspective divides entrepreneurs into two large groups: the formal sector and the informal sector. The formal sector is always associated with small, medium and large businesses that are legal entities and a part of the formal economic system, whereas the informal sector is marked by the absence of legal entities and falls outside of the legal framework. One concrete difference, for example, is that businesses in the formal sector obtain capital from formal finance institutions, such as banks, whereas those in the informal sector obtain funding from non-formal finance institutions, for example, moneylenders and microfinance institutions.

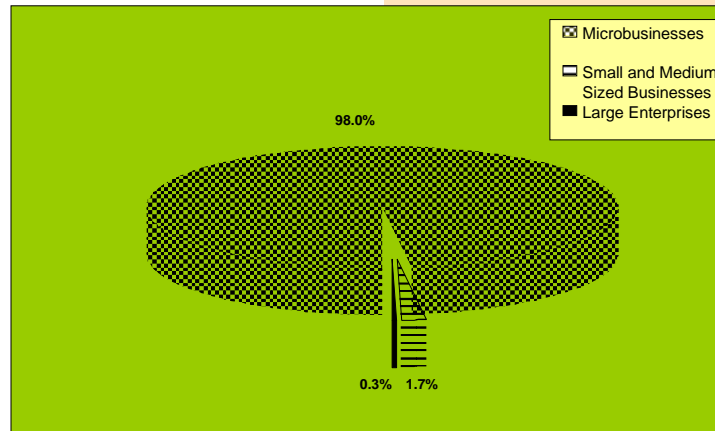
The third perspective divides the Indonesian economy into two large groups: the conglomerate economy and the people's economy. This perspective has recently been promoted by many economists, such as Prof. Mubyarto and Prof. Sri Edi Swasono, who refer to the dual economy as a reality in Indonesia. Factors which differentiate between the people's economy and the conglomerate economy often resemble those which differentiate between the formal and informal sectors. One other differentiating factor which can be constructed includes business ownership, orientation and independence. The people's economy is different from the conglomerate economy because its economic activities are completely controlled by the people, the business and market orientation are directed to the local community, and they are relatively independent. It is important to note that the people's economy will be better understood as small and microbusinesses, as several multinational organizations have begun to redefine SME (which formally referred to small and medium enterprises) as small and microenterprises. If of the 39.72 million businesses recorded,

Di Indonesia, untuk memperjelas sektor ekonomi rakyat setidaknya terdapat tiga kerangka pemahaman yang tumpang-tindih dan perlu diperbandingkan. Salah satu perspektif yang banyak dianut lembaga pemerintah dan swasta adalah membagi pelaku ekonomi ke dalam tiga kategori besar, yaitu sektor usaha besar dan konglomerasi, sektor usaha menengah, serta usaha kecil. Beberapa variabel yang digunakan untuk membedakan adalah modal, aset, serta jumlah tenaga kerja.

Perspektif lain membedakan pelaku ekonomi ke dalam dua kelompok besar, yaitu sektor formal dan sektor informal. Sektor formal selalu diasosiasikan dengan usaha kecil, menengah maupun besar yang memiliki badan hukum dan menjadi bagian dari sistem ekonomi formal, sementara sektor informal adalah sektor ekonomi yang ditandai dengan ketiadaan badan hukum serta ruang gerak di luar kerangka aturan legal. Salah satu perbedaan konkret, misalnya, sektor formal mendapatkan modal melalui sistem keuangan formal, yaitu perbankan, sementara pendanaan sektor informal melalui sistem keuangan nonformal, misalnya rentenir dan lembaga keuangan mikro (LKM).

Perspektif ketiga membagi ekonomi Indonesia ke dalam dua kelompok besar, yakni ekonomi konglomerasi dan ekonomi rakyat. Pandangan tersebut akhir-akhir ini banyak disuarakan oleh para ekonom seperti Prof. Dr. Mubyarto dan Prof. Dr. Sri Edi Swasono, yang merujuk pada realitas adanya dualisme ekonomi Indonesia. Faktor pembeda antara ekonomi rakyat dan ekonomi konglomerasi dalam banyak hal sebenarnya tercermin dalam sektor formal dan sektor informal. Pembeda lain yang dapat dikonstruksikan adalah kepemilikan, orientasi, dan kemandirian usaha. Sektor ekonomi rakyat berbeda dengan ekonomi konglomerasi karena aktivitas ekonominya sepenuhnya milik rakyat, orientasi pasar dan usahanya juga untuk rakyat setempat, dan relatif mandiri. Penting untuk diperhatikan bahwa ekonomi rakyat akan lebih tepat dipahami sebagai usaha kecil dan mikro, seperti halnya berbagai lembaga multinasional mulai mengartikan SME sebagai small and microenterprise. Jika dari 39,72 juta unit usaha yang ada tercatat 39,71 juta entitas adalah usaha ekonomi rakyat yang sering disebut sebagai usaha mikro, kecil dan menengah (UMKM), maka jelas ekonomi rakyat merupakan

**Figure 1. Types of Businesses in Indonesia in 2002 (%)**  
**Gambar 1. Persentase Jenis Usaha di Indonesia pada Tahun 2002**



39.71 million of them were businesses in the people's economy commonly referred to as small, medium and microbusinesses, it is obvious that businesses in the people's economy are a majority because they make up 98% of the total number of businesses (Tambunan). This sector subsequently becomes very strategic because it can absorb 99.5% of Indonesia's workforce (Bappenas).

At present, there are 39 million microbusinesses involving 35 million families, assuming that five million of the total microbusinesses are owned by a family who owns more than one business. If we assume that one family consists of five people, it means that 175 million people (or 83% of the population) are dependent upon microbusinesses.

### THE CHARACTERISTICS OF MICROBUSINESSES

According to Hart, microbusiness activities can generally be categorized into:

- primary and secondary activities, including agricultural, plantation, animal husbandry, small-scale and subsistence fishing, handicraft production, sewing and snack production activities;
- tertiary activities, including a range of transport activities, as well as renting houses, land and production equipment;
- distribution activities, including the activities of markets traders, peddlers, street vendors, distributors and agents; and
- other service activities, including the activities of buskers, shoe shiners, barbers, repairmen, garbage collectors and street portraitists.

Although highly varied, the basic characteristics of microbusinesses can at least be explained as follows:

#### 1. Informal

Most of the activities in the people's economy take place outside of the existing legal framework and regulations. The absence of regulations or weaknesses in the existing regulations and the government's inability to make the existing regulations effective (despite this often

majority, sebab jumlahnya 98% dari total unit usaha (Tambunan). Dengan demikian sektor ini menjadi sangat strategis karena mampu menyerap 99,5% tenaga kerja Indonesia (Bappenas).

Saat ini terdapat 39 juta usaha mikro yang melibatkan 35 juta keluarga karena diperkirakan 5 juta dari jumlah total usaha mikro tersebut dimiliki oleh satu keluarga yang memiliki lebih dari satu usaha. Jika diasumsikan bahwa satu keluarga terdiri dari lima orang maka artinya terdapat 175 juta orang (atau 83% penduduk Indonesia) menggantungkan diri pada usaha mikro.

### KARAKTERISTIK USAHA MIKRO

Berdasarkan jenis kegiatannya secara umum usaha mikro dapat dikelompokkan menjadi (Hart):

- kegiatan primer dan sekunder, antara lain: pertanian, perkebunan, peternakan, perikanan (dalam skala terbatas dan secara subsisten), pengrajin kecil, penjahit, produsen makanan kecil.
- kegiatan tersier, antara lain: transportasi (dalam berbagai bentuk), kegiatan sewa-menyewa, baik rumah, tanah, maupun alat produksi.
- kegiatan distribusi, antara lain: pedagang di pasar, pedagang kelontong, pedagang kaki lima, penyalur dan agen.
- kegiatan jasa lain, antara lain: pengamen, penyemir sepatu, tukang cukur, montir, tukang sampah, juru potret jalanan.

Meski sangat beragam, setidaknya karakteristik dasar usaha mikro dapat dijelaskan sbb:

#### 1. Informalitas

Sebagian besar aktivitas ekonomi rakyat berada di luar kerangka legal dan pengaturan yang ada. Ketiadaan maupun kelemahan aturan yang ada atau ketidakmampuan pemerintah untuk mengefektifkan peraturan yang ada (walau sering merugikan pelaku usaha kecil) menjadi ruang yang membuat ekonomi rakyat dapat berkembang. Sementara beberapa upaya intervensi yang dilakukan pemerintah dalam kenyataannya justru dapat mematikan ekonomi rakyat, misalnya pengaturan tata niaga cengkeh dan jeruk.



disadvantaging small business) have provided space for the people's economy to grow. Meanwhile, several interventions instituted by the government in reality have destroyed the people's economy, for example regulations governing the cloves and orange trade.

The informality of the people's economy has prevented business owners from accessing formal finance institutions, and thus forces them to borrow money from informal credit sources which charge very high interest rates. However, it should be noted that on the other hand, formalizing the people's economy could be detrimental to microbusinesses.

## 2. Mobile

Another consequence of the informal nature of the people's economy is that there is no guarantee that activities will be sustainable. Various government policies may dramatically influence the sustainability of activities in the people's economy. As a result, it is relatively easy to enter into or leave the people's economy. If a certain economic activity has good prospects, many business owners will quickly try their hands at it; whereas if there is a change which threatens the sustainability of this activity, business owners will readily move to other types of businesses. This generally does not occur with primary activities, such as in the agricultural sector. Farmers, for example, rarely abandon their agricultural activities. The mechanism which has been developed in response to economic challenges as a result of the various external conditions is to diversify economic activities in sectors outside of the agricultural sector.

## 3. Owned by a family that has more than one economic activity

Another characteristic of the people's economy is that the members of one family, particularly those in the lower class, are generally involved in more than one economic activity. One family, for example, may work their own rice fields, but they also raise chickens and sell farm produce. The temporary nature and lack of sustainability in the people's economy requires business owners to have several other alternatives if one of them is forced to a halt. If one activity does not progress, the accumulated profits from other economic activities will be needed to fulfill their basic necessities.

## 4. Independent

The independence of microbusinesses is evident from several perspectives. Data indicate that because access to finance institutions is limited, a large number of microbusiness owners start or expand their businesses using their own capital (Table 2). Therefore, they are financially independent. Only a few of them borrow money and if they do, it is from non-formal finance institutions. This means that their dependence upon finance institutions, especially formal finance institutions, is low.

Informalitas ekonomi rakyat menyebabkan pelakunya tak dapat mengakses lembaga keuangan formal sehingga terpaksa harus berhubungan dengan sumber pinjaman informal yang mengenakan suku bunga sangat tinggi. Tetapi juga perlu dicatat bahwa di sisi lain, seperti diungkap di atas, formalisasi ekonomi rakyat juga menyimpan bahaya.

## 2. Mobilitas

Aspek informalitas ekonomi rakyat juga membawa konsekuensi tiadanya jaminan keberlangsungan aktivitas yang dijalani. Berbagai kebijakan pemerintah dapat secara dramatis mempengaruhi keberlangsungan suatu aktivitas ekonomi rakyat. Oleh karena itu, sektor ekonomi rakyat merupakan sektor yang relatif mudah dimasuki atau ditinggalkan. Apabila aktivitas ekonomi tertentu mempunyai banyak peluang, maka dengan segera akan banyak pelaku yang menerjuninya, sebaliknya apabila terjadi perubahan yang mengancam keberlangsungan jenis usaha tersebut maka dengan segera para pelakunya akan berpindah ke jenis usaha lain. Situasi ini umumnya tidak terjadi pada aktivitas primer, misalnya di sektor pertanian, yang para pelakunya jarang meninggalkan aktivitas pertaniannya. Mekanisme yang dikembangkan untuk menjawab tantangan ekonomi akibat berbagai situasi eksternal adalah melakukan diversifikasi aktivitas ekonomi pada bidang-bidang di luar aktivitas pertanian.

## 3. Beberapa pekerjaan dilakukan oleh satu keluarga

Salah satu karakteristik ekonomi rakyat adalah bahwa dalam satu keluarga, terutama yang berada di lapisan bawah, umumnya anggota keluarga terlibat dalam lebih dari satu aktivitas ekonomi yang dapat digolongkan sebagai ekonomi rakyat. Sebuah keluarga, misalnya, memiliki lahan sawah yang dikerjakan bersama-sama, memelihara ayam, dan menjual hasil pekarangan. Ketidakmapanan dan keberlanjutan yang sulit diprediksi dalam ekonomi rakyat membuat pelakunya harus mempunyai beberapa alternatif bila satu aktivitas ekonominya terpaksa tidak dapat dilanjutkan. Apabila tidak terjadi sesuatu, maka akumulasi keuntungan pendapatan dari beberapa aktivitas ekonomi sangat mereka butuhkan untuk memenuhi berbagai kebutuhan dasar mereka.

## 4. Kemandirian

Kemandirian usaha mikro dapat dilihat dari beberapa hal. Dari sisi modal, data menunjukkan bahwa karena akses kepada lembaga keuangan sulit maka sebagian besar pelaku ekonomi rakyat mengembangkan usahanya dengan modal sendiri (Tabel 2). Dengan demikian, ekonomi rakyat ini memiliki kemandirian dalam hal modal. Hanya sedikit dari mereka yang menggunakan dana pinjaman, itu pun dari lembaga keuangan nonformal. Artinya, ketergantungan mereka terhadap lembaga dana, terutama yang formal, boleh dikatakan rendah.

Table 3 shows that both small home industries and small industries are relatively independent and neither bound by special concessions nor connected to big businesses. During the crisis, the independent nature of microbusiness actually became a stronghold that enabled them to survive.

Tabel 3 menunjukkan bahwa baik industri kecil rumah tangga maupun industri kecil merupakan sektor yang relatif mandiri, tidak terikat oleh berbagai fasilitas atau keterkaitan dengan usaha besar. Kemandirian sektor ini pada saat krisis ternyata merupakan kekuatan yang menjadikan mereka mampu bertahan.

**Table 2. Sources of Funds**  
**Tabel 2. Sumber Modal**

Explanation/Uraian	Home Industries/ Industri Kecil Rumah Tangga	Small Industries/ Industri Kecil
<ul style="list-style-type: none"> <li>■ Personal capital/Modal sendiri</li> <li>■ Loans/Modal pinjaman</li> <li>■ Personal capital and loans/Modal sendiri dan pinjaman</li> </ul>	<p>90.36%</p> <p>3.20%</p> <p>6.44%</p>	<p>69.82%</p> <p>4.76%</p> <p>25.42%</p>
Sources of loans/Asal Pinjaman		
<ul style="list-style-type: none"> <li>■ Banks/Bank</li> <li>■ Cooperatives/Koperasi</li> <li>■ Other institutions/Institusi lain</li> <li>■ Others/Lain-lain</li> </ul>	<p>18.79%</p> <p>7.09%</p> <p>8.25%</p> <p>70.35%</p>	<p>59.78%</p> <p>4.85%</p> <p>7.63%</p> <p>32.16%</p>

Source: Based on data from Statistics Indonesia (1998).  
Sumber: Data BPS terolah (1998).

**Table 3 Connections in Small Industries**  
**Tabel 3. Keterkaitan Industri Kecil**

Connections/Keterkaitan	Home Industries/ Industri Kecil Rumah Tangga	Small Industries/ Industri Kecil
Have connections (patron, consultant, etc.)/Punya keterkaitan (bapak angkat, pendamping, dsb)	1.22%	4.87%
Have no connections/ Tidak punya keterkaitan	98.78%	95.13%

Source: Based on data from Statistics Indonesia (1998).  
Sumber: Data BPS, terolah (1998).

**THE STRATEGIC POSITION OF MICROBUSINESSES**

Microbusinesses need to be strategically developed for several reasons, that is:

- productive economic activities already exist, and hence what is needed is capacity building not teh establishment of new businesses. It is therefore easier to develop microbusinesses and the outcome is certain;
- if a group of microbusinesses is appropriately empowered, they can easily grow into small businesses; and
- a microbusiness can effectively increase the welfare of the owner.

Although microbusinesses hold a highly strategic position, there are still questions regarding why it is often difficult for these businesses to develop. Table 4 indicates that capital difficulties or access to capital are actually the main obstacles for microbusiness owners.

The lower class are generally considered not bankable because they do not have collateral. It is assumed that they are unable to pay off loans, have poor savings habits and unable to pay bank transaction fees. The result of the above assumptions is that access for microbusiness owners to formal finance sources is low, and thus most of them rely upon whatever capital they have.

**LETAK STRATEGIS USAHA MIKRO**

Usaha mikro perlu dikembangkan secara strategis karena beberapa alasan, yaitu:

- telah mempunyai kegiatan ekonomi produktif sehingga yang dibutuhkan adalah pengembangan dan peningkatan kapasitas, bukan penumbuhan, dengan demikian lebih mudah dikembangkan dan bersifat pasti;
- bila kelompok diberdayakan dengan tepat maka dengan mudah dapat meningkat menjadi usaha kecil;
- secara efektif meningkatkan kesejahteraan pelakunya.

Melihat peran usaha mikro yang sangat strategis, timbul pertanyaan mengapa usaha ini sering sulit berkembang. Tabel 4 menunjukkan bahwa masalah permodalan atau akses terhadap modal ternyata menjadi kendala utama bagi pelaku usaha mikro.

Kelompok masyarakat lapisan bawah umumnya dinilai tidak layak bank (not bankable) karena tidak memiliki agunan, diasumsikan kemampuannya mengembalikan pinjaman dan kebiasaan menabungnya rendah, juga dianggap tidak mampu membayar biaya transaksi bank. Akibat asumsi-asumsi tersebut, akses pengusaha mikro terhadap sumber keuangan formal rendah, sehingga kebanyakan mereka mengandalkan pada modal apa adanya yang dimiliki.

**Table 4. Types of Problems in Microbusinesses**  
**Tabel 4. Jenis Kesulitan Usaha Mikro**

Types of Problems/ Jenis Kesulitan	Home Industries/ Industri Kecil Rumah Tangga	Small Industries/ Industri Kecil
1. Capital difficulties/ <i>Kesulitan modal</i>	34.55%	44.05%
2. Supply of raw materials/ <i>Pengadaan bahan baku</i>	20.14%	12.22%
3. Marketing/ <i>Pemasaran</i>	31.70%	34.00%
4. Other difficulties/ <i>Kesulitan lainnya</i>	13.6%	9.73%

Source: Based on data from Statistics Indonesia (1999)  
 Sumber: Data BPS terolah (1999)

## WHY MICROFINANCE?

One way to solve the complex problem regarding capital for microbusiness owners is microfinance. Microfinance is not new in Indonesia. Even the Indonesian People's Bank (BRI) which was established 100 years ago has been active in microfinance activities for a long time.

Microfinance provides capital assistance for microenterprise owners to improve their businesses and subsequently operate more smoothly and expand. After receiving start-up capital, funding needs usually increase and therefore a sustainable microfinance institution is required to serve their needs.

Microcredit has provided fairly large contributions to microbusinesses. On average, the increase in microbusinesses per month (reached 87.34%) compared with before receiving microcredits, whereas the change in earnings ranged between 11% and 215%, with the highest increase in earnings being in trading businesses (Mat Syukur).

Old assumptions and theories concerning the poor capacity of microbusiness owners to manage borrowed money have now been overturned due to the success of microfinance institutions in many developing nations (including Indonesia). Microfinance is now considered as an international breakthrough in funding microbusinesses in rural and urban areas.

Internationally, the microfinance approach obtained new momentum following the Microcredit Summit, which was held in Washington in February 1997. The summit set out four main principles in establishing a microfinance institutions, that is:

- reach the poorest of the poor;
- reach and empower women;
- build institutions which are financially sustainable; and
- have a measurable impact.

## MENGAPA KEUANGAN MIKRO?

Salah satu cara untuk memecahkan persoalan pelik mengenai modal pelaku usaha mikro, adalah melalui keuangan mikro. Keuangan mikro di Indonesia bukan hal baru. Bank Rakyat Indonesia yang didirikan sejak 100 tahun lalu pun sudah mengarah seperti itu.

Keuangan mikro berfungsi memberikan dukungan modal bagi pengusaha mikro untuk meningkatkan usahanya agar usaha mereka dapat berjalan lebih lancar dan lebih "besar". Setelah mendapat dukungan modal awal, biasanya kebutuhan dana bagi usaha mikro akan meningkat. Karena itu, dibutuhkan suatu lembaga keuangan mikro yang dapat secara terus-menerus melayani kebutuhan mereka.

Kontribusi kredit mikro bagi usaha mikro cukup besar. Persentase peningkatan usaha mikro per bulan rata-rata mencapai 87,34% dibandingkan sebelum mendapat kredit mikro. Sementara perubahan pendapatan berkisar antara 11% hingga 215%, dengan penambahan pendapatan tertinggi terutama pada usaha perdagangan (Mat Syukur).

Asumsi dan teori lama tentang lemahnya kapasitas usaha mikro dalam mengelola pinjaman telah dipatahkan dengan keberhasilan lembaga keuangan mikro (LKM) di banyak negara berkembang (termasuk di Indonesia). Keuangan mikro kini dianggap sebagai terobosan institusional untuk melayani pembiayaan usaha mikro di pedesaan maupun perkotaan.

Dalam lingkup dunia, pendekatan kredit mikro mendapatkan momentum baru, yaitu dengan adanya Microcredit Summit (MS) yang diselenggarakan di Washington tanggal 2-4 Februari 1997. Microcredit Summit mensyaratkan empat prinsip utama yang harus dipertimbangkan dalam merencanakan lembaga keuangan mikro, yaitu:

- menjangkau mereka yang paling miskin;
- menjangkau dan memberdayakan perempuan;
- membangun lembaga yang berkelanjutan secara finansial; dan
- mempunyai dampak yang terukur.



One way to solve the complex problem regarding capital for microbusiness owners is microfinance.

Salah satu cara untuk memecahkan persoalan pelik mengenai modal pelaku usaha mikro adalah melalui keuangan mikro.

Dalam mengembangkan keuangan mikro untuk melayani masyarakat miskin yang secara ekonomis aktif tersebut ada beberapa alternatif yang dapat dilakukan, yaitu:

There are several models in developing microfinance which serve poor communities who are economically active, including:

### 1. Financing by the People

This model is based upon the savings-led microfinance principle, and thus mobilizing finance relies upon the ability of the poor themselves. This model is based upon membership. Examples of this model include self-reliance community groups, joint initiative groups, credit unions, and savings and loans cooperatives.

### 2. Financing with the People

This model is based upon utilizing the existing institutions, both community organizations (mostly informal and often referred to as self-reliance community groups), and formal banking institutions. These two different institutions are united or joined based on the principles of mutual symbiosis. Banks will be able to get more customers, whereas the poor will be able to access financial support. In Indonesia, this is known as the relation between banks and self-reliant community groups (PHBK pattern).

### 1. Model Pembiayaan oleh Rakyat

Bentuk ini didasarkan pada prinsip keuangan mikro berdasarkan tabungan (*saving-led microfinance*), dengan demikian mobilisasi keuangan mengandalkankemampuan masyarakat miskin itu sendiri. Pembiayaannya berdasarkan keanggotaan, sehingga keanggotaan dan partisipasi anggota bermakna penting. Model yang telah melembaga di masyarakat, antara lain: *Kelompok Swadaya Masyarakat (KSM)*, *Kelompok Usaha Bersama*, *Credit Union (CU)*, *Koperasi Simpan Pinjam (KSP)*.

### 2. Model Pembiayaan Bersama Rakyat

Bentuk ini didasarkan pada pemanfaatan kelembagaan yang telah ada, baik kelembagaan (*organisasi*) sosial masyarakat yang mayoritas bersifat informal yang sering disebut sebagai kelompok swadaya masyarakat (*KSM*) maupun lembaga keuangan formal (*bank*). Kedua lembaga yang sifatnya berbeda itu dipertemukan dan dihubungkan atas dasar semangat simbiosis mutualisme (*saling menguntungkan*). Pihak bank akan mendapat semakin banyak nasabah, sementara masyarakat miskin akan memperoleh akses untuk mendapat dukungan finansial. Di Indonesia, pola ini dikenal sebagai pola hubungan bank dan kelompok swadaya masyarakat (*PHBK*).

**Table 5. Scope of Microfinance in 2002**  
**Tabel 5. Capaian Keuangan Mikro Tahun 2002**

No	Institution/ Lembaga	Unit	Borrowers/ Peminjam	Loans/ Pinjaman (Rp,000)	Depositors/ Penabung	Savings/ Tabungan (Rp,000)
1	NGOs/ Ornop	1,192	470,017	616,018,838	659,958	n.a.
2	Rural Credit Institution/ LDKP	44	38,999	272,521,580	211,717	176,046,208
3	Village Credit Board/ BKD	5,345	1,179,645	533,452,000	520,548	19,195,000
4	People's Bank of Indonesia/ BRI Unit	3,916	2,223,420	13,844,300,000	28,262,073	23,480,400,000
5	People's Credit Bank/ BPR	2,141	2,461,114	6,621,476,204	5,731,516	5,638,344,654
6	Pawnshops/ Pegadaian	739	2,807,346	1,853,393,778	No depositors	No savings
	<b>TOTAL</b>	<b>13,251</b>	<b>9,150,541</b>	<b>23,741,162,400</b>	<b>35,385,812</b>	<b>29,677,883,790</b>

### 3. Financing for the People

This model is based upon credit-led institutions, where financial support is not obtained from mobilizing the poor's savings, but from other sources designed for the poor. Large amounts of funds for the poor have been channeled through this model. Examples of this model include Village Credit Boards, Rural Credit Institutions, Grameen Banks, and the Association of Social Advancement.

Considering the variety of microfinance programs in Indonesia, Gema PKM, a joint forum for developing microfinance, was formed in 2001. The reason for establishing this forum was to turn microfinance into an industry so that it could reach a larger number of the poor. This forum consists of seven stakeholders, namely government institutions, finance institutions, non-government organizations (NGOs), private sector enterprises, academics/researchers, mass organizations, and donor agencies. Gema PKM aims to reduce poverty by providing microfinance for 10 million households by 2005.



### CONCLUSION

Developing the people's economy, particularly microbusinesses, is a highly strategic way of bringing about broad-based development or delivering development through equity. It is clear that the people's economy needs to be placed in a better position in order to develop the Indonesian economy so that it has a strong structure and foundation, has a community base and remains independent. Our challenge is to create a fairer, more prosperous and more equitable Indonesia. ■

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### 3. Model Pembiayaan untuk Rakyat

Bentuk ini didasarkan atas lembaga perkreditan (*credit-led institution*), dengan sumber dukungan finansial terutama bukan diperoleh dari mobilisasi tabungan masyarakat miskin, tetapi dari sumber lain yang memang ditujukan untuk masyarakat miskin. Dengan demikian tersedia dana cukup besar untuk masyarakat miskin melalui kredit. Contoh bentuk ini, antara lain: Badan Kredit Desa (BKD), Lembaga Dana Kredit Pedesaan (LDKP), Grameen Bank, ASA (Association of Social Advancement).

Mengingat beragamnya keuangan mikro di Indonesia, maka dibentuklah Gema PKM, sebuah forum bersama untuk mengembangkan keuangan mikro. Maksud pendirian forum ini adalah untuk menjadikan keuangan mikro sebagai industri sehingga dapat menjangkau masyarakat miskin secara lebih luas. Forum ini terdiri dari tujuh stakeholder, yaitu: lembaga pemerintah, lembaga keuangan, LSM, sektor swasta, akademisi/peneliti, organisasi massa, dan lembaga donor. Gema PKM mempunyai target menanggulangi kemiskinan dengan memberdayakan keuangan mikro kepada 10 juta KK hingga tahun 2005.

One non-banking institution owned by the regional government (BUKP) which provides capital for small and microbusinesses.

Salah satu lembaga nonperbankan milik pemda (BUKP) yang menyediakan modal bagi usaha mikro/kecil.

### PENUTUP

Pengembangan ekonomi rakyat terutama pada usaha mikro merupakan hal yang sangat strategis untuk mewujudkan pembangunan yang berbasis masyarakat (*broad based development*) atau pembangunan melalui pemerataan (*development through equity*). Untuk mengembangkan ekonomi Indonesia agar mempunyai struktur/fondasi kokoh, berbasis masyarakat dan mandiri, jelaslah bahwa sektor ekonomi rakyat perlu ditempatkan secara lebih proporsional. Inilah tantangan kita bersama, untuk mewujudkan Indonesia yang lebih adil, sejahtera dan merata. ■

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# MICROBUSINESSES AS A WAY TO IMPROVE THE HOUSEHOLD ECONOMY

## *Usaha Mikro untuk Meningkatkan Ekonomi Keluarga*

Sulikanti Agusni<sup>1</sup>



For women, particularly housewives, microbusinesses can become an alternative way of meeting the economic needs of the household.

*Bagi perempuan, khususnya ibu rumah tangga, usaha mikro dapat menjadi alternatif upaya untuk memenuhi kebutuhan ekonomi keluarga.*

Sinah sells vegetables, snacks, and spices on the side of an alley leading into one neighborhood in Kelurahan Kemanggisan Ilir, West Jakarta. What she sells is limited as she worries that her perishable goods will not sell out. When asked about her start-up capital, she answers, "Rp100,000." However, when asked about her daily earnings, she answers diplomatically, "enough to buy food and pay for my children's schooling." By putting aside a portion of her profits and the commission she earns from selling other people's snacks, she has been able to pay for her children to attend senior high school. Whilst trading, she makes time for learning by reading articles on the pieces of newspaper or paper used to wrap up the food she sells. Sinah used to be illiterate, but after attending the Kejar Paket A program<sup>2</sup> provided by the kelurahan in cooperation with a local non-government organization, she was eventually able to read and write. This indirectly encouraged her to become a member of the cooperative in her kelurahan and it is through this cooperative that Sinah is able to borrow money for family or business needs.

*Ibu Sinah berjualan sayuran, penganan kecil, dan bumbu rempah di pinggir gang masuk salah satu RW di Kelurahan Kemanggisan Ilir, Jakarta Barat. Jualannya terbatas karena takut tidak habis terjual. Ketika ditanya jumlah modal dagangannya, jawabnya, "Rp100.000." Namun ketika ditanya penghasilannya per hari, secara diplomatis ia menjawab "cukup untuk makan dan biaya anak sekolah." Dengan menyisihkan sebagian dari keuntungannya, ditambah dengan komisi dari hasil penjualan penganan titipan, ia mampu membiayai anaknya hingga duduk di bangku SMA. Sambil berjualan, ia menyempatkan waktu untuk menambah pengetahuan dengan membaca berita-berita yang ada di potongan koran atau lembaran kertas pembungkus dagangannya. Sebelumnya Bu Sinah tidak dapat membaca dan menulis, tapi setelah mengikuti Program Kejar Paket A yang diselenggarakan kelurahan bekerja sama dengan lembaga swadaya masyarakat setempat, ia akhirnya dapat membaca dan menulis. Secara tidak langsung, hal ini telah mendorongnya menjadi anggota koperasi di desanya. Melalui koperasi desa, kini Bu Sinah dapat meminjam untuk keperluan keluarga atau usahanya.*

<sup>1</sup> Assistant to the Deputy for Household Economic Affairs at the State Ministry for Women's Empowerment.

<sup>2</sup> An adult education program that provides learning for primary school-level students and allows students to sit primary school examinations at the end of the program.

<sup>1</sup> Asisten Deputi Urusan Ekonomi Keluarga, Kementerian Pemberdayaan Perempuan

Several years ago, the Kompas newspaper (15/7/2000) published an article about Maryam who sells drinks underneath the Cawang Overpass. She does this simply to pay for her children's schooling. She does not obtain much of a profit, only Rp15,000-Rp20,000 on busy days, but this additional income is very helpful when she needs to pay the Education Management Contribution and for other schooling needs for her children, which total around Rp10,000-Rp15,000 per month, in addition to covering other household needs.

The two stories above illustrate how the lower class is forced to obtain additional earnings for the household and the important role of microbusinesses in enabling them to survive. For women, particularly housewives, microbusinesses can become an alternative way of meeting the needs of the household economy. Furthermore, microbusinesses are the simplest way for them to assist the family. Why is this so?

As implied by the name itself, microbusinesses are a form of small-scale economic activities, which can come to an end at any moment and be substituted by another economic activity. For women, because microbusinesses are small, they are easy to operate and manage, and business activities can be organized around household activities. Another benefit is that they are generally able to manage cash flows so that they can gradually put money aside for other needs. Patience and perseverance in managing their businesses have brought these women success in providing additional income for their families.

Several examples from the field also indicate that a microbusiness can become a large business if it is managed in a cooperative manner by a group of people, as proven by a group of women who make mats from *pandanus* leaves in Aceh (Kompas, 5/2/2001). Their business has been able to break into the international market. Women and children who are skilled mat weavers can obtain an additional income of around Rp200,000-Rp250,000 per month by selling an average of eight mats. This

Beberapa tahun yang lalu Harian Kompas (15/7/2000) pernah memuat berita tentang usaha Ibu Maryam yang berjualan minuman di bawah Jembatan Layang Cawang. Kegiatan ini dilakukan semata demi membiayai sekolah anaknya. Keuntungan yang diperoleh memang tidak banyak, hanya sekitar Rp15.000-Rp20.000 pada hari-hari ramai, namun pendapatan tambahannya ini sangat menolong ketika ia harus membayar SPP dan kebutuhan sekolah anaknya yang rata-rata Rp10.000-Rp 15.000 per bulan, di samping untuk menutup kebutuhan keluarga lainnya.

Dua kisah di atas menggambarkan bagaimana masyarakat bawah mau tidak mau harus berusaha mencari tambahan pendapatan keluarga dan peranan penting usaha mikro dalam menyambung hidup mereka. Bagi perempuan, khususnya ibu rumah tangga, usaha mikro dapat menjadi alternatif upaya untuk memenuhi kebutuhan ekonomi keluarga. Lagi pula, bagi mereka usaha mikro adalah jalan keluar yang paling mudah untuk membantu keluarga. Mengapa demikian?

Sesuai dengan sebutannya, usaha mikro merupakan bentuk kegiatan ekonomi kecil-kecilan yang setiap saat dapat saja berhenti dan diganti dengan kegiatan usaha ekonomi lainnya. Bagi perempuan, karena skalanya kecil, usaha mikro mudah dilakukan dan diatur, serta kegiatannya dapat disesuaikan dengan kesibukan rumah tangga mereka. Keuntungan lain adalah perempuan umumnya mampu mengelola arus keluar-masuk uang agar dapat menyisihkan hasil usahanya sedikit demi sedikit untuk keperluan lain. Kesabaran dan kegigihan dalam mengelola usahanya telah mendorong keberhasilan perempuan dalam mencari tambahan penghasilan keluarga.

Beberapa contoh di lapangan juga menunjukkan bahwa usaha mikro dapat menjadi usaha besar jika dilakukan secara bersama-sama oleh sekelompok orang, seperti yang telah dibuktikan oleh sekelompok perempuan pembuat tikar pandan di Aceh (Kompas, 5/2/2001). Kini usaha mereka sudah mampu menembus pasar internasional. Ibu-ibu dan anak perempuan yang memiliki keterampilan menganyam tikar dapat memperoleh penghasilan tambahan sekitar Rp200.000-Rp 250.000 sebulan dengan menjual rata-rata delapan lembar tikar.

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If the owners work diligently and cooperatively, their businesses may create employment opportunities for other people, and at the same time discover market opportunities and operate competitively.

*Jika usaha mikro ditekuni dan dilakukan bersama-sama, maka dapat berubah menjadi suatu usaha yang dapat memberikan peluang kerja bagi orang lain, sekaligus membuka peluang pasar dan berdaya saing*

was also the case for a woven bamboo microbusiness owned by women in Desa Gunung Sari, Kecamatan Gunung Sari, Kabupaten Lombok Barat. They have now developed their skills from only being able to produce woven bamboo mats for walls to being able to produce household goods made of woven bamboo, such as wastepaper baskets and laundry baskets, which have a higher selling price. Their microbusiness which was initially just to cover family needs, now receives orders from overseas.

From the examples above, it is clear that microbusinesses provide a way for women to reduce economic burdens in the household. Moreover, if the owners work diligently and cooperatively, their businesses may create employment opportunities for other people, and at the same time discover market opportunities and operate competitively. According to the Ministry for Cooperatives and Small and Medium-sized Businesses, a microbusiness is a business that can make up to Rp100 million per year or around Rp8 million per month. Based upon the statements from the microbusiness owners above, their earnings are still far below this level. Nonetheless, the government now realizes that microbusinesses and small businesses assisted the Indonesian economy during the economic crisis by acting as buffers. The contribution of microbusinesses and small businesses in Indonesia is quite evident, moreover they have a direct impact upon the household economy. Microbusinesses managed by women have greatly supported improvements and increases in household economies, and therefore influence health, education and family prosperity. As a result, assistance for microbusinesses, although often considered inefficient and uneconomical by the banking sector, should be supported and facilitated. ■

Demikian pula usaha mikro kerajinan anyaman bambu milik para perempuan di Desa Gunung Sari, Kecamatan Gunung Sari, Kabupaten Lombok Barat. Mereka kini mampu mengembangkan keahliannya, dari hanya memproduksi anyaman untuk dinding menjadi anyaman untuk peralatan rumah tangga, seperti tempat sampah dan tempat cucian yang mempunyai harga jual lebih tinggi. Usaha mikro mereka yang semula sekedar untuk mencukupi kebutuhan keluarga kini bahkan sudah mampu menerima pesanan dari luar negeri.

Dari contoh-contoh di atas, jelas usaha mikro bagi para perempuan merupakan upaya untuk mengurangi beban ekonomi keluarga. Bahkan, jika usaha tersebut ditekuni dan dilakukan bersama-sama, maka usaha ini dapat berubah menjadi suatu usaha yang dapat memberikan peluang kerja bagi orang lain, sekaligus membuka peluang pasar dan berdaya saing. Memang, menurut Kementerian Koperasi dan UKM usaha mikro adalah suatu usaha yang menghasilkan hingga Rp100 juta per tahun atau sekitar Rp8 juta per bulan. Ditinjau dari penghasilan para pengusaha mikro di atas, pendapatan mereka masih jauh di bawah ukuran ini. Sekalipun pemerintah sekarang menyadari bahwa usaha mikro dan usaha kecil telah membantu sebagai penyangga perekonomian Indonesia pada saat krisis ekonomi. Sumbangan usaha mikro dan usaha kecil bagi Indonesia cukup nyata, lagi pula berdampak langsung terhadap keluarga. Usaha mikro yang dilakukan oleh para perempuan sangat mendukung perbaikan dan peningkatan ekonomi keluarga, dan selanjutnya akan mempengaruhi kesehatan, pendidikan dan kesejahteraan keluarganya. Oleh sebab itu, dukungan kepada usaha mikro, walaupun sering dinilai tidak efisien atau tidak ekonomis oleh sektor perbankan, seharusnya tetap didukung dan difasilitasi. ■