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## Strategy of Pattern Partnership In Business and Micro, Small and Medium Enterprises (MSMEs) at One-Stop Integrated Service and Investment Office of South Kalimantan, Indonesia

Achmad Purwanto, Samahuddin Muharram, Setia Budhi, Andi Tenri Sompia,



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## Abstract

Micro, Small, and Medium Enterprises (MSMEs) have a contribution to the economy and safety net, especially for low-income people to productive economic activities. MSMEs are faced with several problems, namely the low quality of resources, capital, and product results. The pattern of the partnership between the business world and Micro, Small, and Medium Enterprises (MSMEs) conducted by the Investment Office and One Door Integrated Service of South Kalimantan Province is a form of government responsibility to empower and business development by facilitating business partnerships and MSMEs. This study aims to analyze the partnership strategy and the inhibiting factors of partnership based on a SWOT analysis conducted at the Office of Investment and One-Stop Integrated Services, Kalimantan Province. South. The research method is descriptive qualitative and the data sources used are primary data and secondary data. Data collection techniques are observation, interviews, and documentation, while the analytical tool used is the SWOT analysis. The results of the study show that the partnership pattern strategy has been running optimally with the principles of partnership, namely equality, transparency, and mutual benefit. The obstacles faced are the low quality of human resources, capital, and MSME products themselves. After using the SWOT analysis, the researcher proposes that the partnership budget be a priority scale for the budget for official activities, collaborate with other Regional Apparatus Organizations (OPD) and investment companies so that partnership programs are sustainable, and provide training to improve the quality of people and MSME products.

## Keywords

Strategy; Pattern partnership; Micro, Small And Medium Enterprises (MSMEs); Equality; Transparency

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## Strategy of Pattern Partnership In Business and Micro, Small and Medium Enterprises (MSMEs) at One-Stop Integrated Service and Investment Office of South Kalimantan, Indonesia

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### ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) have a contribution to the economy and safety net, especially for low-income people to productive economic activities. MSMEs are faced with several problems, namely the low quality of resources, capital, and product results. The pattern of the partnership between the business world and Micro, Small, and Medium Enterprises (MSMEs) conducted by the Investment Office and One Door Integrated Service of South Kalimantan Province is a form of government responsibility to empower and business development by facilitating business partnerships and MSMEs. This study aims to analyze the partnership strategy and the inhibiting factors of partnership based on a SWOT analysis conducted at the Office of Investment and One-Stop Integrated Services, Kalimantan Province. South. The research method is descriptive qualitative and the data sources used are primary data and secondary data. Data collection techniques are observation, interviews, and documentation, while the analytical tool used is the SWOT analysis. The results of the study show that the partnership pattern strategy has been running optimally with the principles of partnership, namely equality, transparency, and mutual benefit. The obstacles faced are the low quality of human resources, capital, and MSME products themselves. After using the SWOT analysis, the researcher proposes that the partnership budget be a priority scale for the budget for official activities, collaborate with other Regional Apparatus Organizations (OPD) and investment companies so that partnership programs are sustainable, and provide training to improve the quality of people and MSME products.

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## 1. INTRODUCTION

report by the United Nations Development Program (UNDP) and the University of Indonesia's Institute for Economic and Social Research (LPEM) stated that nine out of ten Micro, Small, and Medium Enterprises (MSMEs) in Indonesia experienced a decline in demand for their products during the Covid-19 pandemic and more than 80 percent have recorded lower profits. This was revealed in a report launched in January 2021. The report also further emphasizes the ferocity and depth of the Covid-19 pandemic on the Indonesian economy, which experienced a slowdown in 2020 (Warta Ekonomi, 2021).

Other data from the Ministry of Cooperatives and MSMEs shows that 1,785 cooperatives and 163,713 Micro, Small, and Medium Enterprises (MSMEs) are affected by the coronavirus pandemic (Antara, May



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2020). The MSME sector most affected is food and beverage. The Ministry of Cooperatives and MSMEs said that cooperatives engaged in services and production were also the most affected by the Covid-19 pandemic. MSME entrepreneurs feel the decline in sales, lack of capital, and hampered distribution. At least 39.9 percent of MSMEs decided to reduce the stock of goods during the Large-Scale Social Restrictions (PSBB) due to Covid-19. Meanwhile, 16.1 percent of MSMEs chose to reduce employees due to physical stores being closed. The MSME sector has experienced a deep impact due to the Covid-19 pandemic. (Rosita, 2020).

MSMEs have a significant contribution and role to the economy, including the expansion of employment opportunities. MSMEs are also a safety net, especially for low-income people to carry out productive economic activities. In addition, Small, Micro and Medium Enterprises (MSMEs) are types of businesses that have an important role in increasing GDP (Gross Domestic Income). The 2016 Economic Census noted that the number of micro-enterprises in Indonesia reached 99.62 percent or 63,955,369 business units from the total number of national business actors.

The problem that is often faced by MSMEs is that they do not yet have the legality of business licensing so that they are constrained in obtaining financing and developing their business. Some MSMEs are also constrained by production quality standards and do not have a marketing network, making it difficult to develop. The conditions are different from the business world that can apply for financing for business development. The business world also has production quality standards and a structured installation network that is strengthened by good promotions.

The government should not turn a blind eye to the condition of the MSMEs. The government must step in to help MSMEs survive and even thrive during the Covid-19 pandemic. The government must carry out programs to provide convenience, protection, and empowerment of MSMEs to be more competitive. This is by the service function carried out by the modern government today, which is closely related to the purpose of the formation of the government. As stated by Rasyid (1997) that the main purpose of the formation of the government is to maintain a system of order in which people can live their lives normally. Modern government is essentially a service to the people. The government is not held to serve oneself, but to serve the community, creating conditions that enable every member of the community to develop their abilities and creativity in achieving common progress. (Mulyadi, 2018). In simple terms, the government must be able to become a facilitator for the sustainability of MSMEs. The partnership program between MSMEs and the business world can be a solution offered by the government.

The partnership of Micro, Small, and Medium Enterprises (MSMEs) with large companies is an important matter for increasing the MSME class. Therefore, the partnership between the two parties must continue to be developed. This partnership is needed by MSMEs to grow competitively and contribute to equitable economic growth. This partnership is a mandate of the Law of the Republic of Indonesia Number 11 of 2020 Article 90 paragraph (1) which obliges the central government and regional governments to facilitate, support, and stimulate the activities of medium and large business partnerships with cooperatives, micro-businesses, and small businesses that aim to improve competence and business level. This can be done because so far the business world is a strategic partner for the Government.

Presidential Regulation Number 044 of 2016 concerning List of Closed Business Fields and Open Business Fields with conditions in the Investment Sector states that investment is more open to Foreign Investment (PMA) but still protects against Micro, Small, and Medium Enterprises. In addition, the Presidential Regulation mandates that investment is easier, investor protection is easier to understand, so there are 95 business fields specifically reserved for MSMEs and 50 business fields with the obligation to partner with MSMEs.

The provisions of Law Number 11 of 2020 above are carried out by the South Kalimantan Provincial Government by several Regional Apparatus Organizations (OPD), including the Investment Office and One-Stop Integrated Service. The basis for the establishment of the One-Stop Integrated Service and Investment Service is the South Kalimantan Regional Regulation Number 11 of 2016 concerning the Establishment and Composition of the South Kalimantan Province Regional Apparatus. Based on the Strategic Plan (*Renstra*) for the Changes in the 2016-2021 DPMPTSP, it is stated that one of the tasks and functions of the DPMPTSP is to implement and provide facilitation and supervision of business development and empowerment.

The partnership facilitated by the Investment Office and One-Stop Integrated Service of South Kalimantan Province between MSMEs and the business world leads to a productive partnership pattern, namely a partnership pattern that places partners as subjects and in the paradigm *common interest*, with the principle of symbiotic mutualism or mutual benefit. Companies have high social and environmental concerns, the government provides a conducive climate for the business world and MSMEs, and MSMEs or the community provide positive support to the business world. Even if it is possible, MSMEs could be

involved in a relationship pattern *resourced-based partnership*, where MSMEs are allowed to become part of the *stakeholders*. For example, MSMEs acquire shares through the *stock ownership program*.

In connection with the above, research This study aims to determine the strategic partnership pattern between the business world and Micro, Small, and Medium Enterprises (MSMEs) at the Office of Investment and Services One-Stop Integrated(DPMPTSP) of South Kalimantan Province. In addition, researchers will also research the inhibiting factors of the partnership pattern strategy between the business world and Micro, Small, and Medium Enterprises (MSMEs) at the Office of Investment and Services One-Stop Integrated(DPMPTSP) of South Kalimantan Province.

## 2. METHOD

This study uses a qualitative approach. The reason the researcher chose a qualitative approach was that in this study the data produced were descriptive data obtained from data in the form of writing, words, and documents originating from researched and reliable sources or informants. In this study, researchers will observe and understand the phenomena that occur and then provide an overview of an existing symptom regarding strategies and obstacles to the partnership pattern of the business world and Micro, Small, and Medium Enterprises at the Office of Investment and One-Stop Integrated Services, South Kalimantan Province.

When viewed from the location to be carried out by researchers, this research is a type of field research, namely research that is directly carried out in the community to find and collect data. Researchers also conduct document analysis, namely the technique of collecting data from research sources to obtain support for analysis. Data collection through document analysis techniques is done by reading, recording, and collecting data from written data sources.

The type of research used is descriptive, there are several reasons for using qualitative descriptive methods. One of them is that this method has been used widely and can cover more aspects than other research methods. This method contributes a lot to science by providing state-of-the-art information and can help us identify factors that are useful for conducting experiments. Furthermore, this method can be used to produce a situation that may exist in certain situations. Another reason why this method is widely used is that the data collected is considered very useful in helping us to solve ourselves, or to solve problems that arise in everyday life. Descriptive methods also help us find out how to achieve the desired goals, besides descriptive research is more widely used in the field of investigation because it can be applied to various kinds of problems.

The research instrument is the researcher himself. The research instrument uses tools selected and used by researchers in their collecting activities so that these activities become systematic and facilitated by them. Data collection instruments are methods that can be used by researchers to collect data, instruments as a tool in using data collection methods are a means that can be realized in supporting research. To obtain data, the research informants in this study were 10 (ten) people, consisting of business players, MSME actors, Head of Service, Head of Division and Head of Section at the Office of Investment and One-Stop Integrated Services of South Kalimantan Province which manages and be in charge of the partnership pattern between the business world and MSMEs.

## 3. FINDINGS AND DISCUSSION

### 3.2 Strategy for Partnership Pattern for Business and Micro, Small, and Medium Enterprises at the Investment and Integrated Service Office of the Province of South Kalimantan.

The results of the study indicate that the partnership pattern strategy between the business world and Micro, Small, and Medium Enterprises (MSMEs) at the Investment and One-Stop Service Office of South Kalimantan Province begins with collecting data on MSMEs in South Kalimantan. The next strategy is to invite the MSMEs to the partnership socialization event and coordination/matchmaking meeting which contains the One On One Meeting and the signing of the partnership agreement. This socialization activity and coordination meeting are carried out annually by the Office of Investment and One-Stop Services of South Kalimantan Province, inviting resource persons from the government and the business world.

Socialization activities have two roles at once, namely socialization for new MSMEs that have not yet entered into partnerships and coaching/monitoring for MSMEs that have already entered into partnerships. For new MSMEs, during this socialization, they get information about how and technically the partnership pattern, while for old MSMEs that have partnered, they can provide information if there are obstacles or obstacles in the partnership they are doing.

The socialization was followed by a coordination meeting containing the One on One Meeting, where the South Kalimantan Province Investment and One-Stop Service Unit brought together MSMEs and the business world one by one, then they discussed the technical partnerships they would do. The

coordination meeting was also filled with the signing of the minutes of the partnership agreement as a joint commitment to the technical partnership. A strategy like this is under the stages of a business partnership as follows:

1. The preparation stage is the stage of selecting prospective partnership participants.
2. The socialization stage is the stage of understanding the partnership procedures as well as suggestions and responses.
3. The implementation stage is the stage of knowing the rights and obligations of the partnering party.

From the results of interviews and document analysis, the researchers concluded that the partnership pattern at the Office of Investment and One-Stop Integrated Services of South Kalimantan Province, as revealed by Wibisono (2007 in Rahmatullah, 2012), was by the principles of partnership, namely equality and balance, transparency and mutual benefit.

These principles are described as follows: a.

Equality or balance can be seen from several activities carried out by the Office of Investment and One-Stop Integrated Services of South Kalimantan Province, namely:

1. One On One Meeting is an activity of two parties who will partner, namely the world businesses and MSMEs facilitated by the Office of Investment and One-Stop Services, South Kalimantan Province. In this activity, the business community and MSMEs met directly to discuss technical matters, rights, and obligations of both parties.

2. Coaching is an activity that is carried out at the same time as the partnership socialization event. In this activity, MSMEs that have partnered receive guidance by delivering new information about partnerships. MSMEs can convey obstacles or obstacles during the partnership process at the event.

3. The award for this partnership pattern is carried out by the Office of Investment and One-Stop Integrated Service of South Kalimantan Province, including MSMEs that have partnered in various exhibition events both within the region and outside the region.

b. Transparency can be seen from several activities carried out by the Office of Investment and One-Stop Services in South Kalimantan Province, namely:

1. Socialization is carried out by inviting MSMEs that have not partnered to be given information about partnerships.

2. Coordination Meeting is a form of openness or transparency carried out by the Provincial Investment Office and One-Stop Integrated Services by filling out coordination meetings with One On One Meetings and signing partnership agreements so that MSMEs and the business world can meet each other.

3. Ease of Information, namely the Office of Investment and One-Stop Integrated Services conveying information about partnerships through various websites and social media so that everyone can easily get information about partnerships.

c. Mutual benefits can be seen from several activities carried out by the Office of Investment and One-Stop Integrated Services of South Kalimantan Province, namely:

1. Ease of Capital, namely providing benefits to MSMEs because they get information about ease of capital. Not only that, but the MSME loan interest is also lower than other businesses.

2. The ease of licensing is another advantage obtained from the partnership pattern, even the South Kalimantan Provincial DPMPTSP will provide licensing assistance to the Regency/City DPMPTSP.

3. Ease of promotion is an advantage of partnership at the Investment and Integrated Services Office because it is easy to promote at outlets belonging to the business world. By participating in partnerships, the business world also benefits in the form of a positive image.

### **3.2. Factors Inhibiting the Pattern of Partnership of The Business Micro, Small, and Medium Enterprises at the Department of Investment and Integrated Services One Stop South Kalimantan**

From the research, the researchers concluded the partnership business and Micro, Small, and Medium Enterprises at the Department of Investment and Integrated Services One The door of Kalimantan Province is also faced with inhibiting factors, namely the quality of human resources, capital, and MSME products.

Human resources are the main problem of the partnership program between the business world and MSMEs. The Minister of Trade of the Republic of Indonesia Muhammad Lutfi (2014) revealed that the first problem faced by MSME entrepreneurs was human resources because usually, it has become a culture that MSMEs are done part-time and sometimes inefficiently. An example is in woven fabric SMEs, craftsmen usually use part-time jobs so that SMEs cannot compete when they have to run as an industry and never talk about how to do it commercially (economy.okezone.com, 2014).

Sugiyarto (2020) revealed, the concept of human resource management, business actors must separate between managerial functions, operational functions, and human resource management functions in achieving the goals of businesses pioneered by business actors. When micro business actors develop and must be managed professionally, business actors are ready with modern management concepts.

These human resources are related to MSME actors, some of which are still managing or managing their businesses with old patterns. They do not record in detail the production costs incurred. They also do not record the flow of goods in and out. Some MSMEs do not have the desire to do business development through product innovation. Whereas product innovation is important because if the products offered have different values from other MSME products, the business world will be interested in partnering. Some MSMEs are reluctant to manage their business permits.

These things, of course, hinder the pattern of partnership. The simplest is, for example, when going into a partnership, the business world will ask for everything about licensing as the legality of its business. The business world will also ask for the commitment of MSMEs to comply with the cooperation agreement.

Another obstacle to the partnership pattern is MSME capital. This condition is understandable because the activity of carrying out or running a business, capital is one of the factors that can affect the continuity of the business. Capital has a very large role in supporting the continuity of these business activities in the process of achieving goals. The capital itself is nothing but a thing in the form of money or goods.

MSMEs that enter into partnerships with the business world must automatically prepare larger funds as operational costs or direct costs. In contrast to the usual sales, when the goods are sold, they are immediately paid for, then in the partnership pattern, the payment for the goods sold is usually paid for a certain period, for example, every weekend, end of the month, or another period according to the agreement of both parties. This of course makes MSMEs have to have more business capital to finance production costs or operational costs.

According to Meij (in Rianto, 2001), that capital as a collectivity of capital goods are all goods that exist in organizational households in their productive functions to form income. While the accounting principles (PAI, 1994) stated that: capital comes from the owner's investment and organizational results. According to Kamsir (2000). Capital is something that is needed to finance the organization's operations from establishment to operation. According to Tohar (2000) capital is divided into 3 forms, namely:

a. Money capital. Money capital is the source of the name that money is obtained to be used and invested in capital goods. So money capital is a mirror of goods capital. If you look at the balance sheet, this capital is on the credit side.

b. Capital goods. Capital goods are all assets owned by SMEs and SMEs in it, including goodwill, which is abstract in nature, located on the balance sheet debit.

c. Redeemed capital. Capital rudimentary is all the means of production which must be a unit of capital that earns a profit by not forgetting the personal element of a capable entrepreneur (Barenlitbang Malang City, 2016).

SWOT analysis is one of the analytical instruments used to determine the factors that become strengths, weaknesses, opportunities, and threats that occur in the internal and external environment of the organization/company, as shown in Table 1 below.

Table 1. Analysis of Internal and External Factors Investment and One-Stop Service Office of South Kalimantan Province

<p><b>Factors Internal</b></p>	<p>1. Every year a partnership program is implemented.                  2. The enthusiasm of SMEs in the partnership program.                  3. Enthusiasm of the business world in the partnership program.                  4. Ease of capital.                  5. MSMEs are easy to change products marketed to the business world.</p>	<p>1. DPMPTSP budget limitations.                  2. The lack of support from other OPD so there is no synergy.                  3. Limited capital.                  4. The quality of MSME products has not met the standards.                  5. Human resource management has not been maximized</p>
<p><b>Factors External</b></p>	<p>1. Government support by making the MSME partnership a General Investment Plan (RUPM).                  2. Synergize with investment companies to use CSR funds as partnerships.                  3. The MSME market is open so that partnerships can still develop.</p>	<p>1. There is a reduction in the partnership budget.                  2. The Covid-19 pandemic has limited monitoring space.                  3. The Covid-19 pandemic has bankrupted large businesses.</p>

Table 2. SWOT matrix Office of Investment and Integrated Services One-Stop South Kalimantan Province

<p><b>Factors Internal</b></p>	<p><b>Strengths (S)</b></p> <p>1. Each year partnership program is implemented.                  2. The enthusiasm of SMEs in the partnership program.                  3. The enthusiasm of the business world in the partnership program.                  4. Ease of capital.                  5. MSMEs are easy to change products marketed to the business world.</p>	<p><b>Weaknesses (W)</b></p> <p>1. Limited budget for DPMPTSP.                  2. The lack of support from other OPD so there is no synergy.                  3. Limited capital.                  4. The quality of MSME products has not met the standards.                  5. Human resource management has not been maximized.</p>
	<p><b>Opportunity (O)</b></p> <p>1. Government support by making MSME partnerships a General Investment Plan (RUPM).                  2. Synergize with investment companies to use CSR funds as partnerships.                  3. The MSME market is open so that partnerships can still develop.</p>	<p><b>SO Strategy</b></p> <p>1. Prepare a budget that supports MSME partnership activities as a General Investment Plan (RUPM).                  2. Create a joint forum between companies' investment, the business world, and MSMEs.                  3. Conduct a joint study on the type of business or business product that can be developed by market demand.</p>
<p><b>Threat (T)</b></p> <p>1. There is a reduction in the partnership budget.                  2. The Covid-19 pandemic has limited monitoring space.                  3. The Covid-19 pandemic has bankrupted large businesses.</p>	<p><b>ST Strategy</b></p> <p>1. Carry out the efficient budget and budget cuts so that activities focus on activities MSME partnership.                  2. Monitoring and development of MSMEs are routinely carried out remotely or using information technology.                  3. Partnerships don't just focus on a few big companies.</p>	<p><b>WT Strategy</b></p> <p>1. Optimizing and efficiency cost of MSME production.                  2. Optimizing the available budget for partnership activities.                  3. Conduct online training to improve human resources and the quality of MSME products.</p>

Based on the above conditions, where if it is linked between the principles of partnership ( *equity*, transparency, and mutual benefit) and the SWOT analysis carried out, the researcher recommends to the Office of Investment and One-Stop Integrated Services of South Kalimantan Province for a partnership pattern. focuses on WO Strategy. This strategy is a combination of internal factors (*Weakness*) and external factors (*Opportunity*). This strategy combines various weaknesses with opportunities for partnership patterns carried out by the Office Investment One-Stop Service and. The following researchers present the WO strategy along with the explanations contained in the WO strategy, namely:

1. Proposing a partnership budget as a budget priority scale in the General Investment Plan (RUPM). Researchers suggest to the Department to seek additional budget for partnership activities, both for socialization activities, coaching to monitoring the partnership activities. The funds can be sourced from the South Kalimantan Provincial Budget and the Central Government Special Allocation Fund (DAK). The agency can also *share* activity financing with the Regency/City Investment and One-Stop Service Office in South Kalimantan.

2. Collaborating with other OPDs and investment companies so that synergy and sustainability of the partnership program are established. The researcher suggests to the Office to collaborate with other Regional Apparatus Organizations (OPD) within the Provincial Government, for example, the Cooperatives and UMKM Service and other OPDs so that there are no overlapping MSME activities. It is better to coordinate so that there is synergy. The Office also collaborates with investment companies in South Kalimantan so that when the company plans MSME partnership activities, it can synergize with the South Kalimantan Province One-Stop Integrated Service and Investment Service program.

3. Facilitating the CSR funds of investment companies to provide MSME capital assistance. The researcher proposes to the Office of Investment and One-Stop Integrated Services to coordinate with companies' investments regarding CSR funds as a company obligation. During this time, the Office routinely monitors the obligations of the Investment Activity Report (LKPM) to investment companies so that when monitoring LKPM, DPMPTSP also coordinates data on the distribution of CSR funds while recommending that these funds can be synergized for MSMEs registered in the DPMPTSP partnership.

4. Conduct training to improve human resources and the quality of MSME products so that they can compete with market demand. The researcher proposes to the Office of Investment and One-Stop Integrated Services of South Kalimantan Province that the partnership programs conduct training on human resources of MSME actors and the quality of MSME products, for example relating to company management and packaging of MSME products.

Another inhibiting factor for the partnership pattern is the products produced or marketed. Some MSMEs do not care about their products, for example from packaging. Whereas packaging has an important role in the products displayed or served by MSMEs. Packaging is not only a protector or product wrapper, packaging is also a medium for promotion or marketing and information so that it will improve the image, marketability, and competitiveness of MSME products themselves. Good product packaging will also increase product value through appearance, selling value, and competitiveness. Product quality should also be a concern for MSMEs so that it will not become an obstacle to the partnership pattern. The business world expects that the products marketed are of high quality and durable.

#### 4. CONCLUSION

Based on the results of the research that has been described, it can be concluded that the partnership strategy between the business world and Micro, Small, and Medium Enterprises (MSMEs) at the Office of Investment and One-Stop Integrated Services of South Kalimantan Province, namely the partnership strategy has been optimally carried out. The strategy is implemented through a partnership socialization meeting by inviting MSME actors, both those who have partnered or have not partnered. This socialization is also a form of monitoring and coaching or monitoring of MSME entrepreneurs who have entered into partnerships. This socialization was then followed up with a coordination meeting inviting MSMEs and the business world. At the meeting, DPMPTSP facilitated a One On One Meeting between MSMEs and the business world and signed a partnership agreement between DPMPTSP South Kalimantan and the business world, and the business world and MSMEs.

The principles of a partnership carried out by the Office of Investment and One-Stop Integrated Services of South Kalimantan Province are carried out with activities and principles of Equality or balance, which are carried out with One On One Meeting, coaching, and awards. Transparency, which is done through socialization, coordination meetings to facilitate information. Mutual benefit, namely with ease of capital, ease of licensing, and ease of promotion.

Meanwhile, the inhibiting factors for the partnership pattern at the Office of Investment and One-Stop Integrated Services of South Kalimantan Province are related to the quality of human resources, capital, and the quality of MSME products.

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