# ANALYSIS OF THE POTENTIAL OF MICRO SMALL MEDIUM ENTERPRISES AND FINANCIAL MANAGEMENT FOR PROGRAM DESIGN CORPORATE SOCIAL RESPONSIBILITY

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**Abstracts -** This study aims to analyze the potential of micro small medium enterprises to batik craftsmen in Lasem, Central Java Indonesia. Lasem is one of the centers of batik that can support economic growth, especially in Central Java. This business development process is done by CSR program from corporation. To improve the effectiveness of CSR programs and financial management required needs analysis of each cluster starting from start pioneering, medium to high potential. The results of this study is the first, batik business that pioneered new support in the form of funds. While batik business that is in the category of medium need support training in product innovation in batik. The category of mature entrepreneurs requires the help of network marketing to foreign countries. Second, related to financial management, for the pioneering category and is still in need of assistance in the process of recording and reporting separate with personal finance. While high category financial management already manage good finance, although still need training to process recording and reporting done can help to make decision process.

**Keywords -** Potential analysis, CSR, cluster needs, corporation

## I. INTRODUCTION

Indonesia, as one of the developing countries, makes Small and Medium Enterprises (MSMEs) as one of the supporters and drivers of regional and national economy. Based on data from ministry of cooperatives and small and medium enterprises in 2012, the growth of MSMEs continues to increase rapidly (Depkop, 2012). For a developing country, integration into the global economy through economic liberalization, deregulation and democratization has been regarded as one of the best ways to tackle poverty and economic inequality (UNIDO, 2002).

There are various important roles that SMEs can play in encouraging regional and national economic growth such as absorbing labor and reducing poverty (Pinasti&Adawiyah, 2016). In addition, research conducted by Berry, Rodriguez, &Sandee (2001) found that small and medium enterprises are more resilient to the economic crisis than corporations. They stated that SMEs have a high flexibility to adjust the changes caused by the ongoing economic crisis. One of the superior products of UMKM owned by Indonesia and has the competitiveness up to the international level is Batik (Haryanto&Priyanto, 2013). Batik became one of the national cultural heritage and superior products of Central Java area that continues to be developed by the community and Provincial Government and City / District Government in some areas because it has various functions and important and strategic role. Lasem Batik is one of them. There are government concerns involving State-Owned Enterprises (BUMN) and Regional Owned Enterprises (SOEs) as well as a number of parties, including universities, to actively participate in helping Lasem batik businesses by providing funding, equipment, marketing, training and development, management and other assistance through corporate social responsibility (CSR) program or corporate social responsibility.

A number of crucial issues (previously not mentioned as a problem) should be a consideration for the government and stakeholders who have been involved in programs to empower SMEs Lasem Batik. They should reevaluate the communication process and CSR approach, as well as the implementation of CSR in helping to advance UMKM Lasem Batik. Furthermore, one of the institutions that can contribute to UMKM Lasik Batik is a university known as University Social Responsibility (USR) (Chen & Donaldson, 2015).

In their research (Chen & Donaldson, 2015) defines USR as an ethical approach of a university to actively participate in developing global and local communities in order to achieve social, ecological, environmental, technical and economic sustainability. USR can be done in the form of strategic partnerships between universities and corporations because universities have human resources (lecturers) who have scientific theoretical studies from a scientific perspective while companies have economic resources and skills and practice experience. (Lako, Rahutami, Christmastuti, Kekalih, &Wahjudi, 2015) mentions the collaboration and synergy between government, business, universities and communities in the development of a business, community empowerment or poverty alleviation as a Joint CSR. Based on the results of preliminary studies, researchers found that Lasem as a centralized batik in Central Java has intellectual property rights that can

be developed to increase the income of batik craftsmen. But in reality these batik craftsmen only become batik workers with low wages, whereas the craftsmen are the decisive quality of batik produced. Researchers found that, batik craftsmen who used to be just a laborer, now began to dare to pioneer become independent batik entrepreneurs. Based on the description above, the purpose of this study is how the process of CSR and University social responsibility programs (USR) conducted on entrepreneurs, in accordance with the needs for each stage of its development. Another goal is to examine how the financial management of entrepreneurs so that they can ultimately be able to independently manage finances well so that it can support the management of batik business in order to more quickly develop.

## II. LITERATURE REVIEW

### A. Corporate Social Responsibility and University Social Responsibility

The practice of CSR implementation began to flourish in Indonesia since 2007, especially since the passing of Limited Liability Company Law No. 40 on the obligation of the implementation of corporate social responsibility and environment. The CSR model that has been done so far has not been done with the partnership model with the company that started with the dialogue process with the community. Implementation of CSR was impressed without any process of identifying the needs of the stakeholders. Lako (2015) said that most CSR practices are charity or charities such as educational scholarships, mass circumcision and sponsorship activities. From the stakeholder side, the public is only used as an object of corporate CSR that can be used as one of the means of corporate promotion. So it certainly deviates from the noble goal of CSR that is to increase the economic potential of society and support the sustainability of the earth through sustainable business practices (Raza& Majid, 2016). In this case the college/university should be a partner of the company and community partners. Conceptually, there is a lot of understanding about corporate social responsibility. The nature and definition of CSR continue to experience the process of metamorphosis. The socio-environmental crisis and financial crisis, as well as the dynamics of the business environment and the pressure of stakeholders are the main trigger for the metamorphosis. The nature of CSR continues to morporate from voluntary responsivity to something that is obligatory to do.

Word Business Council for Sustainable Development(2004) states that CSR is a commitment of a corporation to contribute to sustainable economic development, working with workers and their families, with local communities and the general community to improve the quality of their lives. In this definition, CSR covers such broad elements as concern for local communities and communities of the general public, environment and human rights, and the appropriate treatment of workers. Steiner & Steiner(2009) explains that CSR is the task of a corporation to generate wealth in ways that avoid or which do not harm public assets, but instead protect and increase the value of public assets. From this definition, they seem to emphasize that CSR programs and implementation in the effort to create or generate wealth for corporations should be implemented in an ethical manner, avoiding or not harming public or public assets (including environmental assets). CSR must be designed and implemented to protect and provide added value or great benefit to societal assets. Meanwhile, a more comprehensive and standardized definition of CSR is provided by the International Standard for Organization (ISO26000, 2010). In Guidance on Social Responsibility, ISO 26000 defines CSR as the responsibility of an organization to the effects of its decisions and activities on society and the environment, through transparency and ethical behavior that: (1) contributes to sustainable development that includes Health and social welfare of the community, (2) taking account of society's expectations, (3) in accordance with applicable law rules and consistent with international behavior norms; and (4) integrated within the organization and practiced in relation to stakeholders.

Based on these definitions, CSR can be interpreted as an ongoing commitment of a business organization and nonprofit organization to be economically responsible for its decisions and activities to the community and the environment with the aim of contributing to sustainable development and overcoming the socio-environmental crisis. An organization must be transparent and ethical, taking into account community expectations, complying with applicable norms and regulatory rules, and integrating its business systems and activities. Vasilescu, Barna, Epure, &Baicu, (2010) define USR is an ethical approach undertaken voluntarily in developing a responsibility by encouraging students, academic staff to provide social devotion to local communities. Further Vasilescu et al(2010) states that USR is an activity that promotes environmental and ecological commitment to sustainable development both locally and globally. USR is not a new thing, previous research has been done Chen & Donaldson(2015), Ahmad(2012), Muijen(2004). Shek, Yuen-tsang, & Ng (2017) states that USR can be developed by networking systems with parties with the same goal to develop local and global communities as part of social and environmental responsibility. Networking system is done by establishing cooperation with other universities and corporations that have resources but are not able to

perform an effective community development program.

**B. The Importance of Identifying the Needs of Stakeholders**

Taghian, Souza, &Polonsky (2015) states that one of the corporate stakeholders is a particular group community. This particular group community may be a consumer group and a particular. In this research, the community groups that are the stakeholders are the group of craffmentBatik Lasem. Batik business in LasemBanyumas Central Java has experienced the development of the home industry business is very traditional developed to be more advanced both in the process of drafting, design, human resource competence to the management of his business. Batik is done walking is not without obstacles. Some obstacles encountered such as orders obtained can not be met on time, coloring and drafting does not match the expectations of consumers and employees who are difficult to develop. On the other hand, the limitations of the tool also become the main obstacles, especially difficulty to get a typical "canting", batik finishing and "gledegan", a traditional coloring and the difficulty to expand the marketing network. So it can be concluded that MSMEs not only need capital in developing their business, need to conduct a process of dialogue and good communication with the perpetrators of SMEs about the potential for creative development of batik and environmentally conservation.

## III. RESEARCH METHOD

**A. Research Respondents**

Respondents in this study is a group of craftment in Babakan village which is famous for the tourist village that produces batik. This is certainly not apart from the role of village officials who know people who have expertise in terms of batik. The description of respondents in the study as shown in the table below:

| Description | | Quantity | Persentase |
|---|---|---|---|
| Sex | Man | 18 | 25,7% |
| | Woman | 52 | 74,3% |
| Age | < 40 tahun | 37 | 52,8% |
| | > 40 tahun | 33 | 47,2% |
| Grup roles | Non member | 32 | 45,7% |
| | member | 33 | 47,1% |
| | Leader | 5 | 7,2% |
| Join in batik business | 0 tahun | 32 | 45,7% |
| | < 5 tahun | 33 | 47,1% |

**Table 1 - Respondent overview**
**Source: Processed source data (2017)**

Based on table 1, the number of participants are 70 people, Of the 70 existing people, 38 people have joined in the group of batik makers and the rest have not joined in the group but are interested to join in order to run batik business can be more advanced. Of the 38 people who are members, 32 people are women who run their batik business at home. This means that women have considerable potential as creative economic actors who can support the household economy.

**B. Types and Nature of Research**

This is a qualitative research on the creation of creative economic development model in society based on the main needs of the community to be fostered. These needs will be mapping with the availability of funds to be disbursed by agencies that have corporate social responsibility (CSR) program and developed by universities with assistance in economic management, production and marketing. So there is a link and match between community empowerment programs by University Social Responsibility with corporate social responsibility program. It is expected that the funds given to business actors of SMEs in accordance with the main needs so that the development of creative economy can be optimal.

**C. Data analysis**

Methods of data analysis using ethnomethodology that is the process of understanding how people view, explain and describe their own life. Ethnomethodology seeks to understand how people begin to see, explain, describe the order of the world in which they live. So this research attempts to interpret social events and events in accordance with the point of view of the object of his research (Rachmat, 2009). Bogdan&Biklen(2007) said that the notion of ethnomethodology refers not to a model or technique of collecting data when one conducts a study but gives more direction on the problem to be studied. They study social life meticulously to identify rules to reconstruct social realities, how these rules are used, and how a new rule is made. They usually use breaching experiments to demonstrate simple unwritten rules. Ethnomethodology is generally studying social interaction as a continuous process. This study specializes in conversational analysis or discourse analysis, but also involves non-verbal interaction. The main data collection technique in ethnomethodology is observation. This technique becomes an advantage in ethnomethodology because firstly, as an ongoing observational method and can record what changes occur and should not rely on participants' memories. Second, verbal and non-verbal behavior is studied in ethnomethodology. Third, it provides an understanding of how respondents are aware of or feeling truly conscious and aware of the research activities and how they answer the questions.

## IV. RESULTS AND DISCUSSION

**A. Potential of Lasem Batik Craftsmen in Entrepreneurship**

Lasem batik craftsmen who became respondents in this study batik craftsmen, businessentrepreneurs'

batik. Respondents who are members of this study are members of the Darwis group and nonmembers of the Darwis group. While the potential of Lasem batik craftsmen in entrepreneurship can be mapped in 2 main things namely the potential within the artisans and potential environments that support it. Entrepreneurial potential is seen from the intention of entrepreneurship and ability in batik and coloring. While the potential supporting environments can be identified from the location of the batik residence as well as the existence of the dervish group. The figure below shows the grouping of research respondents based on the potential of each group.

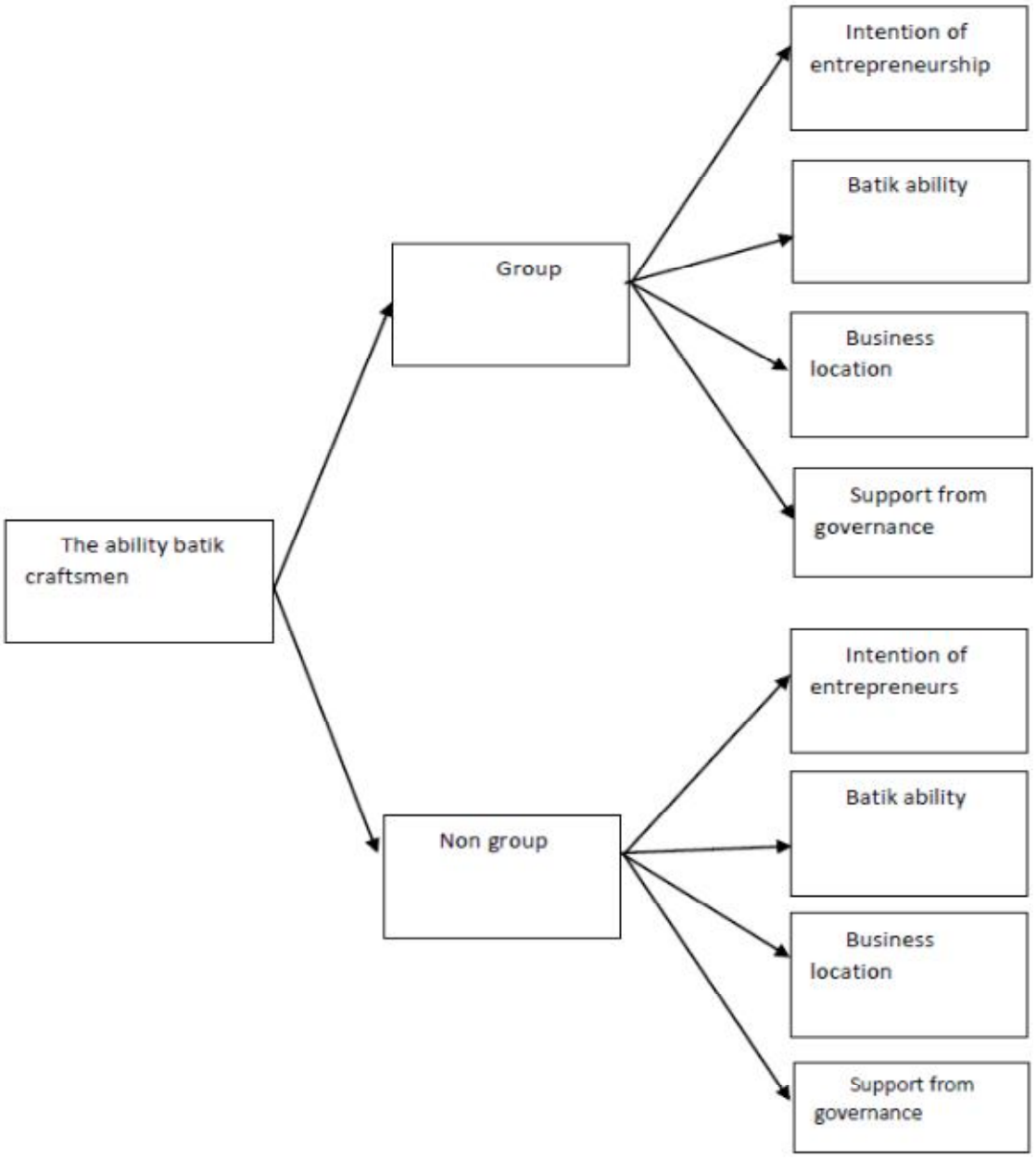



**FIGURE 1 - Mapping scheme of craftsmen potential based on internal and external factors**

Based on figure 1, the potential review of batik craftsmen can be explained:

1. In general, women make batik process from making patterns to the wall while the men do staining and ngelorot.
2. The women interested in batik and have a strong desire to learn, resolute and do not know surrender, eager very strong to expand its business to succeed. While the male craftsmen are eager to expand the reach of marketing of batik, want to immediately advance its business and create many creations. This potential is very visible, especially craftsmen who are not included in the group.
3. Support from the service is very strong for the craftsmen either entering the group or non joint groups. Real service support provides marketing

facilities, opportunities to participate in exhibitions and the provision of relevant training. The attention given by the agency is not limited only to participants who enter into group, as well as to craftsmen who are not included in the group. While the private sector / funders contribute in providing soft loans, provide assistance training that supports batik business and also provides the opportunity of exhibition and uniform order for office.

In more detail the potential of batik can be explained by sex and entrepreneurship ability as follows:

1. The self-potential of batik craftsmen nonmembers of the business group together with potential criteria are being pioneered. First, have the ability to make batik (pattern / picture, nyanting, wall / block) but also learn to be ngemplong, coloring and nglorot. Second, market their products through sales from home to home or office to the office. Third, the quality of batik depends on the ability of people in the pattern, lengkreng, and nyanting.
2. Self-potential of batik craftsmen nonmembers of group along with potential criteria are / are growing. First, have the ability to make batik (pattern / picture, nyanting, wall / block) but also learn to be ngemplong, coloring and nglorot. Second, marketing is done on its own, through the internet, offering from house to house, office to office and participate in exhibitions and participate in cooperatives and dekranasda. Third, the potential of batik there pasa all craftsmen, which distinguish the potential low, medium or high is from the results of business in the form of batikan and funds sales. If the value of sales also concerns the quality of the batik.
3. Self-potential of batik craftsmen nonmembers of the business group together criteria of mature / high potential. First, have the ability and knowledge at all stages of batik, sometimes doing yourself sometimes give direction to the employees. Second, focusing on marketing and marketing area development as well as training for business development.
4. The self-potential of batik craftsmen members of potential business group criteria are being pioneered. First, they have ability to make batik like pattern / picture, nyanting, wall / block). Second, marketing is done through a showroom owned by a group, marketing to offices, marketing through the internet and participating in exhibitions and associations in DEKRANASDA.
5. The self-potential of batik artisans of business group members along with medium and growing potential criteria is more focused on the result of the number of batik that can be produced and the quality of the batik.
6. The self-potential of batik craftsmen member of business group with mature potential criteria: First, focusing on sales and marketing of batik and batik quality improvement by ensuring good relation from office, private or institution giving credit. Second, provide supervision and accompany business friends together to become more advanced while promoting the business.

**B. Financial Management of Batik Craftsmen with Low Business Potential**

Craftsmen who have not entered the joint business and potential entrepreneurs are still small, is a craftsman who has the ability to make batik, coloring, cutting patterns, nglorot but the potential has not been developed further. They are interested to develop the potential of batik or want to try a business in batik development because they see neighbors and people in the surrounding have worked on batik business and earn income from the business. In the other hand, Craftsmen who have been incorporated in the group of batik but its potential is still weak are those who become in need of batik business, or make batik at home and invited to join the group to market the results of the batik in showrooms owned by the group. The want to grow more, but they afraid of the risks that will be faced so often choose the comfort zone just become batik workers only. They have strength, the ability to make batik from the offspring that can be developed in accordance with their own peculiarities. While from the side of weakness is they have feeling lazy and pessimistic about the ability themselves and they didnot dare to take risks. Nevertheless, they also have the opportunity is the training of supporting skills for batik business that they can get either through local government or through company partners who provide CSR, as well as opportunities to utilize marketing through showroom, exhibition and sales through colleagues who are more Succeed as well as get funding with installment payments and a light interest. While the challenge faced is to overcome pessimistic and beat the attitude of avoiding risk.

**C. Financial Management of Batik Craftsmen with Medium Business Potential**

Batik craftsmen who have medium business potential those who have not entered in group have already had better economic conditions compared to those already in group. They have desire to obtain soft loans for business development is also different. Batik craftsmen who have entered into the group are not as brave as craftsmen who have not entered into a group. The range of willingness to obtain greater credit is in the craftsmen who have not been included in the group. Because they dare to apply for credit with a larger range. If they compared with the low business potential, they better developed in the future. This shows that they can already see their potential and are ready to develop it.They have the strength side, they

have been able to see the potential of batik that the data developed towards independent business and have dare to increase the potential with the development of additional credit business and training that is expected to get. In terms of weaknesses, first, the management of business finance is still mixed with household finances, recorded only received from customers, and recoded only expenditure for batik. Secondly, for those who enter business group members, there is still a lot of skill to be added for them to be sure to succeed in entrepreneurship. Third, the existing receivables from batik customers, not immediately billed, the account receivables will be billed if they feel the funds held thinning. They have opportunity training of supporting skills for batik business that they can get either through local government or through company partners who provide CSR, as well as opportunities to utilize marketing through showroom, exhibition and sales through colleagues who have been more successful. The challenge faced is to become a general batik who does not make a distinct self and get lost with acceptance that has been received without any more effort to improve the business effort.

**D. Financial Management of Batik Craftsmen with Mature Business Potential**

On the basis of the analysis of the financial management of batik craftsmen who have high entrepreneurial potential can be explained that the financial management is good enough, separated between finance for businesses and households, for women income level can be more than 10 million, while for men can be above 100 million . This shows that in terms of men's financial strength is stronger because it has gained inheritance from the family and expand its business to date, while entrepreneurial women start from the bottom as craftsmen, work on others and then continue to develop the ability to have their own business and keep trying to order The business continues to grow. Female artisans grow naturally in the development of their business and have a strong passion to keep their business going.

Craftsmen who join the group of business together they generally depart from batik craftsmen who work on batik workers, or work in other business fields and then see his neighbors began to succeed by becoming batik, participate in making batik fortune. The marketing is started to be developed outside the area through exhibitions. Besides, it also adds the ability in coloring, finishing and packaging.

Their average monthly income of male and female craftsmen ranges from 10 million to 100 million. Loans earned are easily repaid from the results of the business and with a history of smooth installments they can get more loans with an increasing amount. Together with his friends who are members of group mutually support and compete also with healthy competition. They have strength, the tenacity in trying and financial management who have been good and can restore the principal and interest on business loans owned. The bank's confidence in the craftsmen continues to increase as evidenced by the increasing amount of credit. While in terms of weaknesses, they do bookkeeping of business is still very traditional and they have not been able to be used as a basis for decision making with better and faster. Decision-making is still based on the power of feeling in the business. The opportunity they get is that banks open up huge opportunities for artisans to provide large business capital loans, as well as local governments providing a great opportunity for batik development by providing opportunities for promotion through exhibitions. The challenge faced is the business competition from batik entrepreneurs who have a large capital can control the market, which will take advantage of the larger batik craftsmen, while the craftsmen are still in a condition that has not changed much.

**E. Optimization of CSR Program**

CSR is a corporate social responsibility program undertaken by the company to realize the awareness of the company to the environment, surrounding communities and balancing the company's activities. Corporate CSR is generally undertaken as a form of community and social development involvement for corporate synergy. In implementing the CSR program of many private agencies, Stated-Owned Enterprises in cooperation with government agencies, cooperatives, community leaders and local authorities. CSR implementation process is not separated also the role of agencies to find the potentials of society that can be developed Local batik entrepreneurs also become one of the study institutions to become partners that must be developed. Various programs offered by financial institutions to provide support for batik entrepreneurs to be more advanced. The support is done in various activities such as batik business assistance, light flower loan disbursement, establishment of batik villages and the provision of batik development infrastructure facilities. Analysis of effectiveness of CSR program for batik is done in this research by mapping the needs of batik craftsmen in accordance with their potential. Based on the results of data analysis, it was found that the things considered by the craftsmen in the development of their business and when will be related to the financial institutions and government agencies. From the side of the financial institution, first, interest on the loan becomes the part considered by the batik craftsmen in asking for credit to the financial institution. Second, the credit repayment is on time. In addition, the process to get credit can be done more easily and get additional credit loans. Other expectations submitted by non-members of the group is that they get a loan using the guarantee and can cooperate in a sustainable

manner. From the government agency, first, attention to provide opportunities to get training and development of batik potential from pattern making ,drawing and marketing. Secondly, the intensity of training programs such as marketing training, entrepreneurship and batik production process with coloring. Finally, batik exhibition events can be improved and given equal opportunity among group members.

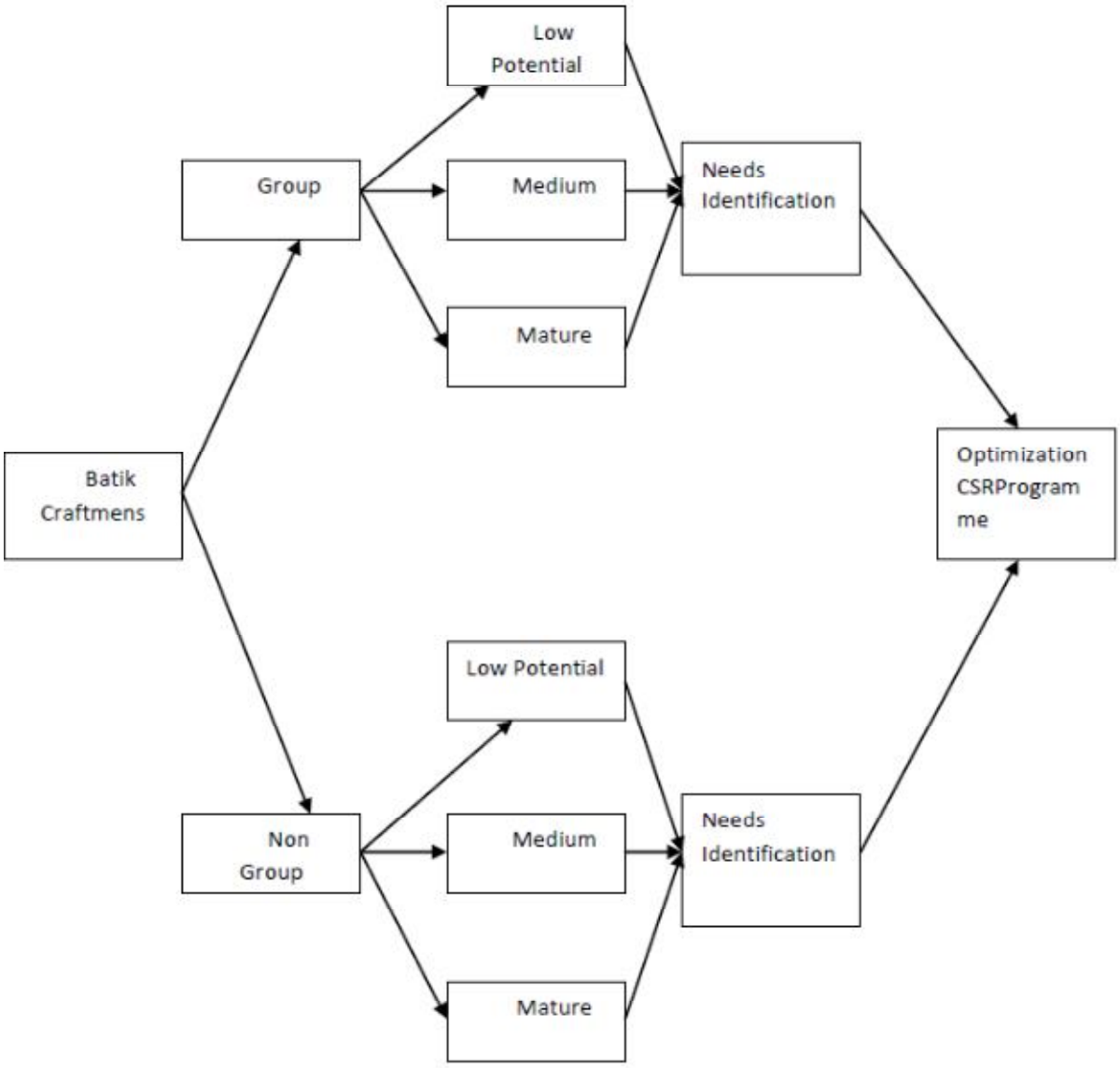



**Figure 2 - CSR Model for Batik Lasem craftsmen**

Link and match between potency owned by artisans with CSR program of government institution, financial institution and other institution have not done CSR program according to grouping of pioneer, medium and high craftsmen. The programs are likely to be almost the same for each cluster. The downside of this program is that the implemented program cannot focus on answering needs based on each cluster. Pioneer clusters that still pioneered need to get support about funding. The clusters of craftsmen are still being focused on getting product development support. The clusters of artisans who already have high entrepreneurial potential, focus on marketing expansion that is not only in the domestic market only, even to foreign countries. To improve the effectiveness of CSR program management, this is where the role of partnership with the University to identify needs and assistance from small craftsmen to develop

## CONCLUSIONS

First, the ability to make batik basically already owned by the craftsmen who have entered the group because of the inheritance of parents, willingness to learn batik from neighbors who have batik business

and they have time to make batik at home. Second, the environmental conditions surrounding the artisans who have a lot of batik and there is a group of business become a great motivator for the craftsmen to pursue this business. Third, the existence of the tourism conscious group formed by the village government as well as the attention given by the regional tourism agency is very instrumental in the development of batik potential in Lasem. On the other hand, the attention of the corporation to become a partner of batik craftsmen who entered in groups very supported to develop the existing potential. Craftsmen who have joined in the group but the potential is small are those who become laborers on the business of batik, or make batik at home and invited to join the group of joint ventures so as to market the results of the batik on showrooms owned by group. The craftsmen have a desire to further develop, but are afraid of the risks that will be faced so often choose the comfort zone just become batik workers only. CSR assistance from financial institutions and agency agencies helps them provide funding to be self-confident from bit by bit so as to develop independently. Batik craftsmen who have entered into the group are not as brave as craftsmen who have not entered into a group . The range of willingness to obtain greater credit is in the craftsmen who have not been included in the group. Because they dare to apply for credit with a larger range, the desire to develop batik more clear, and the expected needs to get support with Both can be well defined. This shows that they can already see their potential and are ready to develop it. The financial management of batik craftsmen who have high entrepreneurial potential is good enough, separated between finance for business and household, for women income level can more than 10 million, while for men can above 100 million. This shows that in terms of men's financial strength is stronger because it has gained inheritance from the family and expand its business to date, while entrepreneurial women start from the bottom as craftsmen, work on others and then continue to develop the ability to have their own business and keep trying to order The business continues to grow. Female artisans grow naturally in the development of their business and have a strong passion to keep their business going. Craftsmen who join a group generally leave from batik craftsmen who work as laborers to batik entrepreneurs, or work in other business fields. With diligent efforts, they begin to make batik targets and participate in the showroom market made by financial institutions as one form of CSR.Loans earned are easily repaid from the results of the business and with the smooth repayment, then they can get more loans with an increasing amount. Together with his friends who are members of group, they can mutually support and compete also with healthy competition. Evaluation needs to be done by financial institutions and other agencies in running CSR. We recommend that the process of assistance to batik lasem craftsmen is done based on the difference of potential craftsmen ranging from small, medium and high. It needs cause the CSR program can be done according to the needs of each craftsman so that the development process of the craftsmen can be more effective. Therefore, partnerships with universities that are required to conduct CSR programs to the craftsmen are continuous facilitation.

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