

**ANALYSIS OF DEVELOPMENT OF SMALL, MICRO, AND
MEDIUM ENTERPRISES (SMEs) ON AGROINDUSTRY
IN BANYUMAS REGENCY**



UNDERGRADUATE THESIS

Presented to Faculty of Islamic Economics and Business, State Institute of Islamic Studies (IAIN) Purwokerto as a Partial Fulfillment of the Requirements for Bachelor's Degree in Economics Study (S.E.)

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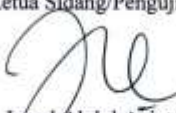
PENGESAHAN

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**ANALYSIS OF DEVELOPMENT OF SMALL, MICRO, AND
MEDIUM ENTERPRISES (SMEs) ON AGROINDUSTRY
IN BANYUMAS REGENCY**

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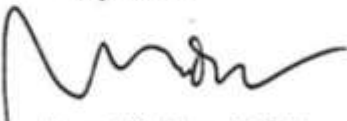
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**ANALYSIS OF DEVELOPMENT OF SMALL, MICRO, AND MEDIUM
ENTERPRISES (SMEs) ON AGROINDUSTRY
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ABSTRACT

Economic development is very important within a country, especially in increasing economic income and improving the welfare of the people. In Indonesia, the existence of small, micro and medium enterprises have long been recognized as a very important business sector, because of its various real roles in the economic environment.

In Indonesian economy, agriculture has become the economic needs in the most of Indonesian people because it dominates the livelihoods of more than half of Indonesia's population. Indonesia as an agrarian country has been proof that the integrated between SME and agroindustry sector become one of the main structures to strengthen the national economy.

This research is purposed to know how the condition of SME on agroindustry including the problems they faced and how the development of SME on agroindustry in Banyumas regency related to the government implementation on SME development principles, frameworks, and regulation to the agroindustry sector through its indicators.

This type of research is field research by descriptive qualitative method. The research was collected by informants who took by the largest turnover and asset in six districts with the largest number of SME on agroindustry and the smallest number of SME on agroindustry in Banyumas regency. The informants was using purposive sampling method.

This result of this research mentioned that the condition of SME on agroindustry in Banyumas still faced several problems including low quality of human resources, weakness on business network and market penetration lack of capital and several in management and organization aspect and technology, because the low productivity made the business is lack of the using of technology and management improvement, but those things still being things whose need to be improved in their business.

The development of SMEs on agroindustry by the government views and roles stated that the development of SMEs on agroindustry still have several problems caused by the government itself that have limited budgets and the business owners itself. Therefore, the development of SMEs on agroindustry needs the seriousness by all the parties which involved.

Keywords: Development, SMEs, Agroindustry

MOTTO

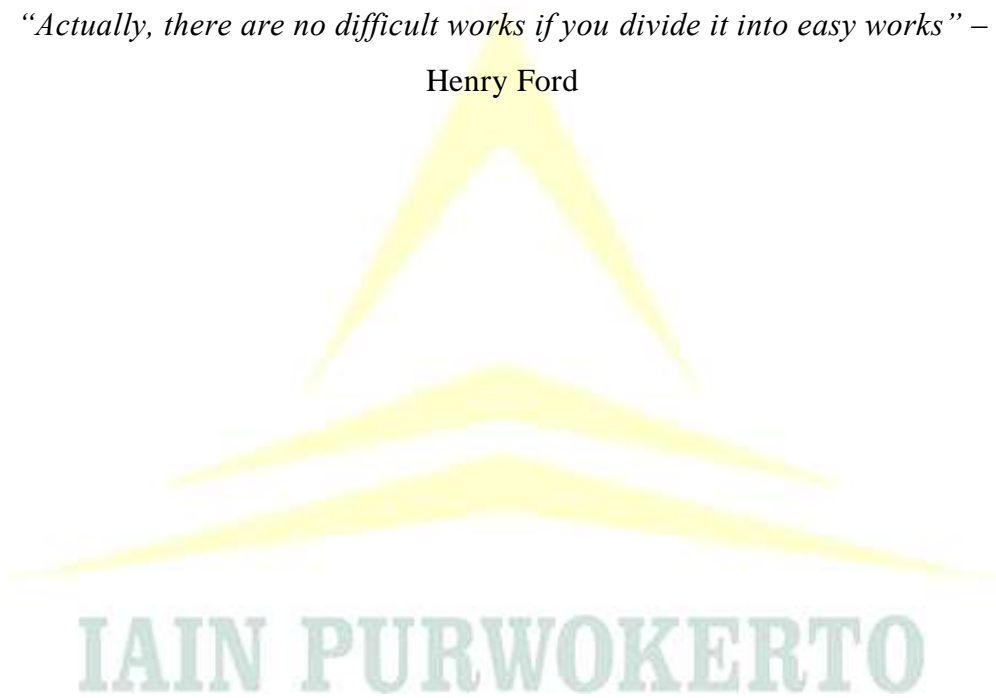
فَبِإِنَّ مَعَ الْعُسْرِ يُسْرًا

“And, behold, with every hardship comes ease:” (QS. As Sharh [94]: 5)

Success is not a moment but processes.

“Actually, there are no difficult works if you divide it into easy works” –

Henry Ford



TRANSLITERATION GUIDELINE OF INDONESIAN-ARABIC

Transliteration of Arabic words used in this graduating paper refers to Joint Decree of Minister of Religion and Minister of Education and Culture, the Republic of Indonesia, No: 158/1987 and No: 0453b/U/1987.

Single Consonant

Arabic Alphabets	Name	Latin Alphabets	Name
ا	Alif	Unsymbolized	Unsymbolized
ب	Ba'	B	Be
ت	Ta	T	Te
ث	Ša	Š	es (with dot above)
ج	Jim	J	Je
ح	h}	h}	ha (with dot below)
خ	kha'	Kh	ka and ha
د	Dal	D	De
ذ	Žal	Ž	zet (with dot above)
ر	ra'	R	Er
ز	Zai	Z	Zet
س	Sin	S	Es
ش	Syin	Sy	es and ye
ص	šad	Š	es (with dot below)
ض	d'ad	d'	de (with dot below)
ط	ṭa	Ṭ	te (with dot below)
ظ	za	Ž	zet (with dot above)
ع	'ain	...'	Inverted comma above
غ	gain	G	Ge
ف	Fa'	F	Ef
ق	qaf	Q	Qi

ك	kaf	K	Ka
ل	lam	L	‘el
م	mim	M	‘em
ن	nun	N	‘en
و	wawu	W	We
ه	ha	H	Ha
ء	hamzah	‘	Apostrof
ي	ya	Y	Ye

Double Consonants because of *Syaddah* are double written.

متعددة	Written	<i>Muta’addiah</i>
عدة	Written	‘iddah

***Ta’ marbutah* at the end of word, if it is in end of word, it will be written h**

حكمة	Written	<i>Hikmah</i>
جزية	Written	<i>Jizyah</i>

(This stipulation is not applied in the words that have been absorbed in Bahasa Indonesia, such as zakat, salat, etc., except if they are intended to their original spelling).

- a. If *ta’ marbutah* is followed by article “al” and the second word is separated, it is written with h.

كرامة الاولياء	Written	<i>Karamah al-auliya’</i>
----------------	---------	---------------------------

- b. If *ta’ marbutah* is uttered or with *harakat*, *fathah* or *kasrah* or *d’ammah* is written t.

زكاة لغير	Written	<i>Zakat al-fitr</i>
-----------	---------	----------------------

Short Vowel

َ	Fathah	Written	A
ِ	Kasrah	Written	I
ُ	Dammah	Written	U

Long Vowel

1.	Fathah + alif	Written	A
	جاهلية	Written	<i>Jahiliyah</i>
2.	Fathah + ya'	Written	A
	تنس	Written	<i>tansa</i>
3.	Kasrah + unuttered ya'	Written	i
	كريم	Written	<i>Karim</i>
4.	Dammah + unuttered wawu	Written	U
	فروض	Written	<i>furud</i>

Diphthong

1.	Fathah + unuttered ya'	Written	Ai
	بينكم	Written	<i>Bainakum</i>
2.	Fathah + unuttered wawu	Written	Au
	قول	Written	<i>qaul</i>

Short vowel in chronological order is separated with apostrophe

أأنتم	Written	<i>a'antum</i>
أعدت	Written	<i>u'iddat</i>
تن شكرتم	Written	<i>la'in syakartum</i>

c. Article alif + lam

1. If followed by *Qomariyyah* letters

القرآن	Written	<i>Al-Qur'an</i>
القياس	Written	<i>Al-Qiyas</i>

2. If followed by *Syamsiyyah* letters, it is written with *Syamsiyyah* letters which follow and deletes the “el” letter

السماء	Written	<i>As-Sama'</i>
الشمس	Written	<i>As-Syams</i>

Writing words in the sequence sentences

It is written according to its pronunciation

ذوى الفروض	Written	<i>Zawi al-furud'</i>
أهل السنة	Written	<i>Ahl as-sunnah</i>

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PAGE OF DEDICATION



With a very thankful to Allah SWT, I dedicate this graduating paper to:

1. To Allah *Subhanahu wa Ta'ala* and prophet Muhammad *Shallallaahu 'alayhi wa sallam*, thank you to Allah *Subhanahu wa Ta'ala* who always hear to my prayer and give a deep lesson in my life and may I can be a good man who always listen and obedient to Your commands and Your prophet sunnah. I also hope that my undergraduate thesis will give benefits for others.
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This undergraduate thesis entitled "Analysis of Development of Small, Micro and Medium Enterprises (SMEs) on Agroindustry in Banyumas Regency" is presented to fulfill one of the requirements in accomplishing Bachelor's Degree in Sharia Economics Study Program, Faculty of Islamic Economics and Business, State Institute of Islamic Studies (IAIN) Purwokerto. Hereby, the writer can finish this undergraduate thesis because of all those who supported from the begin to the end. So, the writer would like to express the special appreciation to:

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The writer knows that this graduating paper are still have limitation on several aspects. Then, critiques and suggestions are hoped for the perfection of this graduating paper. The writer hopes this graduating paper can give the significant contribution in academic matter, especially for State Institute of Islamic Studies (IAIN) Purwokerto.

Purwokerto, August 15th, 2018

The writer,



Agung Nurdiansyah Firdaus

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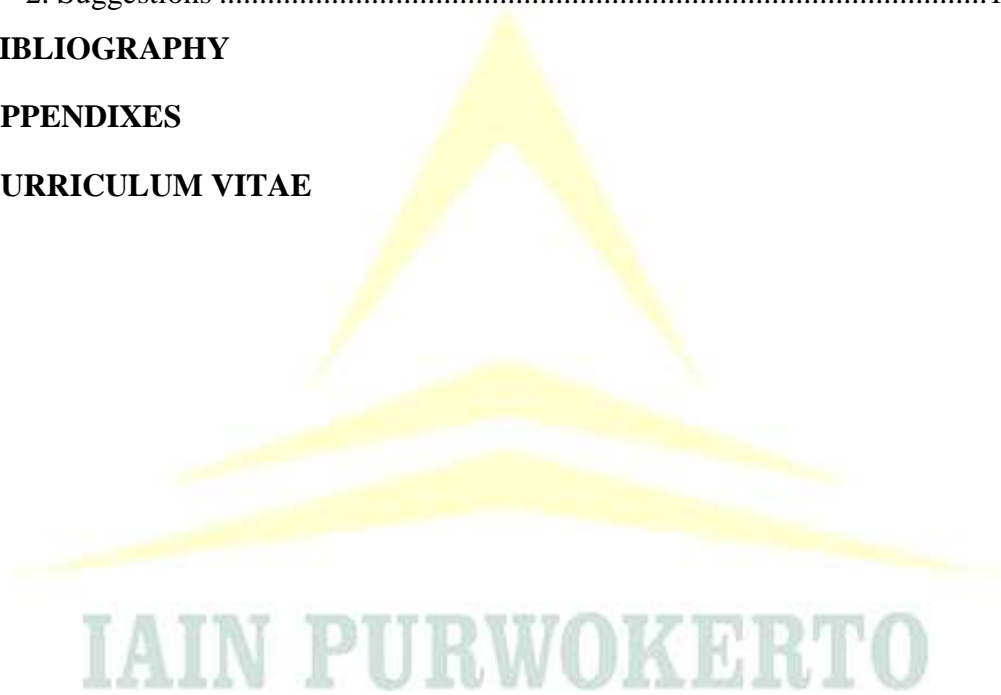
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LIST OF ABBREVIATIONS

BPS	: <i>Badan Pusat Statistik</i> (Central Statistics Agency)
BUMDes	: <i>Badan Usaha Milik Desa</i> (Business Board for Village Society)
CSR	: Corporate Social Responsibility
IUMK	: <i>Izin Usaha Mikro dan Kecil</i> (Micro and Small Business Permits)
KUT	: <i>Kredit Usaha Tani</i> (Business Credit for Farmer)
KKPA	: <i>Kredit Kepada Koperasi untuk Anggotanya</i> (Primary Cooperative Credit for Member)
KUD	: <i>Koperasi Unit Desa</i> (Cooperation for Village Society)
KKU	: <i>Kredit Kelayakan Usaha</i> (Credit for Business Expediency)
MoU	: Memorandum of Understanding
NPWP	: <i>Nomor Pokok Wajib Pajak</i> (Primary Number of Business Taxes)
PLN	: <i>Perusahaan Listrik Negara</i> (National Electricity Company)
SMEs	: Small, Micro, and Medium Enterprises
TASPEN	: <i>Tabungan dan Asuransi Pensiun</i> (Pension Saving and Assurance Agency)

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CHAPTER I

INTRODUCTION

A. Background of the Problem

Economic development is very important within a country, especially in increasing economic income and improving the welfare of the people. Indonesia has enjoyed a long period of high economic growth until the escalated exchange rate crisis became a multi-dimensional crisis which began in 1997.¹ Many large-scale businesses in various sectors including industry, trade and services are stagnated even stopped their activities in the 1997-1998 multi-dimensional crisis. Amidst the economic crisis and the downfall of large industry sector, the small, micro, and medium enterprises grow and survive on crisis. Hence, they stand for economic recovery in the middle of downturn due to the monetary crisis in various economic sectors.²

In Indonesia, the position of micro, small and medium enterprises have long been recognized as a very important business sector, because of its various real roles in the economic environment. Starting from its contribution to GDP, its ability to absorb many labors and its number of business units involved. Having a very strategic position, Indonesia's macroeconomic conditions have so far been able to survive (not collapse) due to the economic crisis.³

According to Pratomo and Soejodono, the reason why SMEs being able to survive and tends to increase its number during the crisis is because: *firstly*, most of SMEs are using their own capital and not getting any capital support from financial institution or banks. The implications of crisis period, the deterioration of the banking sector and rising interest rates have no effect on

¹ Ade Raselawati, *Pengaruh Perkembangan UKM terhadap Pertumbuhan Ekonomi Sektor UMKM di Indonesia*, (Jakarta: Graduating Paper, Universitas Islam Negeri Syarif Hidayatullah, 2013), pg. 1.

² M. Umer Chapra, *Islam dan Tantangan Ekonomi*, (Jakarta: Gema Insani, 2000), pg. 18.

³ Pahala Nainggolan, *Hitung Untuk Bisnis UKM: Manajemen Keuangan Sederhana untuk Bisnis Kecil dan Menengah*, (Jakarta: Buana Printing, 2008), pg. 19.

SMEs. *Secondly*, the economic crisis caused many formal sectors lay off their workers. Thus, they are trying to step into the informal sector by starting small-scale business activities and increasing the number of SMEs. The strength of SMEs supported by its capital structure which depends more on own capital (73%), 4% private banks, 11% government banks, and 3% suppliers.⁴

The group of small, micro and medium enterprises is the manifestation of the economic life of most Indonesian people's which is difficult to deny. The existence of SMEs cannot be separated from national economic growth. Thus, the competitiveness and development of SMEs business sector in order to enter to the global era and global markets needs to be continuously improved. This development is very important and strategic; especially, to increase efficiency, management and market expand in economic scope. Therefore, SMEs will have more strength to compete with other business; both domestic and foreign.⁵

Shujiro Ukata said that the position of SMEs in the Indonesian economy can at least be seen from: (1) its position as a major player in various sectors, (2) employment providers, (3) important players in the development of local economic activities and community empowerment, (4) creators of new markets and innovations and (5) contributions in maintaining the balance of payments, through exports. Its role is to encourage serious development to the SME sector.⁶

According to Rahmana (2010) development of SMEs is a crucial thing because SMEs has an important role for economic growth in the country including in Indonesia.⁷ Small, micro, and medium enterprises has long been

⁴Pramiyanti, *Studi Kelayakan Bisnis Untuk UKM Cetakan 1* (Yogyakarta: Media Pressindo, 2008) pg. 3.

⁵ Ahmad Ramadhan Siregar, *Globalisasi dan Persaingan Usaha: Arah Kebijakan Ekonomi Nasional*, (Bandung: Humaniora, 2011), pg. 112.

⁶ Tim Lembaga Penjaminan Kredit (LPK), *Penjaminan Kredit Mengantar UMKM Mengakses Kredit*, (Bandung: PT. Alumni, 2007), pg. 79

⁷ Tanjung Zurahmin, *Pengaruh Modal Kerja dan Lokasi Usaha terhadap Keberhasilan Usaha Pecel Lele di Kota Payakumbuh*, (Padang: Graduating Paper, Universitas Andalas, 2016), pg. 25.

believed to be important in supporting economics development within a country.⁸

According to Fathul Aminuddin Aziz, organizational development is a part of science. In the future, various types of organizations will only develop and advance if they are responsive to the change. The demand for realizing change can arise from the inside of organization must always be sensitive to collective of aspirations, desires, demands and needs of various groups known as interested parties.⁹ Organizational development can also be aimed in repairing and improving the structure in accordance with the conditions, situations as well as existing laws and regulations, which finally improve the efficiency and effectiveness of services and organizational work procedures.¹⁰ Every business organization will always strive to maintain the continuity of business. This is closely related to the business development that will be carried out.¹¹

From those two explanations associated with the development of SMEs, it can be seen that the composition of the business development becomes a basis insight for directing business development in the future. In addition, the development of SMEs should be able to adjust with the conditions and situations so they can reform what will happen in the future. For that reason, the business development needs ecosystem support including capital, regulatory and technology.

The development of SME in Indonesia has significantly increased by year to year and impacted to the number of workers engaged as contained in the table below:

⁸ Nurul Indarti, et. al, *Factors Affecting Business Success Among SMEs: Empirical Evidences from Indonesia*, **Proceedings of the Second Bi-Annual European Summer University** 2004, (19) 20 & 21 September 2004, University of Twente, Enschede, The Netherlands, pg. 1.

⁹ Fathul Aminudin Aziz, *Manajemen dalam Perspektif Islam*, (Cilacap: Pustaka El-Bayan, 2012), pg. 194.

¹⁰ Erni R. Ernawan, *Organizational Culture: Budaya Organisasi dalam Perspektif Ekonomi dan Bisnis*, (Bandung: Alfabeta, 2011), pg. 205.

¹¹ Sofyan Assauri, *Manajemen Operasi Produksi: Pencapaian Sasaran Organisasi Berkesinambungan*, (Jakarta: RajaGrafindo Persada, 2016), pg. 114.

Table 1.1
Number of SMEs Industry Units in Indonesia¹²

<i>No.</i>	<i>Year</i>	<i>Number of Establishment (Units)</i>	<i>Number of Worker Engaged (person)</i>
1	2014	3.505.064	8.362.746
2	2015	3.668.873	8.735.781
3	2016	4.373.321	9.351.705

Data collected by Badan Pusat Statistik (Central Statistics Agency), 2017

Data by *Badan Pusat Statistik* (Central Statistics Agency) in 2017 shows that the number of SME sector in Indonesia from 2014 to 2016 has increased significantly and followed by the increase in labor. The increasing of SMEs sector in Indonesia from 2014 to 2016 increased by 868,257 business units with an increase in the workforce increasing by 988,959 workers. The data shows that the role of SMEs in Indonesian economy is very important on providing employment and producing output useful for society.

The development of business is linier with Islamic teaching. Islam advocates human being to be able to take advantages of what God has bestowed through work and trade. In fact, Islam not only encourages but motivate it. Business urgency cannot be underestimated. Business has always been playing a vital role in human social and economic life all the time. Economic power has the same role as political power, affecting the urgency of doing business for all individual, social, regional, national and international levels.¹³

Allah has created many gifts on the earth and the heavens which are intended for the benefit of mankind. Mankind as God's representatives is expected to be able to search prosperity for himself and others. One of the

¹² Badan Pusat Statistik, Statistik Indonesia 2017, (Jakarta: BPS Pusat, 2017), pg. 335.

¹³ Misbahul Munir, *Ekonomi Qur'ani: Doktrin Reformasi Ekonomi dalam Al-Qur'an*, (Malang: UIN Maliki Press, 2014), pg. 48.

efforts to work according to their abilities and maximize the resources provided by Allah SWT.¹⁴ As contained in QS. Hud: 6:¹⁵

هُوَ أَنشَأَكُم مِّنَ الْأَرْضِ وَاسْتَعْمَرَكُمْ فِيهَا...

“He has produced you from the earth and settled you in it...”

The world and its contents are created by Allah SWT for human benefit. There are many verses of the Quran and the Prophet's hadith that specifically encourage humans to take advantage of every particle in the universe. Hence, taking this benefit is truly ideological goal of Muslim's life.¹⁶ Thus, SMEs as one of the business sectors become a vital means to implement Islamic teachings in the utilization of resources and absorb labor for the beneficial for the people.

The economic sector of SMEs in Indonesia itself is driven by several quite diverse industrial sectors. As a developing country, surely industrial sector has many people work inside which is directly give contribution income and production of goods to the public.¹⁷ Classification of each sector in SMEs aims to facilitate comparison of the economic level activity between various types of micro, small and medium enterprises (SME). The activities are divided into several categories, such as agriculture/agroindustry, livestock, fisheries, forestry, electricity, gases, clean water, trade, hotels, restaurants, private services, and processing industries.¹⁸ The number of SMEs is detected significantly. That things are reflected in the following table:

Table 1.2

¹⁴ Abdullah Abdul Husain at-Tariqi, *Ekonomi Islam: Prinsip, Dasar, dan Tujuan*, (Yogyakarta: Magistra Insania Press, 2004), pg. 65.

¹⁵ Departemen Agama RI, *Mushaf Al-Qur'an Terjemah*, (Jakarta: Al Huda, 2005), pg. 223.

¹⁶ Abdullah Abdul Husain at-Tariqi, *Ekonomi Islam: Prinsip, Dasar, dan Tujuan*,...,pg. 97.

¹⁷ Wahyuni Bahar, et. al, *Alternatif Pembiayaan Terhadap UMKM Melalui Pasar Modal di Indonesia*, (Jakarta: Bahana, 2009), pg. 19.

¹⁸ <https://www.bi.go.id> accessed on April 14th, 2018 at 12.45 p.m.

Number of Establishment and Worker Engaged of SMEs Manufacturing by Big Ten Province Ranking, 2017

<i>No.</i>	<i>Province</i>	<i>Number of Establishment (units)</i>	<i>Worker Engaged (person)</i>
1.	Central Java	1.015.144	2.086.955
2.	East Java	851.262	2.069.643
3.	West Java	601.402	1.337.522
4.	Special Region of Yogyakarta	145.769	292.048
5.	South Sulawesi	132.582	253.333
6.	West Nusa Tenggara	129.957	381.459
7.	North Sumatera	125.265	242.778
8.	East Nusa Tenggara	121.608	189.645
9.	Bali	115.802	218.027
10	Banten	96.559	216.094

Data collected by Badan Pusat Statistik (Central Statistics Agency), 2017

The data was collected from *Badan Pusat Statistik* (Central Statistics Agency) on 2016 shows the development of SMEs in each province in Indonesia. Based on this data, there are ten provinces with the highest level of SMEs in Indonesia with relatively high employment absorption. Central Java is province with the largest number of SME sector businesses in Indonesia with total of 1,015,144 units and labor absorption from the sector of 2,086,955. Followed by East Java as many as 851,262 units and West Java with 601,402 units. The high development of business units in the SMEs sector in Central Java makes the province considerable to SME development potency.¹⁹ The level of SMEs in Central Java is very dominant compared to

¹⁹ Badan Pusat Statistik, *Perkembangan Indeks Produksi Triwulanan Industri Mikro-Kecil 2015-2017*, (Jakarta: Tanjung Citra, 2017), pg. 72.

other provinces. Therefore, serious attention is needed from government and other instruments for making SMEs become more competitive.²⁰

According to the Head of *Badan Pusat Statistik Provinsi Jawa Tengah* (Central Statistics Agency of Central Java Province), Margo Yuwono quoted from *solopos.com*, the regency with the highest number of SMEs business is in Banyumas with 216.560 units and the smallest number of SMEs business is in the city of Magelang, there are only 21.408 units.²¹ Mostly, SMEs in Banyumas obtained from agroindustry sector. Hence, the development of micro and small medium enterprises (SMEs) on agroindustry in Banyumas regency can be pursued.²²

In Indonesian economy, there is no denying that agricultural or agroindustry is the main sector implicates to the national income and the number of people whose lives depend on it. Agriculture has become the economic needs in the most of Indonesian people because it dominates the livelihoods of more than half of Indonesia's population²³ Likewise, Banyumas has quite number of business units in agroindustry. The agroindustry sector in Banyumas, especially in rural areas is very important because the labor force in the agroindustry sector is quite dominant among those who live with lower income levels compared to other sectors.²⁴

Following to the description of agroindustry business fact in Banyumas regency, there are 13.306 of business unit of SME on agroindustry that existed and spread around Banyumas concludes in the following table:

Table 1.3

²⁰ Roswita Hafni, et.al, *Analisis Usaha Mikro, Kecil dan Menengah (UMKM) Terhadap Penyerapan Tenaga Kerja Di Indonesia*, **Ekonomikawan: Jurnal Ilmu Ekonomi dan Studi Pembangunan**, Vol 15, No 2 (2015), pg. 78.

²¹ <http://www.solopos.com/2017/08/01/usaha-mikro-kecil-dan-menengah-jumlah-umkm-di-jateng-bertambah-838999> accessed on March 16, 2018 at 9.02 pm.

²² Wiwi Susanti, *Analisis Pengendalian Mutu Industri Gula Kelapa Dengan Metode Six Sigma (Kasus UD. Ngudi Lestari 1 Kecamatan Kebasen, Banyumas)*, (Yogyakarta: Graduating Paper Universitas Muhammadiyah Yogyakarta, 2016), pg. 41.

²³ Adler Haymans Manurung, *Modal untuk Bisnis UMKM*, (Jakarta: Kompas Media Nusantara, 2008), pg. 217.

²⁴ Irene Kartika Eka Wijayanti, et. al, *Analisis Finansial Agroindustri Pasca Isu Tahu Berformalin di Kabupaten Banyumas*, **Journal And Proceeding: Fakultas Ekonomi Dan Bisnis Universitas Jenderal Soedirman**, Vol 3, No 1 (2015), pg. 23.

**Number of SME on Agroindustry Manufacturing Sector in Banyumas
Regency Per District**

<i>No.</i>	<i>District</i>	<i>Number of Establishment (Units)</i>	<i>Number of Worker Engaged (person)</i>
1	Ajibarang	298 units	435
2	Baturraden	28 units	57
3	Banyumas	36 units	46
4	Cilongok	2147 units	1589
5	Gumelar	87 units	97
6	Jatilawang	427 units	780
7	Kalibagor	55 units	75
8	Karang Lewas	1026 units	1312
9	Kebasen	419 units	702
10	Kedungbanteng	999 units	1535
11	Kembaran	172 units	320
12	Kemranjen	274 units	455
13	Lumbir	2150 units	1172
14	Patikraja	184 units	237
15	Pekuncen	600 units	1010
16	Purwojati	129 units	131
17	Purwokerto Barat	8 units	9
18	Purwokerto Selatan	5 units	6
19	Purwokerto Timur	4 units	12
20	Purwokerto Utara	9 units	19
21	Rawalo	277 units	592
22	Sokaraja	935 units	1140
23	Somagede	1104 units	1509
24	Sumbang	382 units	593

25	Sumpiuh	545 units	815
26	Tambak	837 units	877
27	Wangon	485 units	856
<i>Total</i>		13.306 units	15.616 workers

Data collected by Disnakerkop UMKM Kabupaten Banyumas, 2016

According to the data from *Dinas Tenaga Kerja, Koperasi dan UMKM Kabupaten Banyumas* (Department of Worker, Cooperation and SMEs of Banyumas Regency). In 2016, SMEs in the field of agroindustry sector in Banyumas has reached in 13.306 units and 15.616 workers. This figure is quite significant if it is quantified by district scope. However, in its development, there are different levels of the number of business units in every district. There are districts that have quite high numbers of the business units such as in Cilongok, Lumbir, Somagede and Kedungbanteng which exceeds of more than 1,000 business units with quite a lot of labor absorption. Whereas in districts such as Purwokerto Barat, Purwokerto Timur, Purwokerto Selatan, and Purwokerto Utara, there are fewer SME developments in the agroindustry sector with no more than 20 business units and smaller labor absorption. Thus, there are much of contrast condition of SME on agroindustry in every district in Banyumas between one district to the other district. The contrast condition of development of SME on agroindustry in Banyumas regency has become the need to be explored.

According to Rahmawan Budiarto, even though SME has a large contribution to the economy, generally, SMEs are still vulnerable to problems, both internal and external. Broadly, internal problems are seen in the low quality of human resources, weakness in business networks and market penetration capabilities, lack of capital, technological problems, organizational and management problems. While external problems come from the unresolved business climate, limitation on business facilities and infrastructure, implications of regional autonomy, implications of free trade,

inconsistency and discriminative regulation by the government and modern market expansion.²⁵

In general, SMEs in Banyumas have the same relative constraints as described by Rahmawan Budiarto such as in limited capital, limited human resource capabilities, weakness on business networks and market access, adaptation of technology and innovations, operational constraints (marketing and inventory control) and administrative constraints (bookkeeping and management in general).²⁶ Particularly in agroindustry sector, problem arises from several aspects such as: (1) the quality and continuity of agricultural products is not guaranteed; (2) human resources capacity is still limited; (3) most of the technology which used is still simple and low quality products; and (4) partnerships to large/medium-scale and small-scale agroindustry or households have not developed widely.²⁷ The domination of the weakness characteristics of SME in agricultural business is due to relatively small businesses, scattered agricultural locations, low levels of technology and management, lack of capital, lack of competitive market access and human resources.²⁸ The contrast development and problems in every district became serious problems for the development of SME especially to agricultural sector which is one of the largest sectors should immediately be cleared and improved.

Considering those problems, the writer is interested in conducting a research entitled “**Analysis of Development of Small, Micro and Medium Enterprises on Agroindustry in Banyumas Regency**”. The resource of this research is expected to suggest the government, SMEs and society in general.

²⁵ Rachmawan Budiarto, et.al, *Pengembangan UMKM: Antara Konseptual dan Pengalaman Praktis*, (Yogyakarta: UGM Press, 2017), pg. 26-37.

²⁶ Wiwiek Rabiatul Adawiyah, *Faktor Penghambat Pertumbuhan Usaha Mikro Kecil Menengah (UMKM): Studi di Kabupaten Banyumas*, **Journal And Proceeding: Fakultas Ekonomi Dan Bisnis Universitas Jenderal Soedirman**, Vol 3, No 1 (2013), pg. 11.

²⁷ Abdul Aziz Ahmad, dkk, *Pemberdayaan Usaha Mikro dan Kecil (UMK) Melalui Penguatan Agroindustri di Kabupaten Banyumas*, **Journal And Proceeding: Fakultas Ekonomi Dan Bisnis Universitas Jenderal Soedirman**, Vol 3, No 1 (2013), pg. 5.

²⁸ Adler Haymans Manurung, *Modal untuk Bisnis UMKM*,..., pg. 217.

Therefore, the development of SMEs on agroindustry sector in Banyumas regency will be focused.

B. The Definition of Key Terms

There are some key terms in this paper. The writer wants to clarify the meaning briefly to avoid misunderstanding. Some key terms are defined as listed below:

1. Development

In organizational management theory, development is defined as organizational development which includes a series of top management actions with participation of organizational members in order to carry out the changes and development process in organization in accordance to the current conditions by implementing various kinds of changes. Therefore, satisfying conditions to environmental demands are required.²⁹

2. Small, Micro and Medium Enterprises (SMEs) on agroindustry

In accordance with Law Number 20 of 2008 about Small, Micro and Medium Enterprises defines SME as follows:

a. Micro Business

Micro Business is an independent productive economic enterprise carried out by an individual or business entity that is not a subsidiary or not a branch of company. It is owned and controlled directly or indirectly as part of a small or large business and has a net of more than Rp. 500,000,000.00 (*five hundred million rupiahs*) up to a maximum of Rp. 10,000,000,000.00 (*ten billion rupiahs*) excluding land and building of business premises; or have annual sales results of more than Rp. 2,500,000,000.00 (*two billion five hundred million rupiahs*) up to a maximum of Rp. 10,000,000,000.00 (*ten billion rupiahs*).

b. Small Business

²⁹ J. Winardi, *Manajemen Perubahan (The Management of Change) Edisi Pertama*, (Jakarta: Kencana Prenada Media Grup, 2015), pg. 140.

Small Business is an independent productive economic enterprise carried out by an individual or business entity that is not a subsidiary or not a branch of company. It is owned and controlled directly or indirectly as part of a small or large business that filling the criteria of Small Business as in this Act, and has a net of more than Rp. 50,000,000.00 (*fifty million rupiahs*), excluding land and building of business premises; or have annual sales results of more than Rp. 300,000,000.00 (*three hundred million rupiahs*) up to a maximum of Rp. 2,500,000,000.00 (*two billion five hundred million rupiahs*).

c. Medium Business

Medium Business is an independent productive economic enterprise carried out by an individual or business entity that is not a subsidiary or not a branch of company. It is owned and controlled directly or indirectly as part of a small or large business that filling the criteria of Medium Business as in this Act, and has a net of more than Rp. 200,000,000.00 (*two hundred million rupiahs*) up to a maximum of Rp. 10,000,000,000.00 (*ten billion rupiahs*), excluding land and business premises and can receive credit from banks or other institution in amount of Rp. 500,000,000.00 (*five hundred million rupiahs*) up to Rp. 5,000,000,000.00 (*five billion rupiahs*).³⁰

Agroindustry is an industrial company that processing agricultural products from vegetable materials (derived from plants) or animal (which are produced by animals) into products in order to increase its added value. The process used includes conversion and preservation through physical or chemical treatment, storage, packaging and distribution.

Agroindustry is an integrated system that involves resources from agriculture, people, science and technology, money and information. Agroindustry product is a product that is ready for consumption or as products of other industrial raw materials.

³⁰ Julius R. Latumaerissa, *Perekonomian di Indonesia dan Dinamika Ekonomi Global*, (Jakarta: Mitra Wacana Media, 2015) pg. 404-405.

Explicitly, SMEs based on agroindustry are businesses that proceed vegetable materials (derived from plants) or animal (which are produced by animals).³¹

C. Problem Statements

Based on the background of the problems above, the writer formulates some problems of the statement as follows:

1. How is the description of small, micro and medium enterprises (SMEs) on agroindustry condition in Banyumas regency?
2. How is the development of small, micro and medium enterprises (SMEs) on agroindustry in Banyumas regency?

D. The Purpose and Benefits of Research

1. The purpose of this research

Based on background of the problem described above, the purposes of this study to describe the condition of SMEs on agroindustry in Banyumas regency and to determine the development of SMEs on agroindustry in Banyumas Regency.

2. The benefits of this research are:
 - a. For SMEs on agroindustry, it is expected to overcome the problems to develop their business.
 - b. For the government, to contribute SMEs on agroindustry empowerment in the future.
 - c. For other researchers and academician, this research is expected to be a reference and theory of SME development in the next research.

E. Literature Review

Reviewing the results of previous researches is aimed to explore, examine and identify the existing knowledge or theory.³² Thus, the writer

³¹ Marsuki, *Pemikiran dan Strategi Memberdayakan Sektor Ekonomi UMKM di Indonesia*, (Jakarta: Mitra Wacana Media, 2006), pg. 29.

needs to learn the results of previous studies to determine the research focus to be studied.

The first previous research was conducted by Dani Danuar Tri (2013) entitled *Pengembangan Usaha Mikro Kecil Dan Menengah (UMKM) Berbasis Ekonomi Kreatif di Kota Semarang* (Development of Small Micro and Medium Enterprise (SMEs) Based on Creative Economy in Semarang City). The result of his research shows that creative SMEs in Semarang city could not be used as the main support for economy in the city yet. This is because the large industries are dominating in the city. SMEs in Semarang city have limited capabilities and experience in developing their businesses. The problems faced by creative SMEs in Semarang City including capital, raw materials, production factors, labor, transaction costs, marketing, and intellectual property rights (*Hak Kekayaan Intelektual/HAKI*). SMEs on creative economy requires cooperation from various parties to achieve their business. Not only for the government, but they also need community participation to develop SMEs.³³

The next previous research was done by Edy Suandi Hamid and Y. Sri Susilo (2011) entitled *Strategi Pengembangan UMKM di Provinsi Daerah Istimewa Yogyakarta* (Development Strategy of SMEs in Special Region of Yogyakarta Province). According to their research, development of SME in Yogyakarta is still facing various problems including the difficulty to expand the market share, the limited availability of resources for business development, lack of human resource capacity in innovation and technology, weaknesses on purchasing the raw materials and equipment production, economic conditions and poor infrastructure impacting to development of SMEs. The regulations and policies from the government are needed to provide stimulus for SMEs including various training in varied and quality-oriented product on local resources development, revitalization modern

³² Suharsimi Arikunto, *Manajemen Penelitian*, (Jakarta: Rineka Cipta. 2000), pg. 75.

³³ Dani Danuar Tri, *Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) Berbasis Ekonomi Kreatif di Kota Semarang*, (Semarang: Graduating Paper, Universitas Diponegoro, 2013).

machinery and equipment, development of highly competitive products with distinctive local characteristics, credit policy by banks with low interest rates and simplicity process, improving the quality of both physical and non-physical infrastructure to reduce distribution costs as well as supporting promotion development policies to domestic markets and international market with variety of modern media.³⁴

In addition, Fatmasari Sukesti (2011) did the research entitled *Pemberdayaan UKM: Meningkatkan Komoditas Unggulan Ekspor UKM Dalam Rangka Pengembangan Ekonomi Daerah (Studi Pada UKM di Jawa Tengah)* (SMEs Empowerment: Improving Export Commodities of SMEs in the Framework of Regional Economic Development (Study on SMEs in Central Java)). The result of the research proof that SME development should be carried out with local culture and potency of the region which concerned and based on good commitment and coordination between local government, business people, non-business institutions and local communities by providing positive and tangible support for human resource development (entrepreneurship training), technology, information, access on funding and marketing assistance.³⁵

Y. Sri Susilo (2010) on his research entitled *Strategi Meningkatkan Daya Saing UMKM dalam Menghadapi Implementasi CAFTA dan MEA* (Strategy to Increase the Competitiveness of SMEs in Facing the Implementation of CAFTA and MEA (ASEAN Economy Community)) said that SMEs in Indonesia would face some challenges but at the same time they will gain opportunities by the implementation of CAFTA and AEC. SMEs should be improved the competitiveness of the company as well as competitiveness of the products in order to survive and able to take advantage of opportunities. The key is found in SMEs itself, especially SME business

³⁴ Edy Suandi Hamid and Y. Susilo, *Strategi Pengembangan UMKM di Provinsi Daerah Istimewa Yogyakarta*, (**Jurnal Ekonomi Pembangunan FE UII**), Volume 12, Nomor 1, Juni 2011.

³⁵ Fatmasari Sukesti, *Pemberdayaan UKM: Meningkatkan Komoditas Unggulan Ekspor UKM dalam Rangka Pengembangan Ekonomi Daerah (Studi Pada UKM di Jawa Tengah)*, **Jurnal Fakultas Ekonomi UNIMUS 2011**, Seminar Nasional Ilmu Ekonomi Terapan 2011.

owners by their workers support. SME business owners with an entrepreneurial and innovation spirit should be able to drive force the competitiveness of the company. By increasing the company competitiveness, it will encourage the creation of product competitiveness. In other word, SMEs priority should be concerned to increase collaboration between SME units or SME centers to enhance cooperation networks with stakeholders.³⁶

Alyas and Muhammad Rakib (2017) on their research entitled *Strategi Pengembangan Usaha Mikro, Kecil Dan Menengah Dalam Penguatan Ekonomi Kerakyatan (Studi Kasus pada Usaha Roti Maros di Kabupaten Maros)* (Strategic Development of Small, Micro and Medium Enterprises in Strengthening Community Economy (Study Case on Maros Bakery in Maros District). that the factors weakening SMEs including lack of capital, weakness on business management system, limited quality and quantity of human resources, marketing (promotion) that has not been intensive, and limited supporting equipment production. There are some factors to stimulate SMEs development including support from the government, technology and information developments, business expansion as well as good relations and customer loyalty. Then, the threat factors including unstable raw material prices, the emergence of new competitors with the same product, the emergence of competitors who offer different products (substitution products), and the location between businesses that are close together.³⁷

Table 1.4
The Previous Research

No.	Researcher and Research Title	Method	Similarity	Difference

³⁶ Y. Sri Susilo, *Strategi Meningkatkan Daya Saing UMKM dalam Menghadapi Implementasi CAFTA dan MEA*, **Buletin Ekonomi UPN Yogyakarta**, Vol. 8, No. 2, Agustus 2010.

³⁷ Alyas dan Muhammad Rakib, *Strategi Pengembangan Usaha Mikro, Kecil Dan Menengah dalam Penguatan Ekonomi Kerakyatan (Studi Kasus pada Usaha Roti Maros di Kabupaten Maros)*, **Jurnal Sosiohumaniora**, Volume 19 No. 2 Juli 2017.

1	<p>Dani Danuar Tri (2013)</p> <p><i>Pengembangan Usaha Mikro Kecil Dan Menengah (UMKM) Berbasis Ekonomi Kreatif Di Kota Semarang</i></p> <p>(Development of Small Micro and Medium Enterprise (SMEs) Based on Creative Economy in Semarang City)</p>	<p>Qualitative Method: <i>field research</i></p>	<p>Development of SMEs.</p>	<p>This study focuses on the creative industry sector in the city of Semarang.</p>
2	<p>Edy Suandi Hamid dan Y. Sri Susilo (2011)</p> <p><i>Strategi Pengembangan UMKM di Provinsi Daerah Istimewa Yogyakarta</i></p> <p>(Development Strategy of SMEs in Special Region of Yogyakarta Province)</p>	<p>Qualitative method: <i>field research, literature study.</i></p>	<p>Development of SMEs.</p>	<p>This research focuses on the development strategies on SMEs of the Special Region of Yogyakarta.</p>
3	<p>Fatmasari Sukesti (2011)</p> <p><i>Pemberdayaan UKM: Meningkatkan</i></p>	<p>Qualitative method: <i>literature study.</i></p>	<p>Discussion related to SMEs.</p>	<p>This research focuses on increasing the SMEs leading commodities in Central Java.</p>

	<p><i>Komoditas Unggulan Ekspor UKM Dalam Rangka Pengembangan Ekonomi Daerah (Studi Pada UKM di Jawa Tengah)</i></p> <p>(SMEs Empowerment: Improving Export Commodities of SMEs in the Framework of Regional Economic Development (Study on SMEs in Central Java))</p>			
4	<p>Y. Sri Susilo (2010)</p> <p><i>Strategi Meningkatkan Daya Saing UMKM dalam Menghadapi Implementasi CAFTA dan MEA</i></p> <p>(Strategy to Increase the Competitiveness of SMEs in Facing the Implementation of CAFTA and MEA (ASEAN Economy</p>	<p>Qualitative method: <i>literature study.</i></p>	<p>Discussion related to SMEs.</p>	<p>This research only focuses on the development of SMEs competitiveness to face CAFTA and AEC.</p>

	Community)			
5	<p>Alyas dan Muhammad Rakib (2017)</p> <p><i>Strategi Pengembangan Usaha Mikro, Kecil Dan Menengah Dalam Penguatan Ekonomi Kerakyatan (Studi Kasus pada Usaha Roti Maros di Kabupaten Maros)</i></p> <p>(Strategic Development of Small, Micro and Medium Enterprises in Strengthening Community Economy (Study Case on Maros Bakery in Maros District))</p>	<p>Qualitative method: <i>SWOT analysis.</i></p>	<p>Development of SMEs.</p>	<p>This study focuses on the development of SMEs in different study case.</p>

By studying the results of the previous research, it can be seen that there are several researches conducted on small, micro and medium enterprises even though the title and discussion are different from the research that will be conducted by the writer. In this study, the writer will analyze and describe the development as well as condition of SMEs on agroindustry sector in Banyumas.

F. Outline of the Undergraduate Thesis

This undergraduate thesis consists of five chapter discuss as follow:

Chapter I is an introduction, consists of the background of the problem, operational definitions, problems statement, purpose of research, benefits of research, literature review and systematic discussion.

Chapter II is the theoretical framework contains the theories related to the *development* of SMEs and their relation to agroindustry.

Chapter III is the research methodology including types and research approaches, location and time of the study, subject and objects of research, data sources, data collection techniques, data analysis technique and validity test technique.

Chapter IV is the result and discussion deal with a general description of the result and discussion.

Chapter V is the closure, which contains conclusions and suggestions.

The last part is a bibliography, appendixes and curriculum vitae.



IAIN PURWOKERTO

CHAPTER V

CLOSURE

A. Conclusion

This research is a type of field research that using descriptive analysis method with qualitative approach. The writer used the purposive sampling technique by taking three districts with the largest number of business units and three districts with the smallest number of agroindustry business units in Banyumas regency. The informants were taken from the highest turnover and assets in the six districts and in each district, the writer took 2 informants. To analyze the development of SMEs, the writer used the problem indicators, the government role through development aspects and the principles of SME development that explained by Rahmawan Budiarto and policy aspects agricultural business development proposed by Saragih and Bayu in Mulyadi (2006). The research is aimed to know the description of SMEs on agroindustry in Banyumas and how the development of SMEs based on agroindustry Banyumas. From the formulation of the problem that the authors propose, based on the data analysis that has been carried out can be drawn some conclusions from this study as follows:

1. Small, micro and medium enterprises in Banyumas regency, especially in area with majority of agroindustry, still find a lot of obstacles. The obstacles in carrying out their business sustainable. Through indicators of SME problems, it is generally found that most businesses in the field of agro-industry are still micro and small, and if traced, they will be described as follows:

- a. Internal Problems

- 1) *human resources*: expertise still very limited, competence is low caused the product innovation that is only one type and labor which is minimal and carried out by relatives and limited to fulfilling the needs of life.

- 2) *business relations and market penetration*: SMEs in the agroindustry sector, still many are independent and do not want to transact with financial institutions on the grounds of interest.
- 3) *lack of capital*: businesses that are scaled are still micro, the use of private capital is still quite dominant for businesses and lack of access to capital from the government.
- 4) *technology in business*: micro-scale businesses feel that they do not need established technology because productivity is not large and requires information technology.
- 5) *management and organization aspects*: less reliable in organizational management, especially financial management and good organizational planning.

b. *External Problems*

- 1) *unresolved business climate*: the program proclaimed by the government cannot be fully felt by the benefits to improve capability.
- 2) *limited on business facilities and supported infrastructure*: the need for infrastructure of communication and information technology needed by businesses.
- 3) *implication of regional autonomy*: the policy of regional autonomy does not significantly affect the course of business so that regional autonomy does not become a problem in business continuity.
- 4) *implication of free trade*: because the majority of businesses only interact directly with collectors and buyers, the free market presence is not yet felt to have implications for businesses because they already have loyal customers.
- 5) *inconsistency and discriminative regulation by government*: businesses feel that the program nor the government has not touched their circles.

- 6) *modern market expansion*: as in the implications of free trade, businesses still have people who use products from them so that they are not too affected.
2. The government has an important task in the development of the SMEs sector in various fields. In the aspect of its development, the government has actually made effort to develop the business of SMEs in the field of agroindustry as follows:
- a. *funding access*: government were instrumental in cooperating to increase capital for business funding.
 - b. *business facilities and supported infrastructure*: the government acts as a provider of business capability enhancement as a manifestation of the implementation of business infrastructure, such as coaching, counseling, mentoring, training, halal certification and monitoring
 - c. *business permit*: related to licensing, the government recommends businesses to have IUMK (Micro and Small Business Permits).
 - d. *business opportunity*: the government also provide space for businesses to be able to market their products in a modern market with several steps that must be passed by businesses first.
 - e. *trade promotion*: the government has launched a number of instruments to encourage SMEs themselves to be able to compete and be known by the public as with modern markets.
 - f. *institution support*: SMEs business development, starting from coaching, counseling, mentoring, certification, licensing processes, partnership and monitoring.

B. Suggestions

Based on the conclusions above, some suggestions can be made to the parties related to this research in the hope that it can be useful and serve as a reference for improvement. The suggestions include:

1. For SMEs based on agroindustry in Banyumas regency constantly to improve their business capabilities of the quantity and competence of business owners. Business owners are also expected to play an active role in participating to find out information in as much detail as possible regarding the program from the government so that things like capital, coaching, counseling, mentoring, socialization, certification and business monitoring can be followed well and implemented in their business. Business owners should also play the proactive role in building business networks and increasing competence and innovation and not only stand by themselves in carrying out business continuity so that productivity can be scaled up.
2. For the government should to continue to carry out the sustainability of each program well and always to increase the budget with the required power requirements in the program that is planned. The local government should be proactive to push central government on providing funding incentives for local government because without budget support, how could it be possible to implement programs for the advancement of development of SMEs on agroindustry in Banyumas regency.

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