FEATURED PRODUCT OF MICRO-SMALL-MEDIUM ENTERPRISES (MSME) IN JEMBRANA DISTRICT, BALI, INDONESIA

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Abstract: The purpose of the research is identification the featured product of MSMEs and mapping of the Featured product MSMEs. Research methods in each subdistricts using the Exponential Comparison Method (MPE), and in the district using the Borda Method. The results of the research the featured products of MSMEs in Jembrana District in each sectors are: (1) The agricultural sector are rice, soybean, banana, coconut, cloves, coffee, cocoa, beef, buffalo, and sea fishing; (2) The manufacturing industry sector are copra, coconut cooking industry, rice milling unit (RMU), loom instead of machine industry (*cagcag* weaving), food industry of various chips, powder coffee processing industry, fish canning industry, brick industry, fish processing industry, *tempe* making industry, and tofu making industry; (3) The building/onstruction sector are a building construction contractor; (4) Trade, hotel and restaurant sector are business of jasmine hotel, mini market and groceries, trading of agricultural products, handicraft products stalls, restaurants, food stall, homestays, villas, HP counters, and textile apparel (mote and lace); (5) The transportation and communication sector are land transport of goods (trucks), package delivery services, urban and rural passenger transport, bus routes, and internet cafes; (6) Finance, Leasing and Company Sector are village credit institutions (*LPD*), people credit banks (*BPR*), savings and loans cooperatives (*KSP*), village unit cooperatives (*KUD*), and multipurpose business cooperatives (*KSP*); (7) Other Services sector are *Rambut Siwi* temple tourism attraction, West Bali National Park tourist attraction, *Bunutan* agro tourism attrraction, *Palasari* dam tourist attraction, *Madewi* Beach tourist attraction, hair bar, beauty salon, laundry service, tour guides, workshop services (cars and motorcycles), and motorcycle taxis.

Keywords: Featured Products, MSMEs, Mapping, GIS.

INTRODUCTION

Background

Micro, Small and Medium Enterprises (MSMEs) is a company whose number of personnel is under certain limits. The abbreviation "MSME" is used in the European Union and by international organizations such as the World Bank, United Nations and World Trade Organization (WTO). MSMEs exceeds the number of large companies with a wide margin and also employs more people. MSMEs are also said to be responsible for encouraging innovation and competition in many economic sectors (Wikipedia, 2017). MSMEs is a business enterprise starting a micro business without a business license to medium-sized business with a business license in the form of a Limited Liability Company. Ownership ranges from individuals for micro-enterprises to collective ownership or partnership for medium-sized enterprises in the form of Limited Liability Company (*PT*). In practice, MSMEs are moving from the upstream business of input providers, the production process businesses of various products, to downstream businesses engaged in processing and marketing. MSMEs production process in various economic sectors, ranging from agriculture sector, industrial sector pengelolahan to service industry

(Antara and Sri Sumarniasih, 2017). So this MSMES is the driving of regional and national economy. Therefore, efforts to empower MSMEs continue to be done by the Government of Indonesia to become strong as a driver of regional and national economies. As a proof of the seriousness of the government cq Ministry of Cooperatives and MSMEs, the empowerment of cooperatives and MSMEs not only through various coaching and training, but also since January 4, 2016 provide the people business credit (*KUR*) nine percent per annum without collateral which was previously 12 percent per year, with maximum loan requirement of IDR 25 million per one MSMEs (Web: Ministry of Cooperation-Medium Small Business of Indonesia, Januari 2017).

Discussion on the profile of micro, small and medium enterprises (MSMEs) is limited to non-legalized MSMEs. This type of business generally develops the featured products, highly relevant to the development of a decentralized populist economy, but still able to compete in both local and international markets (Sugiyanto, 2007; Kusdiana and Ardi 2014). MSMEs is abbreviation for Micro, Small and Medium Enterprises (MSMEs), in Indonesia is regulated based on Law Number 20 Year 2008 regarding Micro, Small and Medium Enterprises. According to Rahmana (2008), in principle the definition and criteria of MSMEs in foreign countries is based on several aspects, namely: (1) the amount of labor, (2) income and (3) the amount of assets.

Based on data published by the International Council for Small Business (ICSB), formal and informal Micro, Small and Medium Enterprises (MSMEs) account for over 90% of all companies and on average accounted for 60-70% of total employment and 50% of GDP. The General Assembly, recognizing the importance of these companies, decided to announce Micro, Small and Medium Business Day on June 27 to publicly announce their contribution to sustainable development (United Nation, 2017).

Micro, Small and Medium Enterprises are the growth engines, the backbone of the economy in maintaining a high growth rate and in job creation in most developed and developing countries, including in India. The contribution of MSMEs to the Indian economy in terms of job creation, encouraging equitable economic growth and boosting exports. Despite some shortcomings and challenges, such as infrastructure, inadequate stream of institutional and market credit. The linkage of the MSMEs sector has shown tremendous success in terms of increasing investment, production scale and overall contribution to national GDP (Kushnir *et al.,* 2010; Garg and Walia, 2012; Das, 2017).

Ministry of Cooperatives Government of India reported that (in Webhsite: Ministry of Corporate Affairs, Gov of India, 2017), the role of MSMEs in the economy and social development of India is well established. The MSME sector is an entrepreneurial nursery medium, often driven by individual creativity and innovation. The ratio of labor to working capital in SMEs and the growth of UMKM sector as a whole is much higher than big industry. Geographic distribution of MSMEs is also more. Thus, MSMEs are important for national goals of growth with equity and inclusion.

Anonymous (2017) reported that MSMEs in Tanzania were provided under the Small and Medium Enterprise Development Policy of 2002 and an estimated 2,685,404 MSMEs in this country. MSMEs include non-agricultural economic activities especially manufacturing, mining, trading and services. Micro-businesses are those that involve up to 4 people in most cases of family members, using a capital of 5 million - and have a turnover of 12 million per year. The majority of micro enterprises are under the informal sector. Tanzania adopted MSMEs Development Policy in 2002 to stimulate growth and growth of SME activities through improving infrastructure, improving service delivery and creating a conducive legal and institutional framework to achieve competitiveness.

Japhta *et al.* (2016) recognizes that Indonesia as a member of the G-20 since 2008, has become one of the world's largest economies, which has the potential for high economic growth in the coming decades. To realize this potential, the Government of Indonesia has identified the role of Micro, Small, Medium Enterprise (MSMEs) sectors as key to support economic growth, job creation, and poverty reduction. It further said that this is not surprising since MSMEs in Indonesia account for 99% of all businesses conducted by private sector

workers, and account for 57% of the country's GDP, creating growth through MSMEs due to the amount, and employment provided in recent years. So MSMEs are the main drivers of reducing poverty and increasing income.

Each region or District (note: in Indonesia, District is consist of some district) in Bali including Jembrana District which is one of the nine districts/cities in Bali has various types of featured products of MSMEs which have not been identified and have not been mapped in the form of interactive digital maps based on regional information. While the data and information about featured product of MSMEs and digital map of featured product of MSMEs of a region including Jembrana District is very important and useful as base or reason of intensive product development or business.

Purpose of the research

The purpose of research " Featured Products of MSMEs in Jembrana District , Bali, Indonesia" are as follows.

1. Identify the featured products of SMEs in Jembrana District, Bali, Indonesia.

2. Mapping the featured product of MSMEs in Jembrana District and related information in an interactive digital map.

METHOD OF RESEARCH

Location of research

The research location is in Jembrana District, Province of Bali, Indonesia, determined purposively, is based on several considerations, among others: (1) Jembrana District is one of nine districts/ cities in Province of Bali, which has a relatively wide area; and (2) Jembrana District is considered to have a relatively large and varied potential product of MSMEs in various sectors.

Types and sources of data

Types of data collected are quantitative data and qualitative data. Types of quantitative data or in the form of numbers are as follows.

(1) Regional profiles for district and for each of subdistrict include geographic, demographic, economic, resource, and other related aspects.

(2) The type and quantity of MSME products in each subdistrict of Jembrana District.

(3) The type and number of featured products of MSMEs in each subdistrict are screened from the type and number of MSMEs featured products in each subdistrict using the Exponential Comparison Method (MPE) based on local expert opinion.

(4) Number of units/households involved, marketing outreach, contribution to the local economy, and availability of raw materials from each featured product of MSMEs in each subdistrict.

(5) Educated workers, raw materials. capital, production facilities / business, technology, socio-culture, business management, market availability, price, absorption of kindergarten, and contribution to the economy of every featured product of MSMEs Jembrana District.

The types of qualitative data collected, among others, as follows.

(1) Potential, opportunities, driving factors and obstacles in the development of MSMEs Jembrana District.

(2) Government policy (provincial /District) in order to develop featured product of MSMEs.

(3) Problems faced in the framework of developing featured products of MSMEs in Jembrana District.

The data sources, namely:

(1) Primary data sources, namely data and information originating from the first party or obtained directly from the source of respondent namely experts in each subdistrict.

(2) Source of Secondary data, namely data in the form of documents / publications / other reports that support primary data sources originating from second parties or government agencies related to research, such as Statistic Center Agency of Bali Province and Statistic Center Agency of Jembrana District, Regional Planning Agency of Bali Province and Regional

Planning Agency of Jembrana District, Technical Offices in Bali Province and Jembrana District.

Research stages and data analysis methods

The stages of activities and methods of data analysis in each region, start from subdistrict to district in summary and systematic are as follows:

1. Identification of MSMEs Featured Product

    Subdistrict Region

    The analytical method used to filter the featured product of MSMEs in each subdistrict is Exponential Comparison Method (MPE), with activity step, that is as follows.

    (1) Make a list of MSME products of each subdistrict sourced from secondary data/statistics

    (2) Weighting the list of MSME products each subdistrict by MPE with the criteria below.

    a) Number of business units/households

    b) Market of MSME products with marketing reach (perception of resource persons).

    c) Availability of raw materials/production facilities and / or business facilities (perception of resource persons).

    d) The contribution of each MSME to the regional economy (perceptions of resource persons).

    (3) The assessment of each featured product of MSMEs is based on expert opinion or subdistrict resource persons, ie subdistrict agriculture officer, subdistrict statistics officer, staff/economic section of the subdistrict, etc. (adapted to subdistrict conditions in each region) in Focus Group Discussion (FGD) in each subdistrict.

    (4) Based on the analysis of MPE, it is determined that there are maximum of five featured products of MSME for each sector / sub sector economic of subdistrict level.

    District Region

    Identify featured products of MSMEs in Jembrana District level using Borda method with the following stages of activities.

    (1) The five featured products of MSMEs from each subdistrict are screened by MPE method, then selected the featured product of MSMEs in Jembrana District with Borda Method to determine the order of product rank of the District, which is set maximum of ten featured products of MSMEs every sector / sub-sector of economy.

    (2) The assessment of each MSMEs featured product is determined based on the Focus Group Discussion (FGD) using expert opinion or resource persons in Jembrana District, ie official / institution officials, associations, industrial chamber of commerce, Regional Planning Agency, banking, and college researchers/lecturers.

    (3) Through the FGD forum, also asked the opinion of the speakers on the type of policy to be taken in order to develop the business of featured product that has been identified

2. Data Collection and Supporting Information

    The data and information referred to are the characteristics, climatology and geographical condition of each product of MSMEs in Jembrana District, sourced from several related government agencies, such as District Office of Jembrana, Jembrana Statistical Center Agency, Jembrana Development Planning Agency, etc. The method of analysis used is descriptive quantitative, that is making the table to the numbers collected, and descriptive qualitative that is giving review to existing table and prepared.

3. Doing the Map

    After the featured product of MSMEs in Jembrana District is identified, and supporting data is collected, then mapping is done, that is plotting the featured product of MSMEs per subdistrict and supporting data into digital map using Q-GIS software. By clicking each district on the map of Jembrana District, will perform featured product of MSMEs of subdistrict in Jembrana District. It is expected that this information is very valuable for the government for coaching and development, as well as for investors in developing the potential of MSMEs featured product.

RESULT AND DISCUSSION

Featured Product of MSMES in Jembrana District

MSMEs featured product is MSMEs products that support the regional economy and are able to create and absorb labor based on prospective conditions, and have high competitiveness. Based on the recent Indonesia Business Field Classification, all economic activities are classified into 17 business fields or sectors. However, to simplify and facilitate the identification of MSMEs products that are pre-eminent by the experts, the economic sectors are classified into nine business fields or sectors such as the old Indonesia Business Field Classification.

Featured product of MSMEs in Jembrana District is only spread in seven sectors of the economy.

Nevertheless, not necessarily every sector, both at the subdistrict and District levels there are featured products of MSMEs, because there is no type of MSMEs products in the subdistrict concerned featured, seen from four criteria, namely households involved, the availability of raw materials /facilities production, marketing reach, and contribution to the local economy. Conversely, it can happen in a sector there are many featured products of MSMEs seen from four criteria that serve as reference.

Based on the featured product of MSMEs in five subdistricts in Jembrana District, using Borda Method that was scored by several district executives, verified with data from Statistical Center Agency of Jembrana (2017) and field observation, identified the featured product of MSMEs sector for Jembrana District presented in Table 1.

Table 1
Featured Products of MSMEs in Jembrana District, Bali, Indonesia

No	Sector	Featured Product of MSMEs
1	Agriculture	(1) Rice paddy, (2) Soybean, (3) Banana, (4) Coconut, (5) Cloves,(6) Coffee, (7) Cocoa, (8) Beef, (9) Buffalo, (10) Sea Fishing
2	Mining and excavation	-
3	Processing industry	(1) Copra and coconut cooking oil, (2) Rice milling Unit, (3) Non-machine weaving industry (*cagcag* weaving), (4) Food industry of various chips, (5) powder coffee processing industry, (6) Fish canning industry, (7) Brick industry, (8) Fish processing industry, (9) *Tempe* making industry, (10) Manufacture of *tofu* industry.
4	Electricity, Gas and Water Supply	-
5	Building/Construction	Construction Contractor
6	Trade, Hotel and Restaurant	(1) Jasmine hotel, (2) Mini market and grocery store, (3) Trading of agricultural products, (4) Craft products stall, (5) Restaurant, (6) Food stall, (7) Homestay, (8) Villa, (9) HP Counters, (10) Textile garments (*mote* and *lace*)
7	Transport and Communications	(1) Land transportation of goods (trucks), (2) Package delivery service, (3) Urban and rural passenger transport, (4) Bus route, (5) Internet cafes.
8	Finance, Leasing and Company Services	(1) Village Credit Institutions (*LPD*), (2) People Credit Banks (*BPR*), (3) Savings and Loans Cooperatives (*KSP*), (4) Village Unit Cooperatives (*KUD*), (5) Multipurpose Business Cooperatives (*KSP*)
9	Other Services	(1) *Rambut Siwi* temple tourism attraction, (2) West Bali National Park tourist attraction, (3) *Bunutan* agro tourism attraction, (4) *Palasari* dam tourist attraction, (5) *Madewi* Beach tourist attraction, (6) Hair bar and beauty salon, (7) Laundry service, (8) Tour guides, (9) Workshop services (cars and motorcycles), (10) Motorbike taxis.

Note: The featured product of MSMES in Jembrana District per sector is determined based on the featured product of MSMEs sub-district using Borda Method, which was scored by some district experts, verified by Statistical Center Agency of Jembrana (2017) and field review.

The main products of MSMEs in the agricultural sector in Jembrana District are: rice paddy, soybean, banana, coconut, clove, coffee, cocoa, cattle, buffalo, and marine fisheries. Tenth MSMEs is spread in one or more subdistricts in Jembrana District. For example, rice paddy is spread in all subdistricts, namely Melaya, Jembrana, Mendoyo, Pekutatan, and Negara, whose area varies between subdistricts. However, there are also MSMEs products such as seawater fishing only semi-commercialized by communities along the Jembrana coast, mainly dominated by the Negara subdistrict community. Fishing in the sea is mentioned as a featured because in its exploitation involving many people and supported by the affordability of bright markets, the availability of production facilities, and has a significant contribution to the economy of Jembrana District. This is because in the aggregate income of semi-commercial fishermen's households became Jembrana regional income. In Subdistrict of Negara, there is a fishermen's center and Fishing Landing Area (*TPI*) is Pengambengan Village, which is complete with various facilities, infrastructure and economic institutions related to catching and observing fish, such as ice cultivation, fish canning industry, and fish waste processing.

The processing industry here is defined as an industry that processes raw materials into work in process or finished goods, so that it has added value for its processors, for the regional economy, for the society, and more importantly it can absorb labor force, so it is expected to reduce the number of poor families. Ten featured products of MSMEs in the processing industry sector in Jembrana District, namely coconut copra and cooking oil, rice milling unit (RMU), non-machine weaving (*cagcag* weaving), food industry of various chips, fish canning industry, brick industry, fishery product processing industry, tempe making industry, and tofu-making industry. The main products of MSMEs in the manufacturing sector are generally supported by the availability of adequate raw materials, which are produced by local MSMEs in the agricultural sector. For example, the copra industry and coconut oil are supported by the availability of sufficient coconut raw materials, because coconut is the main product of MSMEs in the agricultural sector.

In the building and construction sector in Jembrana District, the MSMEs featured product is only one type of building construction contractor. This MSMEs is only found in the Subdistrict of Negara and Jembrana. MSMEs construction contractors are varied, ranging from handling road works, bridges, irrigation channels, and building construction, both for the benefit of government projects and private interests.

In the trade, hotels and restaurants sector in Jembrana District, there are ten types of MSMEs products become the featured, namely: jasmine hotel, mini market and grocery store, trading of agricultural products, handicraft kiosks, restaurants, food stall, homestays, villas, HP counter (cell phones), and textile apparel (mote and lace). Especially for mini market and grocery store, HP counter, and trading of agricultural products is widespread in all subdistricts in Jembrana District. Meanwhile, tourism-related MSMEs are spread across all subdistricts, especially coastal tourism, starting from Pekutatan to Melaya. In the future, this MSMEs featured product should be maintained and developed in the sense of being nurtured, because it is not only able to absorb a lot of manpower, but also has contribution to the regional economy.

The transportation and communications sector in Jembrana District is able to create at least five MSMEs featured products, namely land transportation (trucks), package delivery services, urban and rural passenger transport, bus routes, and internet cafes. The five MSMEs have their own advantages, especially in supporting the tourism sector that has the potential to improve the welfare of Jembrana community. Therefore, this series of outstanding MSMEs should be nurtured and maintained so that it remains instrumental in supporting the activities of other economic sectors.

In the finance, leasing and business services sector in Jembrana District there are five MSMEs featured product, namely Village Credit Institutions (*LPD*), People Credit Banks (*BPR*), Savings and Loans Cooperatives (*KSP*), Village Unit Cooperatives (*KUD*), Multipurpose Business Cooperatives (*KSU*).. The five of MSMEs featured product in this sector have a strategic role in terms of financial transactions and mediation, whether in the form of loan, payment, or deposit of third party

funds. The presence of a series of MSMEs featured in this sector, able to accelerate financial transactions, thus facilitating the movement of the economy wheel. Therefore, the existence of a series of MSMEs featured product should be maintained and nurtured.

In the services sector in Jembrana District there are ten featured product of MSMEs namely *Rambut Siwi* temple tourism attraction, West Bali National Park tourist attraction, *Bunutan* agro tourism attrraction, *Palasari* dam tourist attraction, *Madewi* Beach tourist attraction, hair bar and beauty salon, laundry service, tour guides, workshop services (cars and motorcycles), and motorcycle taxis. A series of MSMEs feaetured product in this sector is more dominated by agriculture and tourism services which is one of Jembrana's economic locomotives.

Featured Product Map of MSMES of Jembrana District

The stages of mapping the featured products of MSMEs in Jembrana District using Q-GIS (see: Ichtiara, 2008; Ron's, 2011; Darmawan Setiadi *et al.,* 2015; Darmawan, 2016), namely: (1) Identification of featured products per sector for each subdistrict; (2) making map of administration of Jembrana District, (3) survey result and interview in each location of featured product recorded in application of notepad, (4) Filling of attribute of village names at each point in digital map by giving color, and (5) map layout of MSMEs featured product (Figure 1).

Steps to show the featured product information of MSMEs in every subdistrict and in Jembrana District:
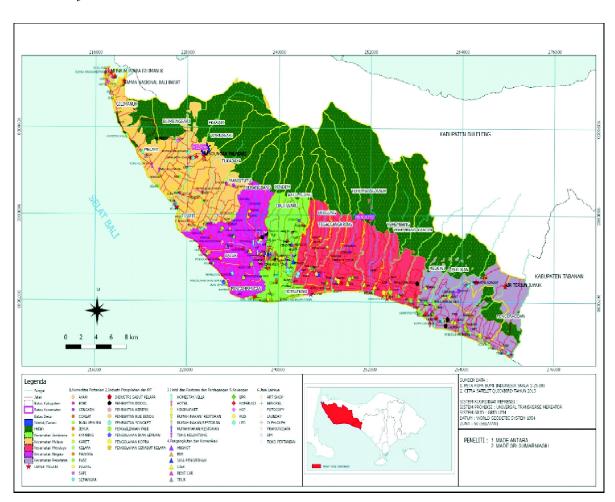

Figure 1: Featured Product of MSMEs in Jembrana District, Bali, Indonesia

Note: this map is an interactive digital map, can be opened with Q-GIS software, and information about featured product of MSMEs every subdistrict in Jembrana District can be known

(1) Open GIS program (Q-GIS), (2) Open D: Open file with name "Kegiatan Kabupaten Jembrana", (3) Next click the data file "Kegiatan Kabupaten Jembrana" then the map will appear Jembrana District with its attributes, (4) For example to bring the transport marked (X) and then the cursor identify, (5) On the map clicked transport data, it will be seen in the location where are those activities (village and type of activities), (6) Furthermore, for example, want to search for services marked (X), then the cursor identify, click service data, it will be seen in the location where and what services, and (7) Once so on.

CONCLUSIONS AND POLICY RECOMMENDATIONS

Conclusion

1. Featured products of SMEs in Jembrana District, namely:

   a) The agricultural sector are Rice paddy, Soybean, Banana, Coconut, Cloves, Coffee, Cocoa, Beef, Buffalo, and Sea fishing.

   b) The manufacturing industry sector are Copra and coconut cooking oil, Rice milling Unit, Non-machine weaving industry (*cagcag* weaving), Food industry of various chips, powder coffee processing industry, Fish canning industry, Brick industry, Fish processing industry, Tempe making industry, and Manufacture of tofu industry.

   c) The building/construction sector is a building construction contractor.

   d) The trade sector, hotels and restaurants are Jasmine Hotel, Mini market and grocery store, Trading of agricultural products, Stall of craft products, Restaurant, Food stall, Homestay, Villa, HP Counters, and Textile garments (*mote* and *lace*)

   e) The transport and communications sector are Land transportation of goods (trucks), Package delivery service, Urban and rural passenger transport, Bus route, Internet cafes.

   f) The financial, leasing, and business services sector are Village Credit Institutions (*LPD*),

People Credit Banks (*BPR*), Savings and Loans Cooperatives (*KSP*), Village Unit Cooperatives (*KUD*), and Multipurpose Business Cooperatives (*KSU*).

   g) The services sector are *Rambut Siwi* temple tourism attraction, West Bali National Park tourist attraction, *Bunutan* agro tourism attrraction, *Palasari* dam tourist attraction, *Madewi* Beach tourist attraction, hair bar and beauty salon, laundry service, tour guides, workshop services (cars and motorcycles), and motorcycle taxis.

2. Based on the results of the identification of featured products of MSMEs in Jembrana District and the implementation steps of Geographic Information System (Q-GIS), is obtained the map of digital products of MSMEs in each district and Jembrana District presented on Figure 1.

Policy Recommendation

1) The featured products of MSMEs, at the subdistrict level as well as the Jembrana District level, should be intensively fostered by all stakeholders (government, state-owned enterprises, private sector, NGOs, etc.) by providing training on technical guidance (*Bimtek*), business management, entrepreneurship, and loan capital, so it remains a featured.

2) The Government should seek to create a conducive climate, simplify the procedure of business permit that is easy, cheap, and fast including through one-stop licensing and tax breaks.

3) The economy of Jembrana District is still agrarian, so that the agricultural sector plays an important role in the economy of Jembrana District, both as a source of community livelihood, the source of industrial raw materials, sources of employment and conservation of natural resources and water. This should be maintained by maintaining or protecting paddy fields from rapid land transfer rates for non-agricultural purposes, such as tourism infrastructure, housing, government offices, etc. This recommendation is a description of the provincial government's vision towards Bali Green.

4) Tourism in Jembrana District which is beginning to look its development although not yet stretched rapidly, however the uniqueness of tourist attraction such as agrotourism attraction (*makepung,* coffe and clove plantationen, fisheries in *Pengambengan,* etc), ecotourism (*trecking, camping, hicking* in West Bali National Park), and cultural tourism (*Jegog, Joged* of Jembrana typical*, Cagcag* weaving crafts), spiritual tours (temples in West Bali) should be widely promoted through various mass media (electronic, social media, print, visual, via hotel, travel agent, etc), so that tourists who visit Bali will be available many choices of tourist attractions, and in time will be a lot of tourists want consume the uniqueness tourism attractions.

5) Processing and household handicraft industries that play a significant role in the economy of Jembrana District, both as a source of income for craftsmen, retailers, and exporters, sources of foreign exchange, as well as absorbing workers should be developed, should continue to be nurtured and developed. so that its role will increase in the economy of Jembrana District.

6) The service sector with greater contribution in the economy of Jembrana District, needs to be developed and fostered so that its role is increasing

7) Should this digital map of featured product of MSMEs of Jembrana District can be entrusted in one web, whether web of Jembrana District Investment Service or Bali Provincial Licensing and Investment Board, so it can be downloaded by interested users.

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