AGENCY FOR INTERNATIONAL DEVELOPMENT
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ENTER INFORMATION ONLY IF NOT INCLUDED ON COVER OR TITLE PAGE OF DOCUMENT

1. Project/Subproject Number
497-0357

2. Contract/Grant Number
497-C-00-98-00045-00

3. Publication Date
January 24, 2002

4. Document Title/Translated Title
Factors Affecting the Competitiveness of, and Impact of the 1997-99 Monetary Crisis on, Selected Small and Medium Manufacturing Industries in Central and West Java

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Nathan/Checchi Joint Venture/PEG Project

7. Pagination
72

8. Report Number
PEG 72

9. Sponsoring A.I.D. Office
ECG, USAID/Jakarta

10. Abstract (optional - 250 word limit)

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11. Subject Keywords (optional)

1. Indonesia
2. Monetary Crisis
3. Small & Medium Enterprises (SMEs)
4. Manufacturing industries
5. Competitiveness
6. Java

12. Supplementary Notes
Report of a survey of 116 mainly small and medium sized manufacturing industries in Central and West Java in late 1999.

13. Submitting Official
C. Stuart Callison, Chief of Party

14. Telephone Number
011-62-21-520-1047

15. Today's Date
2 March 2002

…...……..……DO NOT write below this line……..……

16. DOCID

17. Document Disposition
DOCRD [ ] INV [ ] DUPLICATE [ ]

AID 590-7 (10/88)

Factors Affecting the Competitiveness of, and Impact of the 1997-99 Monetary Crisis on, Selected Small and Medium Manufacturing Industries in Central and West Java[1]

Robert C. Rice, Herustiati, and A. Junaidi

January 24, 2002

ABSTRACT

The researchers carried out a non-random survey of 116 mainly small- and medium-sized manufacturing industries in Central and West Java mainly in late 1999. The industries surveyed were leather goods, metal goods, jewelry, noodles, fish processing, wooden furniture, and garments.

This survey emphasized obtaining information about the external difficulties confronting the enterprises affecting their competitiveness, the impacts of the monetary crisis (*Krismon)* on them, and information to make recommendations to improve their performance and competitiveness.

The enterprises were asked to rank the three most important factors inhibiting their competitiveness. The results are shown in Table 6. We then calculated a weighted average of these factors giving a weight of three to the most important one, two

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[1] This survey was carried out by I. Wayan Dipta, A. Junaidi, Herustiati, Jannes Situmorang and Robert Rice from the Office of the State Minister for Cooperatives, Small and Medium Enterprises with full financial support from GOI and the USAID-funded PEG Project, and a team from Lembaga Pengabdian Pada Masyarakat of Gadjah Mada University funded by GOI. The Gadjah Mada team surveyed the noodle and garment industries while the other five industries were surveyed by the first five researchers. Robert Rice wrote the main text while A. Junaidi and Herustiati wrote Appendix B. Irfan Abdullah prepared the tables. Robert Rice is Associate Professor of Economics at Monash University, Clayton, Vic., Australia 3169, Email: Robert.Rice@buseco.monash.edu.au The Partnership for Economic Growth (PEG) is a USAID-funded Project with the Government of Indonesia. The views expressed in this report are those of the authors and not necessarily those of USAID, the U.S. Government or the Government of Indonesia.

to the second most important, and one to the third most important. Using these weighted averages, capital was the most important factor for four industries, the second most important for 2, and the most important factor for the industries taken together; raw materials were the most important factor for two, the second most important for two, and the second most important factor for the industries taken together; and markets were the most important for one industry, the second most important for two industries, and the third most important factor for the industries taken together.

The enterprises were asked specifically about various types of possible difficulties. Only 22 percent of the enterprises reported experiencing difficulties in obtaining loans, with the percentages being highest in the furniture, metal goods and leather goods industries. Eighteen percent of the enterprises reported difficulties in marketing their products with the percentages being highest in the leather goods, furniture, metal goods, and noodle industries. Only five percent of the enterprises reported difficulties in obtaining permits, which perhaps is an indication that most of the enterprises surveyed were already quite well established. Twenty-four percent of the enterprises reported difficulties obtaining raw materials, with the percentages being highest in the jewelry, furniture, metal goods and leather goods industries. Twenty-two percent of the enterprises reported labor problems with the percentages being highest in the jewelry, leather goods, furniture, and metal goods industries. One strong conclusion from this study is that it is very dangerous to generalize about the difficulties and factors hindering the competitiveness of the enterprises because they vary greatly from industry to industry.

When asked in question 50 if there was any change in the competitive factors of the enterprises after the *krismon*, 58 percent replied yes, with 50 percent reporting a decrease in their competitiveness after the *krismon*. The enterprises relying on tradable goods as inputs and mainly producing consumer goods for the domestic market were strongly adversely affected by a cost-price squeeze, as the prices of their inputs tended to increase in accordance with the huge depreciation of the rupiah, with them being unable to so greatly increase their prices because of demand constraints caused by the recession. All of the industries except fish processing experienced this squeeze. The larger rattan and teak/mahogany furniture enterprises tended to export themselves so they largely benefited from the rupiah depreciation. Smaller furniture enterprises tended to supply

components to the larger enterprises and experienced some price increases with the rupiah depreciation but not to the full extent as the larger enterprise buyers resisted them. Therefore they also to some extent suffered from the cost-price squeeze, but not to the extent of enterprises selling consumer goods in the domestic market, which were imperfect substitutes for imports.

Most of the enterprises strongly affected by the cost-price squeeze were greatly aided by their employees. This is because in 1998 they experienced little or no increases in their wage rates, with a resultant sharp fall in their real wage rates.

The following are the most important recommendations supported by this study:

1. The furniture, metal goods, and metal goods industries enterprises may be able to greatly benefit by forming cooperatives to purchase raw materials jointly, to help market their products, and establish production facilities which can be jointly utilized, such as for drying wood for making furniture for export. Also there is the possibility that exports of small- and medium-sized enterprises can be greatly facilitated by the formation of secondary level cooperatives or limited liability companies owned by them to market their products abroad.

   In addition their sales in export markets can be boosted by the establishment of more trading companies exporting their products and by the encouragement of more foreign buyers to visit Indonesia and to purchase and export their products.

2. Because the difficulties of small and medium manufacturing enterprises vary greatly by locality and type of industry, it is important that studies be undertaken to identify the sub-sectors by locality with a good potential for development and analyze the critical factors hindering their development. Then measures need to be taken to facilitate the development of the sub-sectors with a good potential for development, including improvements in the business climate with improvements in law and order, eliminating restrictions on trade between localities, and eliminating illegal levies; the facilitation of clustering of enterprises; mainly private sector supply of business services; technological

development and training; and the development of different components of the financial system in terms of the types of financial institutions and their geographic distribution. The capacities of local government agencies to undertake these studies need to be greatly increased.

3. Although subcontracting from larger to smaller enterprises is somewhat developed in the furniture, metal goods and garment industries, there is a great potential for further development of subcontracting especially in the metal goods and other industries such as the plastics products, electrical and non-electrical machinery, and transport equipment industries. As is common in lower income developing countries, in Indonesia a high percentage of the production of small- and medium-sized manufacturing industries (SMIs) is consumer goods, rather than inputs for other enterprises. The realization of this potential needs to be greatly facilitated.

4. Measures to expand the supply of credit through the financial system are required, with improved services to SMEs. It is more important to have an increased supply of credit available to SMEs on reasonable commercial terms than highly rationed supplies of credit at subsidized interest rates.

5. Oppose anti-competitive behavior of larger enterprises of all forms of ownership that adversely affect SMEs. Make full use of the anti-monopoly law of February 1999.

6. Tourists very likely would purchase more goods from SMEs if it were easier to send goods home as unaccompanied luggage. Therefore it is important to establish offices in the main passenger terminals of airports in especially Jakarta, Bali, Yogyakarta, Medan, Padang, and Surabaya where it is easy for tourists to send their unaccompanied luggage before checking in for their departure.

INTRODUCTION

The primary objective of this survey research in Central and West Java conducted in November and December 1999 was to formulate recommendations for improved policies and programs to facilitate small and medium manufacturing enterprise development. These are formulated utilizing the resultant increased knowledge about the factors affecting the competitiveness of small and medium sized enterprises (SMEs) relative to larger ones in selected manufacturing industries and other information[1]. The questionnaire used focuses on factors affecting competitiveness external to the enterprises because we are mainly concerned with ways to improve the business climate in which they operate, rather than on factors internal to the enterprises such as management, marketing, technical, and accounting deficiencies.

The sectors chosen were thought to be industries in which small enterprises were relatively competitive, were significant in terms of their value-added and employment relative to larger ones, and were growing fairly rapidly from 1986 to 1996 (the last two Economic Census years). They are leather goods, fish processing, metal goods, furniture, jewelry, garments, and noodles. Most of the enterprises in all of these industries--except fish processing--were located in clusters, except a few enterprises located mainly in the big cities. A cluster is a concentration of activities belonging to the same subsector.

In the next section of this paper we compare the 1986 to 1996 rates of growth of small manufacturing enterprises with larger manufacturing enterprises at the two-digit level and four digit level industries to which the enterprises surveyed belong. Then in the third section we discuss the overall results from the survey including discussion of the individual industries. Finally we present the main conclusions and policy recommendations. Appendix A contains some comments and suggestions of the industrialists. In Appendix B there is discussion of four of the industries written by the main researcher of the particular industry. Appendix C contains the questionnaire used.

RATES OF GROWTH OF SMALL COMPARED WITH LARGER MANUFACTURING ENTERPRISES 1986 TO 1996

Overall small manufacturing enterprises performed well from 1986 to 1996 with a annual compound real rate of growth in value-added of 11.9% that was considerably slower than the 15.9% growth rate for medium and large (M/L) manufacturing enterprises, as is shown in Table 1[2]. The small enterprise growth rates were particularly high for textile, garments and leather (Sector 32); wood, bamboo, rattan, willow and the like including furniture (33); nonmetallic mineral products, except products of petroleum and coal (36); and other industries (39). The values-added from these small enterprises in these industries are also the four largest in terms of the ratio of the value-added of the small enterprises relative to all the enterprises (See column 7 of Table 1). Real value-added of the small enterprises in the food, beverages and tobacco sector (31) increased at a slower rate than all but one of the other sectors while for M/L enterprises this was the slowest growing sector. However, this growth rate of 5.9% for the small enterprises in this sector would still be considered to be a high and respectable growth rate in many developing countries, especially remembering the income elasticity of demand for products in this sector tends to be low.

In our survey we selected small and medium enterprises from sectors 31, 32, 33, 38 and 39 as is shown in Table 2 below because we thought small enterprises accounted for a meaningful proportion of the value-added of these sectors, they were actually or potentially competitive with larger enterprises, and they have a good potential for further development. These were fish processing from sector 3114; noodles from sector 3117; garments from textiles (sector 3221); goods made from leather and artificial leather except footwear and clothing (sector 3233); furniture from wood and rattan from sector 3321; metal goods made by blacksmithing techniques and by molding from sectors 3811, 3813 and 3819; and jewelry from sector 3901[3]. To the extent possible we insisted on interviewing the owners and/or managers of the enterprises.

All of industries except noodles used raw materials made significantly or wholly out of raw materials produced in Indonesia. Noodle production is mainly made out of flour that is almost completely made out of imported wheat. However, the other industries except for fish processing relied heavily on internationally tradable raw materials, which like for noodles resulting in a sharp increase in their rupiah prices with the massive devaluation of the rupiah in 1997.

Table 2 shows that the value-added of all of these sectors at the four digit level apparently grew faster than five percent per annum in real terms from 1986 to 1996, with the growth rates of small enterprises producing garments from textiles, goods from leather and artificial leather, wooden furniture, other metal products and jewelry being particularly rapid[4]. However, for all of these sectors apparently the value-added growth rate of small enterprises was substantially lower than for M/L enterprises, except for sector 3813 (manufacture of fabricated metal products). In spite of the substantial decrease in the percentage of total value-added accounted by small enterprises from 1986 to 1996, more than 20 percent of the total value added still was accounted for by small enterprises in sectors 3221, 3233, 3321, and 3901 with it being particularly large in the last three sectors.

OVERALL RESULTS FROM THE SMALL MANUFACTURING ENTERPRISE SURVEY

Given the small sample of enterprises surveyed in this study as shown in Table 3 we are unable to draw generalizations for these industries as a whole for Indonesia. Instead we are able to better formulate hypotheses about the various factors affecting their competitiveness, their rates of development, and impact of the economic crisis on them. We did not randomly choose the enterprises surveyed but rather after identifying important regions in which they were located in Central and West Java we contacted the district (kabupaten and kotamadya) Government cooperatives offices and made use of their local knowledge about the existence of and locations of the enterprises. This had the advantage that it expedited our access to the owners and managers of the enterprises but had the disadvantage that because many of them had previously been assisted by Government programs and usually we were accompanied by a local cooperative official they were probably less critical of Government programs than they otherwise would have been.

The main areas where the surveyed industries were located are:

Leather goods:	Bogor, Bandung, Garut, Solo
Fish processing:	Semarang, Pekalongan
Metal goods:	Klaten (Central Java)
Wooden furniture:	Cirebon, Solo/Sukoharjo, Jepara,
Jewelry:	Jepara
Garments:	Klaten, Karanganyar (near Solo), Pekalongan
Noodles:	Klaten

In this section first we examine the characteristics of the enterprises, then their financial and marketing situation including difficulties, and finally the other difficulties they confronted.

Using the BPS definition of size of enterprise, the average size of the enterprises in all of the industries was medium (20-99 employees) except for noodles, with the furniture, metal goods and fish processing enterprises being the largest (See Table 3), with the average number of employees of all the enterprises being 34. According to the Small Enterprise Law (*Undang-undang Nomor 9 Tahun 1995 tentang Usaha Kecil*) definition of small enterprise as having yearly and monthly sales less than Rp 1 billion and 83.33 million rupiahs, the metal goods, fish processing, and furniture industries are medium in size while the rest are small, while the whole sample is medium with roughly estimated monthly sales at Rp 102 million. This same small enterprise law defines small enterprises as having less than Rp 200 million in assets excluding land and buildings. Medium enterprises are defined as enterprises owning assets excluding land and buildings between Rp 200 million and Rp 10 billion or annual sales over Rp one billion. Applying this definition the metal goods, furniture, and leather goods industries are medium-sized while the remainder are small. To summarize according to both the BPS definition of size and the Small Enterprise Law definition the leather goods, fish processing, metal goods and furniture enterprises on the average are medium-sized.

Some other characteristics of the enterprises are that ninety-nine

percent of the enterprises surveyed were individually or family owned and one percent were partnerships (Table 3, columns 7-10). In terms of the legal form of the enterprises the vast majority were proprietorships or individual enterprises (perseorangan), with a few limited liability companies (P.T. or Perseroan Terbatas approximately 4% and CV approximately 6%--given the incomplete responses to this question). However, many of the metal goods enterprises in Klaten were members of a cooperative. Perhaps most of the enterprises were quite well established because only five percent answered yes to the question "Was there difficulty in obtaining licenses", with all except one of them being in the leather goods and furniture industries (Column 4 in Table 5 and Question 14 in the questionnaire (See Appendix C). In order to determine whether the enterprises were exporting or not, the enterprises were asked in question 28 the quantity and value of their monthly production and the percentages sold inside of Indonesia, exported, and the system of selling. From this question we found that only 16 percentage of the enterprises were exporting with exporting being especially important in the jewelry and furniture industries (50% and over) and metal goods and leather goods at 18 and 29 percent respectively. Practically none of the fish processing, garments, and noodles enterprises exported their products (Column 29 in Table 3). For the garments enterprises this is surprising and probably is because on the average they were quite small and therefore probably too small to export themselves even though some of their products likely were exported by other enterprises. This is consistent with the findings of the Berry and Levy study which found that the indigenous (pribumi) garment enterprises, which were generally small, used subcontracting to larger firms as a substitute channel for export marketing (Berry & Levy, p. 27). Certainly in Indonesia in some areas fish processing enterprises export much of their product. However, the enterprises we surveyed being located on Java and being dependent for most of their fish on local fishing enterprises had a large domestic market nearby which could absorb their production.

Financial and Marketing Situation and Difficulties

In addition to obtaining information on the characteristics of the enterprises surveyed, we were interested in any financial or marketing disadvantages they confronted especially relative to larger enterprise competitors. Information about these were sought through questions 24-26 and 28-49 in the Questionnaire. In terms of finance we first filled in the table in the questionnaire associated with question 24 with information about source of the

loan, size, interest rate, repayment period, and purpose of the loan (Sumber pinjaman, Jumlah, Tingkat bunga, Lama pinjaman dan Tujuan pinjaman). From this we obtained an estimate about the number and percentage of enterprises that had loans and their size as shown in Table 4. The industries with the highest percentage of enterprises having loans were the metal goods and jewelry industries at 82 and 80 respectively, while the lowest percentage of enterprises having loans were in the garment, noodle and leather goods industries at 26, 33 and 43 percent respectively.

Difficulties in obtaining loans

When asked have you ever experienced difficulties in obtaining s (Questions 25 and 26: Apakah anda pernah mengalami kesulitan untuk mendapatkan pinjaman?), 38, 40 and 60 percent of the metal goods, furniture and jewelry enterprises respectively answered yes while only 0% and 13% of the noodle and garments enterprises answered yes (See Table 4). Given that the question was have you **ever** experienced difficulties, the percentages reporting difficulties in the noodle, garment, fish processing and leather goods industries are lower than we expected. The difficulties of the metal goods, furniture, and jewelry industries are an indication of the importance of the government facilitating the development of a mainly private financial system which better fulfills the needs of SMEs, including the acceptance of a greater range of forms of collateral such as warehouse receipts, accounts receivable, letters of credit, etc.

One could hypothesize that the higher the percentage of enterprises having loans the lower the percentage of firms having difficulties obtaining loans. Regressing the latter on the former across the industries however resulted in a positive rather than a negative correlation, with a correlation coefficient of 0.76.

A considerable number of enterprises reported that they benefited from government subsidized credit programs, which is a plus for these programs. However, even if this is true, it does not refute the criticism of these programs that they result in allocative inefficiency. Allocative efficiency usually results because the average rates of return on the investments made by the borrowers fortunate to obtain the loans are less than what the average rate of return would have been if the loans had been at higher commercial interest rates and the borrowers determined through the normal financial system.

Assistance to producers by buyers

In questions 28 to 35 we explore about the goods sold and system of selling, and follow-up in the case where buyers place orders for the goods to learn more about whether the buyers assist the producers or not by providing them with funds (credit) in advance, raw materials, technical assistance or other assistance. Finally we inquire about whether they sell on credit or not, and if yes, their terms and preferences. Fifty percent or more of the enterprises in the leather goods, metal processing, and furniture sold on an orders basis while this method of selling was also important in three of the other four industries. It was very high in the metalworking and furniture industries where in many cases their products were not standard, but custom made. These smaller rattan, teak and mahogany furniture makers mostly produced component parts or unfinished products for larger enterprises who finished the product for sale commonly for overseas markets, although 50 percent of the furniture enterprises we surveyed also exported themselves.

Table 4 shows that for those enterprises that sold only on an orders basis, high percentages of them received varied forms of assistance, except for the fish processing industry. If some of the enterprises were assisted in more than one way the percentage receiving assistance (persentase yang menerima bantuan) can be greater than 100 percent. The most common assistance was partial payment in advance to help finance the production of the goods. The furniture enterprises (teak and mahogany furniture in the Jepara area and rattan furniture and smaller items like baskets mainly in the Solo/Sukoharjo, Jepara, and Ceribon areas), however, were assisted most commonly by the purchasers supplying them with raw materials (bahan baku) and secondly by payment in advance.

Marketing

In the survey we sought information about whether the enterprises considered they had a marketing problem or not, its nature, and in particular did they consider competition with larger enterprises to be a concern. If they had a marketing problem, what they were doing about it, and in particular whether they were promoting their goods and using advertising or not. The enterprises were asked if they experienced difficulties in marketing their products (Apakah Anda mengalami kesulitan memasarkan produk Anda?--Question 42). Table 5 shows that 18 percent of the enterprises reported they experienced difficulties with the percentages being highest in descending order in the jewelry, leather goods, furniture,

metal goods, and noodle sectors. Few and no enterprises reported difficulties in the garment and fish processing industries.

The noodles industry data seems to be somewhat contradictory. Even though only 25 percent of the enterprises when asked stated that they had difficulty in marketing their products, when they were asked to rank the factors which inhibited their enterprise's competitiveness (Faktor-faktor apa yang menghambat daya saing perusahaan Anda--after question 49 in the questionnaire) 50% of the six enterprises which replied put marketing as the most important factor, and 18.5% listed it as the second most important factor as is shown in Table 6 below.[5]

To summarize, twenty-five percent or more of the jewelry, leather goods, furniture, metal goods and noodle enterprises reported marketing difficulties as shown in Table 4, but Table 6 shows that only the noodle enterprises considered that marketing was the most important factor hindering their competitiveness, while the leather and furniture enterprises considered it to be the second most important factor, and the garment industry the third most important factor (based on the weighted average scores in the "IV columns" of Table 6.

Table 4 (Columns 27 & 29) also shows the percentages of enterprises in the different industries that promoted their products (Jumlah perusahaan yang mempromosikan produk) and the percentages that used advertising (Jumlah perusahaan yang menggunakan media iklan). Only 13 percent of the enterprises used advertising with 12 to 21% of the metal goods, garments, jewelry and leather goods enterprises using it. The noodle enterprises being by far the smallest enterprises sold mainly to nearby local consumers and therefore apparently had no need to advertise and to promote their products although 25 percent of them reported having difficulties in marketing. The jewelry enterprises, which were next to the smallest in size, sold to retailers as well as end users in more distant markets unlike the noodle enterprises. This plus their products being more differentiated probably resulted in a high proportion of the enterprises promoting their products and using advertising, although still only one out of the five firms advertised. Three out of 14 leather goods manufacturers used advertising, with a mainly jackets producer having discontinued it because it was not effective. One footwear firm with 120 employees and one handbag and footwear producer with 17 employees continued to advertise on the radio and through local media because it was effective and less expensive.

Nature of the competition

In question 43 the enterprises were asked if their greatest competition was with small, medium, or large enterprises or cooperatives (Apakah bagian terbesar pesaing Anda merupakan perusahaan kecil, menengah, besar, koperasi?). Although few of them considered their main competition was with large enterprises, in question 44 they were asked if they competed with large enterprises (Apakah Anda bersaing dengan perusahaan besar?). It is surprising that only 27% answered yes to this question with the percentages being 33 percent or higher in the furniture, fish processing and metal goods industries (See Table 5, Column 12).

Sales for cash or on credit?

In question 30 the enterprises were asked if their sales were with credit (Apakah penjualan dilakukan dengan kredit?). If they answered yes, they were asked the form of credit (Jika ya, bagaimana jenis kreditnya?) and the credit duration (Jika ya, berapa lama kredit diberikan?). A high percentage of only the metal goods, jewelry, and fish processing sold their products on credit although roughly a third of the enterprises in the other industries also sold on credit. Payment was usually required two weeks to two months after delivery with the average length of credit being 0.81 months as shown in Table 4, column 22. These industries sold mainly to other enterprises with which they had longstanding relationships often on a regular basis, which lessened their credit risks.

Thirteen of the 17 metal goods enterprises were foundries in Batu village, kecamatan Ceper, kabupaten Klaten; three in Karangpoh, Padas, Karanganom, kabupaten Klaten produced hoes and other agricultural implements by hand out of sheet metal; and one was a commercial scales enterprise in Semarang. The commercial scales producer surveyed reported that for regular customers he gave two to four weeks of credit, sometimes longer, although he preferred payment in cash as it was safer. Also he charged only one to 1.5% higher prices for sales on credit as opposed to cash.

Eleven out of twelve of the foundries reported selling on credit to longstanding customers, while the 13th enterprise was a non-respondent. All of metal working enterprises selling on credit preferred to sell on a cash basis even if the price was somewhat lower because it is less risky and improves their cash flows, but were "forced" to give credit because it is customary in this

industry to give credit for approximately two weeks to a month.

Four of the jewelry enterprises, which made common types of jewelry like bracelets, necklaces and rings, gave credit to buyers while the other enterprise mainly produced bracelets for the Haj Muslim pilgrimage to Mecca) and produced to order with a down payment in advance, so did not give credit.

The three large Pekalongan fish processing companies were selling especially to regular buyers in the Jabotabek area while the two small enterprises in Semarang were mainly selling locally. The Central Java metal goods enterprises often sold to retailers in especially the Jabotabek area with 81% of the metal goods enterprises selling on an orders basis.

A high percentage of the furniture enterprises also sold on an orders basis and received assistance from the buyers. Because commonly the furniture enterprises were producing furniture components or unfinished furniture for larger enterprises close-by, they were assisted by the larger enterprises rather than having to supply credit to these larger enterprise buyers.

One would expect that enterprises selling on credit would give price discounts for cash payment, but only 41 percent reported that they received a higher price when selling on credit, with 50% of the garment and 64% jewelry enterprises reporting this. With the prices for goods sold on credit being an average of 6% higher than when sold for cash, with full payment being within one or two months, the implicit annual interest rate on these credit sales is 42 to 100 percent. However, most enterprises still preferred to sell on a cash basis.

In Taiwan payment by post-dated checks is a common vehicle for sellers to supply credit to buyers. This practice is greatly facilitated by legislation that makes the non-payment of checks a criminal offence.

Other Difficulties Confronted by the Enterprises and the Effects on the Monetary Crisis on the Enterprises

We asked questions 14, 16, 17, and 27 to explore one by one whether obtaining permits, acquiring raw materials, or their employees were causing the enterprises difficulties. Then in questions 50 to 53 we explored whether and how the monetary crisis affected their competitiveness. These results are reported in Table 5. Then as reported in the next section, we asked the

respondents in the question on page 7 to rank various factors in terms of their highest priority in terms of inhibiting their competitiveness. These results are shown in Table 6.

The Forum Daerah (Regional Fora) of small enterprises commonly report that **obtaining permits** from the Government causes them serious difficulties and such difficulties have also been reported in *Kekuatan Kolektif Sebagai Strategi Mempercepat Pemberdayaan Usaha Kecil: Konperensi Nasional Usaha Kecil II, Jakarta 7 - 8 Oktober 1998*, published by the Asia Foundation Jakarta, April 1999. We asked the respondents in this survey if they had difficulties obtaining permits (Adakah kesulitan untuk mendapatkan perizinan). We were surprised that only 5.2 percent of the enterprises replied yes, with the highest percentages being 13.3 and 12.5 percent for the leather goods and furniture enterprises respectively. When the enterprises were asked to rank the factors inhibiting their competitiveness only 1.2, 0.4 and 1.2 percentage of the enterprises ranked problems with permits and illegal levies, etc. as being the highest, second highest and third highest rank, although 6.3 percent of the furniture enterprises ranked it as being the most important factor. However, it would be surprising if what is described by the International Labour Organization as a "dense jungle of regulations, licenses, permits, and official and unofficial payments required of informal sector enterprises" did not increase the cost of production of smaller enterprises a larger percentage than for the larger enterprises, thus causing a decrease in the competitiveness of smaller enterprises relative to larger ones (Indonesia: Strategies for Employment-Led..., p. 193).

Among the furniture enterprises only one of the six mahogany/teak enterprises with 400 employees reported a difficulty with licensing, namely obtaining the certification for ecolabeling from the Lembaga Ecolabeling Indonesia (Indonesian Ecolabeling Institute). One rattan furniture enterprise with 20 employees in the Solo area stated it was more difficult to get a license in 1999 than in 1994, the year after it started operations. He stated to obtain an industry permit (TDI) one first had to have HO and IMB permits. To obtain the TDI to obtain forestry products as inputs one has to go to Jakarta. The processes to obtain both the HO and IMB permits is a high cost long process. A rattan basket enterprise with 200 employees said that before they had difficulty obtaining licenses but now it was no longer a problem.

Two of the 15 leather goods enterprises reported difficulty with licensing. A small Bandung leather bag enterprise complained that

there were many conditions (persyaratan banyak), it takes up time (menyita waktu), and entails large expense (biaya besar). A medium-sized ladies handbag enterprise in Bogor reported there were too many procedures to obtain a license. The industry and trade office (Dinas Perindustrian dan Perdagangan) was not a problem, but they had more difficulty obtaining the enterprise letter/permit (surat usaha) from the local government (pemda).

Difficulties with raw materials

After asking the enterprises the types of **raw materials** they used in production we asked them if they had difficulty obtaining raw materials (Question 16). If they answered yes, we asked them to explain their difficulty. Table 5 shows that 24 percent of the enterprises reported difficulties in obtaining raw materials, but practically none of the garment and noodle enterprises. Four out of five of the jewelry enterprises reported difficulties, along with 50, 44, 40 and 20 percent of the furniture, metal goods, leather goods, and fish processing enterprises. The results are somewhat consistent with the results shown in Table 6. Although 80% of the jewelry enterprises reported difficulties in obtaining raw materials, only 20 percent considered it to be the most important factor inhibiting their competitiveness, although 40 and 40 percent respectively considered raw materials difficulties to be their second and third most important factors. Four of the jewelry enterprises were located in Kabupaten Jepara with the main products of three of them being stainless steel (monel) jewelry (rings, bracelets and necklaces) and one of them Haj bracelets as the main product with some monel jewelry. The fifth enterprise was located in Tangerang Kabupaten and produced mainly gold and silver jewelry. The source of supply of the monel is mainly waste from motor vehicle factories, and because their production was low, the monel became expensive and more difficult to obtain. One firm imported it from Japan. With Indonesian motor vehicle production increasing dramatically in 2000 most likely this raw material problem greatly diminished. The Tangerang firm reported that raw materials were sent late if one did not pay with cash. The most important factor inhibiting the competitiveness of the jewelry enterprises was capital problems with a weighted average of 33, but raw material problems were a close second with a weight of 30 (See Table 6).

For the furniture, metal goods, leather and fish processing enterprises 38, 69, 23, and 80 percent respectively considered it to be one of the three main factors inhibiting their competitiveness and for leather goods and fish it was the most

important factor inhibiting competitiveness as shown in Table 6. So raw materials problems for the fish processing enterprises appear to be a greater problem in terms of inhibiting the enterprises' competitiveness than just as a problem of obtaining raw materials, whereas for the leather goods industries it seems to be a lesser problem in terms of inhibiting the enterprises' competitiveness. Three fish processing enterprises reported seasonal supply of fish, including a shortage of fish during the "west season" (musim barat) when for around three months the seas are rough. One Pekalongan enterprise reported that the prices of the fish they processed were higher in Pekalongan than in East Java where their main competitors were located, while a an ikan pindang (steamed fish encased in a small bamboo box) enterprise reported a shortage of firewood.

Furniture

Six out of 16 of the furniture enterprises considered raw materials to be the first, second, or third most important factor hindering their competitiveness. Of these 16 enterprises, 10 were rattan furniture enterprises with three of them considering it to be the most important factor hindering their competitiveness, and one each considering it to be the second and third most important factor. It was a much more important factor than for the teak/mahogany furniture enterprises with one out of the six teak/mahogany enterprises considering it to be one of the three most important factors, with this enterprise ranking it third. This conclusion is supported by the fact that only two out of the 6 teak/mahogany furniture enterprises replied that they had difficulty obtaining raw materials (mendapat kesulitan dalam memperoleh bahan baku) while six out of the 10 rattan furniture enterprises answered yes to this question.

One of these two teak/mahogany enterprises was a large foreign enterprise which considered that obtaining raw materials was a problem because they were required by law to purchase components from craftsmen (pengrajin) which they assembled into furniture. They preferred to make some of the components themselves but Presidential Decision No. 99 of 1998 (Kepres No. 99, 1998) required them to make an alliance with small enterprises and apparently disallowed them making their own components.

Of the six rattan furniture companies who had difficulties obtaining raw materials, four of them complained about the high price of rattan raw materials: different firms stated only that raw material prices increased, it was hard to find cheap rattan,

the price is high, and the raw materials are expensive. One other firm from Solo complained that he needed a lot of funds to purchase raw materials and he had to pay cash; and the last firm from Ceribon said that he buys rattan locally and sometimes there was no local stock of the type and quality needed.

The rattan products industry in Java has complained of the high cost of rattan poles from Kalimantan and Sulawesi because of excessive taxes and levies on their supply and distribution and a degree of officially promoted monopoly exercised by cooperatives in these source regions. Also license fees and permits in 1998 pushed up the price of teak from PT Perhutani from Rp 1.5 million per m3 to Rp 2.5 million per m3 (Indonesia: Strategies for Employment-Led...., p. 195).

It is clear that the rattan furniture producers were caught in a **cost-price squeeze**. Because they were mainly selling to exporters rather than exporting themselves, the rupiah prices they received for their products increased a smaller percentage than the percentage increase in the rupiah per US dollar exchange rate, while the prices of rattan raw materials increased roughly the same percentage because rattan is also exported and therefore in their purchasing they are competing with rattan exporters. In order to lessen this cost-price squeeze problem it is important that small rattan furniture enterprises form cooperatives to export and perhaps assemble their products; that foreigners be encouraged to come to Indonesia and buy directly from them; and that competition be encouraged among the larger enterprises producing for export in purchasing from them, and any collusion among these buyers be halted.

Metal Goods

While only 44 percent of the metal goods enterprises reported difficulties in obtaining raw materials, 69 percent respectively considered it to be one of the three main factors inhibiting their competitiveness. In terms of the weighted averages in column four of Table 6, metal goods had the third highest score.

Out of the 17 metal goods enterprises interviewed, 13 were foundries producing products such as engine blocks, spare parts for engines and ships, water pumps, parts of iron fences, accessories for drinking water enterprises (PDAM), pipe fittings from iron, and aluminum car wheels, etc. Three produced hoes and other agricultural implements and one produced commercial scales.

Three of the foundries reported both difficulties obtaining raw materials and that raw materials were one of the three main factors hindering their competitiveness, two of the foundries reported only difficulties obtaining raw materials, and five of them reported only that raw materials were one of the three main factors hindering their competitiveness, making a total of 10 out of the 13 foundries reporting raw material problems. Eight of these complained about either the price of scrap iron being too high or fluctuations in the price. Before the monetary crisis much scrap iron was imported from China but enterprises became more dependent on local supplies with the large rupiah depreciation. Five of them also complained about intermittent shortages of scrap and cast iron and coke, also imported from China.

One of the three hoe enterprises reported both difficulties obtaining raw materials and that raw materials were one of the three main factors hindering its competitiveness, while one of them stated only that raw materials was the third most important factor hindering its competitiveness. They stated they had to pay cash for raw materials and one also stated that prices were changing. The other one reported no raw material problems, although he said that previously obtaining supplies of steel plate from Krakatau Steel was difficult. The enterprise producing scales had difficulty obtaining brass pipe.

To summarize, the metal goods enterprises also suffered from a cost price squeeze, probably more than the furniture producers, because only three of them did any exporting. The price of scrap and cast iron and coke are directly affected by the foreign exchange rate because they are imported. Therefore their rupiah prices increased in accordance with the depreciation of the rupiah, whereas because their main market was domestic, the depression caused by the monetary crisis made it impossible to increase their prices by the same percentage as the increase in the prices of their raw materials without experiencing sharp decreases in sales. The main factor which saved many of them from closing was a sharp decrease in the real wage rates paid to their employees--their wage rates increased much less than the rate of inflation.

Confronted with the cost price squeeze the enterprises responded in various ways. Some were dynamic in that they began producing new products for which there was a growing demand, such as spare parts replacing imported spare parts for engines and vehicles, headburner sets, and aluminum castings. Others were static in

that they continued producing pretty much the same products as before in spite of a substantial decrease in demand.

Leather Goods

Four of the 15 leather goods enterprises manufactured wayang, leather paintings, and wall decorations in the Solo area. Only one of them experienced difficulties in raw materials supply, which was because the source of the leather was far away in West Java and Sumatra. The other firms produced mainly jackets and bags (especially ladies handbags) with one enterprise producing mainly footwear and another one mainly leather belts. Of the remaining 11 enterprises two were in the Solo area, 2 in Garut, 2 in Bandung, 3 in Bogor, and one each in Ceribon and Tangerang.

From the answers to question 17 we know that 6 out of 15 or 40% of the leather goods enterprises experienced difficulties obtaining raw materials, which gives the impression that this was a serious problem. However, Table 6 shows that raw material difficulties were a rather distant fifth most important factor hindering the competitiveness of the enterprises, with capital problems being clearly the most important difficulty. With eleven out of the 15 enterprises selling only in the domestic market, the depreciation of the rupiah caused a large increase in the prices of imported raw materials such as accessories for the handbags and footwear, while the recession in domestic demand could not bear such large increases in the prices sold, thus also causing a cost price squeeze in this industry. Even though most of the leather used was produced domestically, the depreciation also caused an increase in the price of leather because tens of millions of leather is also exported from Indonesia.

Other difficulties were also reported by the leather goods enterprises. One firm reported that the decrease in the number of cattle slaughtered with the monetary crisis (krismon) caused a decrease in the domestic supply of leather. Another firm reported difficulties in obtaining imported accessories because of krismon while another one reported prices going up and down with the price of the dollar which caused difficulties. Another one reported that prices were high if one bought in small lots, while one handbag firm reported that it had to order some raw materials because one could not be certain that they would be available in the market.

Noodles

The noodle enterprises experienced little or no raw materials difficulties partly because the breaking of Bogasari Flour Mill's near monopoly on the supply of flour in Indonesia. Early in 1999 importers were allowed to freely import flour, which resulted in greatly increased competition in the Indonesian flour market and which substantially lowered the price of flour and benefited flour users like the small noodle enterprises. However, Table 6 shows that noodle enterprises reported that raw materials were the second most important factor adversely affecting their competitiveness after marketing. A study in 1999 by Ratnawati et al found that the food industries most adversely affected by Krismon were rice milling and noodles which suffered a decline in demand (Indonesia: Strategies for Employment-Led....., pp. 183-4). The huge depreciation of the rupiah caused a large increase in the rupiah price of the importable input flour, which in turn caused a strong cost-price squeeze on noodle producers.

Effects of the monetary crisis (*krismon*)

The enterprises were asked in question 50 if there was any change in the competitive factors of their enterprises after the monetary crisis (*krismon*) starting in July 1997. If they answered yes, then in question 51, they were asked to mention them. In question 52 they were asked if they had any difficulty in changing them. Question 53 was "Is there any decrease in your competitiveness now compared with before the monetary crisis (July 1997).

Table 7 show the numbers and percentages of enterprises by industry which answered yes to both questions 50 and 53, yes and no to these questions, no and no, and no and yes to these questions. The percentage of respondents who answered no and then yes is expected to be very small, as it seems irrational to first answer that there was no change in the competitive factors after the krismon, and then to answer that the firm's competitiveness decreased now compared to before the krismon. We can see here that the percentage of firms reporting a change in the competitive factors of their enterprises after the krismon varied greatly from industry to industry, with the highest percentages being 100% for jewelry, 90% for leather goods, 77% for furniture, 70% for garments, and 60% for metal goods. However, the impacts of the krismon were different for the metal goods, furniture, garments, and jewelry industries where 46 to 80 percent experienced a decrease in their competitiveness compared with before the monetary crisis (a yes answer to question 53) and the fish processing, noodles, and leather goods industries where there was a small percentage of firms experiencing a decrease in their

competitiveness (0 - 36 percent).

Table 7
Number and Percentage of Enterprises Answering Yes-Yes, Yes-No, No-No and No-Yes To Questions 50 and 53

INDUSTRY	Yes-Yes		Yes-No		No-No		No-Yes	
	No.	%	No.	%	No.	%	No.	%
LEATHER GOODS	4	36	6	55	1	9	0	0
FISH PROCESSING	0	0	1	25	3	75	0	0
METAL GOODS	5	33	4	27	4	27	2	13
FURNITURE	6	46	4	31	2	15	1	8
JEWELRY	4	80	1	20	0	0	0	0
GARMENTS	21	64	2	6	9	27	1	3
NOODLES	1	11	0	0	7	78	1	11
ALL 7 INDUSTRIES	41	46	17	19	26	29	5	6

There seems to have been some variation in the way the enterprises interpreted question 53 about whether there was a decrease in their competitiveness or not at this time compared with before krismon. Some answered no even though the demand for their products decreased, because they did not consider that their competitiveness relative to other enterprises decreased. On the other hand, some enterprises answered yes if the demand for their products decreased even though they might not have considered that their competitiveness relative to other enterprises changed. Therefore it is important to interpret their answers in relation to their answers to question 42, whether they experienced difficulties marketing their products, and their ranking in terms of priorities of the main factors hindering their competitiveness.

Jewelry

We now discuss one by one the industries. Although some of products of three of the five **jewelry enterprises** were exported by other firms, the percentage of their production exported was 30% or less. With krismon the competitiveness of the four enterprises located in Jepara district decreased, with three of them producing monel (aluminum-steel) jewelry and one producing bracelets for

pilgrims going on the Haj. All four of them in answering question 52, said that they would have difficulty in changing the competitive factors resulting from the krismon. Although monel is a scrap metal obtained from motor vehicle factories, with the krismon its price approximately doubled and it was more difficult to obtain because of the sharp decrease in motor vehicle production. Therefore these enterprises were caught in a cost-price squeeze although not as harshly as some of the other industries. The Tangerang firm producing silver and other jewelry answered no to question 53. However, it still reported high prices for raw materials and that there was a shortage of buyers. However, marketing was not one of the three most important factors hindering the competitiveness of the jewelry enterprises.

Garments

The **garments enterprises** were similar to the jewelry enterprises in that a high percentage of them answered yes to the questions, meaning that their competitiveness was adversely affected by the krismon. Twenty-one firms out of the 24 answering question 52, said that they would have difficulty in changing the competitive factors resulting from the krismon. Out of the 47 enterprises answering the export question, only one of them had any of its goods exported--approximately one percent. On the other hand the main input, cloth, is a tradable good. Even though only two enterprises reported they had difficulties obtaining raw materials, 15 out of the 22 enterprises who answered question 51--explaining how their competitive factors changed after krismon--reported either that the prices of raw materials were high, that the prices increased, or that they were unstable. Answering the same question, ten of them pointed to a deterioration in the market for their products. Although few enterprises reported marketing difficulties in their answers to question 42 and in ranking the factors inhibiting their competitiveness, the enterprises' worries about the prices of raw materials and the market deterioration, is an indication that they were also experiencing a serious cost price squeeze.

Furniture

Among the 14 **furniture enterprises** answering question 50, 79% reported their competitive factors changed with krismon, but only 54% of these said that they experienced a decrease in competitiveness, i.e. 60% for the teak/mahogany furniture enterprises and 50% for the rattan furniture enterprises. The four

firms reporting no decrease in competitiveness and also answering question 51, also reported that the strengthening of the dollar relative to the rupiah had a positive effect on them. A total of six enterprises reported no decrease in competitiveness after krismon. Two of these exported all of their output and most of the output of the other four was exported by other enterprises and none exported by the firms themselves. Of the other three enterprises that exported their output themselves, one did not answer the question, one said he could not answer because it was just recently established, and one replied its competitiveness decreased. Out of the other six enterprises replying that their competitiveness decreased, two sold all of their output to domestic consumers, the production of one was completely exported by others, and for three firms 50-90% was exported by others with the balance sold to domestic consumers. The above results indicate that the enterprises mainly selling in the domestic market to exporters suffered less than the enterprises selling mainly for consumption in the domestic market, with some becoming better off. The firms exporting themselves generally benefited from the high depreciation associated with the krismon. In other words, few of these enterprises suffered from a cost-price squeeze.

This is consistent with the complaint by some small producers who were producing components for larger firms who were exporting the products, that the larger firms tended to press down the prices paid to them even though their rupiah prices greatly increased because of the rupiah depreciation. This meant that these components suppliers were unable to realize the full benefits from increase in rupiah prices from the large depreciation of the rupiah. In 1998 many small foreign buyers visited Jepara and bought directly from producers, which benefited the smaller producers who produced products suitable for export, but yielded little benefit for those specializing in the production of component parts.

Leather goods

Eleven out of the 15 **leather goods enterprises** said they had experienced a change in competitiveness factors of their enterprises after krismon. Ten of these answered question 53, with only four of them plus one (who did not answer question 50) reporting that their competitiveness had decreased after krismon. Three of these in replying to question 52 also reported difficulties in changing their competitiveness factors, while one did not answer the question. Although the products of four of the

14 enterprises had some of their products exported by others, less than 15% of their production was exported except for one enterprise, which sold about 90% of its output (mainly leather jackets) to an exporter. Although this firm reported that its competitiveness had decreased since krismon, it had its best year up to the middle of 1998 after krismon, when the exporter bought a lot more than in December 1999. Whether an enterprise's products were exported or not and its size (four enterprises were medium-sized and 11 were small enterprises) seemed to have little effect on the nature of the change in its competitiveness after krismon.

The effect of the krismon varied by enterprise. Five stated that the price of raw materials had gone up or was too high. A leather puppet (wayan kulit) producer said that the purchasing power of society had decreased with less entertainment, and a footwear manufacturer said that sales volume had decreased about 50 percent. A bag and shoe producer said that it was now more difficult to obtain s and the interest rate had increased. A leather jacket, hats and belts producer, the only leather goods enterprise with a majority of his sales being for the export market, reported his profits had increased. A lady's handbag manufacturer said that the number of handbags sold was the same as before the *krismon,* sales value had increased, and there was less competition now because other producers had closed.

In general it seems these enterprises were also caught somewhat in a cost-price squeeze, especially if they were selling mainly in the domestic market. Leather is a tradable good and its rupiah price was directly lifted by the huge depreciation of the rupiah. Thirty-five percent of the enterprises reported marketing difficulties and marketing was the second most important factor hindering their competitiveness, with shortages of capital being the most important factor. Two enterprises--one producing leather bags and hats and the other one leather jackets and leather lady's handbags, who had no products exported, reported that the selling prices of their products increased more than the increase in the prices of raw materials, one stating this was because they were producing import substitution products.

Metal Goods

Sixty-three percent of the **metal goods enterprises** reported their competition factors were affected by krismon, but only a little over half reported that their competitiveness had decreased since krismon. Three enterprises were exporting directly or indirectly

part of their output, with the largest enterprise in the sample with 300 employees exporting itself about 75% of its output of aluminum racing wheels. The other two enterprises were both small and exported about 16% of their outputs indirectly and 24% directly. The latter two firms answered yes to both questions 50 and 53. The first firm answered no to both of them and seemed to be pleased with the development of its business, even having to turn down orders for racing wheels from Australia because of its limited production capacity.

In the sample of 17 firms, three produced mainly hoes with some other forged products like forks and machetes. All three answered yes to question 50 and two answered no to question 53. However, all three of them reported demand problems, two a decrease in demand, with the other one stating that before krismon it could sell for cash, but now was paid with post-dated checks. These enterprises were little affected by a cost-price squeeze because they said they faced a lot of competition from hoes and other hand tools imported especially from China, whose rupiah prices dramatically increased with the rupiah depreciation. However, reported imports of mattocks, picks, hoes and rakes (SITC 69510300) were only $28,400 with $15,466 from China (Badan Pusat Statistik, *Statistik Perdagangan Luar Negeri Indonesia, Impor 1999*). This is probably an underestimate of actual imports as substantial quantities may have been smuggled into the country.

Turning to the enterprises engaged in metal casting, one enterprise replying no-no to the questions produced commercial scales. However, it experienced also a decrease in demand. It would have suffered a cost-price squeeze had it not been able to substitute a lower quality lower cost brass pipe material in manufacturing the scales after krismon.

One quite dynamic enterprise produced centrifugal pumps up until 1997 but suffered a huge decrease in demand because of the sharp decrease in intensively cultivated shrimp production in Java because of disease and looting, and a sharp decrease in demand for irrigation because of the sharp increase in the price of diesel engines needed to power the pumps. He faced competition from Japanese and Chinese made pumps, and found it difficult to compete with the low priced Chinese ones. However, he claims that his main problem was the sharp decrease in demand, although he apparently had some difficulty competing with the imported pumps. He also used to produce lampposts and cast iron furniture with rattan webbing but temporarily stopped production because of a lack of orders. In 1997 he exported furniture to Malaysia but in

1998 the Malaysian buyers no longer came to order from him. He also produced the outside covering for underwater cable but with Krismon the state telephone company stopped its orders. This high school graduate owner was generally pleased with the extensive technical assistance he received from the Department of Industry and Trade.

These metal casting enterprises are generally flexible because they can produce a variety of products in response to changes in demand. A previously medium-sized but now small enterprise laid off around 17 employees because of a decrease in demand for goods from the state telephone company. It discontinued production of iron fence tips (tombak) because of low profitability but continued to produce hand water pumps and equipment for ships. Another small enterprise continued to produce iron fence tips but suffered from a decrease in demand with krismon. Another small enterprise produced hand pumps and cast iron fence tips but said that it was almost bankrupt. All three enterprises suffered from a cost-price squeeze.
Another medium-sized enterprise produced hand pumps, but about 61% of its sales were spare parts for Kubota company and agricultural equipment. He stated he did not feel there was competition with other firms because his market was guaranteed. Because the spare parts and agricultural equipment were substitutes for imports, together with the pumps to a lesser extent, the huge depreciation of the rupiah somewhat protected them from a cost-price squeeze.

Four enterprises produced the following closely related products:

1) Spare parts for rice mills, especially drums
2) Drive wheels and heads of drills for boring
3) Agricultural equipment especially for threshers and rice mills, and spare parts for ships, especially the steering wheel (stir), base of the steering wheel (dudukan stir), and anchors
4) Rice mill gears on demand and antique fence tops

In reply to question 42 all of these enterprises said they did not experience difficulties in marketing their products although firms 1, 3 and 4 ranking marketing as the second, fourth and third most important factor respectively hindering their competitiveness, stating also respectively that "marketing has to be guaranteed and can be expanded", "marketing is still limited", and "but it is not much of a problem". These firms' answers to questions 50 and 53 were no-no, no-yes, no-yes, and yes-no, meaning that only firms 2 and 3 reported a decrease in their competitiveness after krismon. However, firm four, even though it reported no decrease it its

competitiveness, did report a decrease in demand that was causing it difficulties. This is an example where the firm probably considered that its competitiveness relative to other enterprises did not decrease even though the demand for its products fell.

In analyzing the effect of krismon on demand it is useful to distinguish between mainly non-tradable consumer goods such as iron fence tips and hand pumps and mainly non-tradable goods which are inputs to other enterprises. Demand for some in the latter category will be little affected by krismon because the industry using them continues production pretty much as normal in spite of krismon. Probably rice mills and inter-island shipping fall into this latter category with the result that demand for their spare parts suffered little decrease with krismon. In 1999 only $205,008 of hand pumps (excluding hand pumps for dispensing fuel/lubricant of the type used in garages and other pumps designed to be fitted with a measuring device)(SITC 74271100) were imported, making hand pumps also for the most part non-tradable. However, demand for hand pumps probably decreased substantially with krismon with the decrease in incomes of many households, which caused difficulties for Indonesian hand pump manufacturers. Imports of other pumps (SITC 74271200) and parts of pumps (SITC 74291000) were $51 and $81 million respectively.

MAIN CONCLUSIONS AND POLICY RECOMMENDATIONS

1. It is very dangerous to generalize about the main factors hindering the competitiveness of SMEs. This study has shown that the nature of and importance of the factors varies from industry to industry.

2. Although in this survey only five percent of the respondents reported difficulties in obtaining permits, it is important that the permit and licensing system for especially MSMEs be reviewed by a task force. Most likely there is no need to require that MSMEs obtain permits or licenses to do most types of business, but instead only require them to register their business activity and provide certain types of information.

   For those types of business where the Government still considers it necessary that MSMEs obtain permits, the procedures need to be as simple as possible with a "one-stop" service being the ideal, as is already being practiced in Gianyar in Bali and a few other localities in

Indonesia. Official and unofficial payments commonly increase the cost of production of smaller enterprises a greater percentage than larger enterprises, which decreases the competitiveness of small enterprises relative to larger ones.

In some cases enterprises now are required to obtain permits from offices outside of the districts in which they operate. These requirements need to be carefully reviewed and retained only when there is a very strong justification to retain them.

3. The experience of industries dependent on imported raw materials indicates how important it is to prevent wide fluctuations in the foreign exchange rate. Wide fluctuations create serious uncertainties for enterprises and make it especially difficult for them to determine their domestic selling price. The huge depreciation of the rupiah with *krismon* also caused very serious cost price squeezes for those producers dependent on the domestic market but requiring some imported and exported raw materials, for example, especially the leather goods, metal goods, jewelry, and garment industries and especially the furniture enterprises mainly supplying the domestic market.
4. Tight money policies as part of stabilization policies which cause rapid temporary increases in interest rates can be devastating to and cause bankruptcies of many micro, small and medium enterprises (MSMEs) as happened in Indonesia in 1998. As Joseph Stiglitz has pointed out, in such times of crisis as in Indonesia after Krismon, many bona fide competitive firms close down, not just the high cost inefficient ones, because enterprises are unable to adjust to the very rapid changes in conditions. Therefore it is important that during such times of crisis the government introduce measures to minimize the closing down of these bona fide efficiently operating competitive enterprises.

5. Although this survey found that benefits were produced by government subsidized credit programs, they were inefficient as discussed above. Therefore it is important to further develop the financial system which serves MSMEs, such as savings and loan organizations, people's credit banks (bank perkreditan rakyat), Bank Rakyat Indonesia and other commercial bank micro and small loan

providers, Islamic banking, equipment leasing enterprises, venture capital enterprises, pawn shops, equity participation schemes, and improve the linkages between the informal and formal financial systems. Measures also need to be taken to ensure that the spatial distribution of the different types of financial institutions meets the MSME needs everywhere in the country. The types of assets which are acceptable as collateral also need to be expanded such as by including accounts receivable, letters of credit, warehouse receipts, etc.

6. The provision of credit between trading partners could be facilitated by adopting the Taiwanese determination that the non-payment of checks is a criminal offence. Such a law would greatly decrease the probability that purchasers would pay with "bad" checks and would make post-dated checks more acceptable to sellers as a means of payment. The merits of adopting this ruling in Indonesia should be carefully considered by policy makers.

7. It is important that the furniture enterprises, especially rattan furniture, in some areas form cooperatives in order to jointly purchase raw materials and perhaps assemble component parts into final products. Cooperatives can also assist metal goods enterprises in sourcing especially coke and cast iron at lower prices. In some cases it may also be attractive for enterprises and cooperatives producing products for export to form a secondary level cooperative or a limited liability company to market their products overseas and import raw materials as required. This kind of recommendation was proposed by two furniture manufacturers and one leather goods manufacturer as shown in Appendix A. Weijland found for Indonesia while the gains from cottage industries joint purchasing and marketing appear ubiquitous, the gains from joint production depend on technology (Weijland, p. 1527).

8. SME teak and mahogany furniture manufacturers in Jepara were selling some furniture that cracked when used in cold climate areas because it was insufficiently dried. The problem of insufficient wood drying facilities accessible to SME furniture makers needs to be addressed. The formation of cooperatives or companies owned by these SME furniture makers is desirable in some cases.

9. Foreigners should be encouraged to visit Indonesia and

purchase goods for export especially from the smaller producers. This will result in the smaller producers receiving higher prices for their products as well as provide them with better insights about the types and designs of goods in demand in export markets.

10. Any collusion among larger enterprises in purchasing semi-finished products from the smaller enterprises must be strongly discouraged making use of Indonesia's new anti-monopoly law passed in February 1999.

11. The survey was designed to identify the nature of the competition between SME suppliers of the particular products and large enterprises. For the small- and medium-sized furniture and garments producers there was both complementarity with and competition with the large enterprises. Because they were usually not large enough to sell themselves directly into the export markets the commonly produced component parts or finished goods for the large enterprises that then either exported them or completed their production for export. However, in the domestic market there was direct competition between the different sized enterprises. However, the interviewers did not find that competition in the domestic and foreign markets was restricted by the large enterprises. However, these two as well as the other five manufacturing industries surveyed did not consider competition with the large enterprises to be a serious problem.

12. Weijland in his discussion of fostering clusters of cottage industries in Indonesia argues that clustering prospects for different industries vary widely. Some subsectors are characterized by stagnant markets, low technology levels and low barriers to entry causing them to tend to become overcrowded. This results in eroding in the individual benefits gained by group-wise production. "Policies for cluster development therefore should be designed to draw marginal enterprises away from supply-push activities and to assist them to overcome collectively the high barriers to entry of more promising lines of production" (Weijland, p. 1524).

13. All of the industries covered in our survey have a good potential for development including some in export markets except for the traditional type noodle enterprises (in contrast with instant noodles) and fish processing in Java

(because of limited supplies of fish in Java although there is an excellent potential for further development in some outlying regions in Indonesia). Therefore further measures need to be undertaken to realize the potential benefits from clustering in these subsectors which are dynamic with a good potential for further development. This entails the formation of business groups, cooperatives, and/or the formation of jointly owned companies to increase the enterprises' efficiencies in marketing, purchasing or materials, collective saving and loan acquisition, training staff, technological development, development of common production facilities, facilitating specialization in production, etc.

14. There is a need to be selective in the promotion of MSMEs. Some subsectors are already characterized by oversupply with slow or no growth projected into the future. Other subsectors are likely to experience a rapid growth in domestic demand in the future or have a good potential to increase exports because of a strong comparative advantage. The potentials of subsectors vary greatly by locality depending on local supply and demand conditions. Government can contribute by commissioning studies to help identify subsectors by locality with a good potential for development. It is also important that government facilitates the development of different components of the financial system to facilitate MSME development, improve the local business climate in numerous ways, facilitate the development of mainly private sector provided business services in response to MSME needs, and undertake publicity campaigns to promulgate information about these business opportunities.

15. Improved government policies and programs are required to facilitate backward linkages from larger manufacturing enterprises to smaller ones, and from manufacturing industries in big cities to towns in the hinterland along the lines advocated by Hayami (Hayami, 1998). Most SMEs in manufacturing in Indonesia produce finished products mainly for consumers instead of intermediate goods used by other industries. For example, in 1985 82 percent of the output of small-scale industries was sold to final demand and only 18 percent for intermediate demand (Tambunan, 1993, p. 44). Among the industries surveyed in this study there was extensive subcontracting by large enterprises to SMEs in the furniture industry and to a lesser extent in

the metal goods and garment industries. There is a good potential for much increased subcontracting to SMEs in the metal goods industry because substantial numbers of enterprises are dynamic and capable with a good potential for further development (Sandee et al, 1994). Government policies and programs need to be improved and developed in order to further develop the potential in this industry and others, including efforts to improve the quality of SME products up to international standards, including new norms like ISO 9000 and ISO 14000. Improved laboratory infrastructure for accredited testing and calibration are also needed. (See Study on Inter-Firm Linkages... for the situation in Indonesia, and Regnier for recommendations made for the development of SMEs in Thailand)

16. Industrial extension services to SMEs should be better coordinated in order to prevent overlapping as mentioned in Appendix A by one metal goods enterprise.

APPENDIX A: COMMENTS AND SUGGESTIONS OF THE INDUSTRIALISTS

In our discussions with the industrialists we encouraged them to make recommendations, suggestions, and comments about desirable government actions. Their comments are listed below by type of industry.

FURNITURE

A small enterprise producing teak folding chairs proposes to have a cooperative to carry out trading/exports of small enterprises to 1) collect small enterprise products in one container because small enterprises are able to only export a little at one time; 2) Handle the problem of export finance.

A very large antique and modern furniture manufacturer complained about being required to purchase all components from craftspersons (pengrajin). They are not allowed to make them themselves according to Kepres No. 99, 1998. This requirement adversely affects the quality of some of their products.

A medium-sized rattan furniture manufacturer proposed that small enterprises buy raw materials together so that the purchase price can be lower. Now they compete with each other in buying raw materials.

A medium-sized rattan chair producer said he does not know the conditions about how to become an exporter. Exporters enjoy a lot of profit, while enterprises like him presumably do not. The implication of this statement is that he would welcome some assistance to facilitate him becoming an exporter.

LEATHER GOODS

A medium-sized leather jacket enterprise, a lady's handbag enterprise, and a mainly leather shoe manufacturer in Bandung recommended that cooperatives market overseas, perhaps cooperating with overseas cooperatives. He also felt strongly that Cibaduyut leather goods SMEs need help with marketing and management. Many enterprises closed down because of the sharp increase in interest rates.

A small Tanggerang ladies bag producer advised that the Government make it easier to obtain licenses, especially the business permit

from the local government (surat usaha pemda). He planned to expand.

A small Garut leather jacket and lady's handbag manufacturer advised: 1) Do not have unhealthy competition among producers especially in terms of price; 2) The amount of capital needs to be increased; 3) It would be good if the Government helped in marketing products.

JEWELRY

A small Jepara monel jewelry manufacturer said that the seventeen KKPN credit schemes have a clause stating that this type of credit cannot be given to small enterprises who already have credit. She asked, if one is able to repay, why is it not allowed? The implication of this statement is that she would like to have this restriction on accessing subsidized credit abolished.

METAL GOODS

A small hoe producer in Klaten found the capital supplied by the cooperative to be helpful--it was able to obtain a KKPA loan and gather together the products of the members.

A medium-sized agricultural equipment and marine ship spare parts producer in Klaten advised: 1) Do not let the supply of raw materials be manipulated by importers; 2) Increase the quality of human capital through training; and 3) the amount of working capital needs to be increased.

A dynamic medium-sized aluminum casting enterprise in Klaten advised the Cooperatives and SME office 1) To have extension agents visit the SMEs more often on a continuing basis; and 2) Prevent overlapping in the provision of extension agents' advice among the government departments.

A medium-sized company in Klaten producing drive wheels and heads of drills for boring gave advice to lower the interest rate and facilitate the availability of raw materials, especially coke.

APPENDIX B

DISCUSSION OF FOUR OF THE INDUSTRIES WRITTEN BY THE MAIN RESEARCHER OF THE PARTICULAR INDUSTRY

INDUSTRI ROTAN

A. Junaidi, S.E.

1. Diskripsi sample

Penelitian ini mengambil 12 sampel industri rotan yang tersebar di Sukoharjo, Jepara, Cirebon dan Tangerang. Menurut ukuran jumlah tenaga kerja, proporsi sample yang diambil 8 Usaha Kecil, 1 Usaha Menengah dan 2 Usaha Besar. Sedangkan dengan menggunakan ukuran omset, proporsi sample terdapat perbedaan yaitu 8 unit Usaha Kecil, 2 Usaha Menengah dan 1 Usaha Besar. Dari sample yang diambil, pada umumnya perusahaan yang diteliti menghasilkan kursi, meja, alamari, dan keranjang.

Industri rotan besar biasanya menfokuskan pada pekerjaan finishing produk, memasarkan produk ke luar negeri, menjalin hubungan yang baik dengan pengrajin lokal, serta menguasai bahan baku. Sedangkan ciri industri kecil dan menengah ditandai adanya kesamaan dalam perilaku pasar yang pada focus utamanya untuk memenuhi kebutuhan pabrik besar yang berorientasi ekspor. Perusahaan rotan kecil dan menengah ini pada umumnya menjadi pemasok (istilahnya dikenal sebagai pengesub atau subkontraktor) perusahaan besar. Kenyataan di lapangan menunjukkan seringkali perusahaan kecil dan menengah juga melibatkan ratusan pekerja anyaman di luar pabriknya. Hal ini dapat diterangkan, ketika perusahaan kecil dan menengah menerima order dari perusahaan besar, maka sebagian besar pekerjaannya dibagi-bagikan kepada pengrajin di sekitar lokasi pabriknya. Misalnya pekerjaan anyaman dibagi-bagikan kepada pekerja perempuan di sekitar lokasi perusahaan.

2. Masalah yang dihadapi

a. Masalah perijinan yang sering dihadapi untuk mendapatkan Tanda Daftar Industri (TDI). Untuk mendapatkan TDI pengrajin harus memiliki ijin HO (Hinder Ordenansi = UU Gangguan) dan harus memiliki IMB (Ijin Mendirikan Bangunan) dan SIUP (Surat Ijin Usaha Perdagangan). Selain itu, untuk mendapatkan TDI pengrajin harus mengurus ke Pusat, karena rotan merupakan hasil hutan. Masalah-masalah seperti ini biasanya dialami oleh industri kecil yang berada di perkotaan ataupun industri kecil yang akan melakukan ekspor sendiri. Sedangkan untuk industri kecil yang hanya mengkonsentrasikan diri dalam

produksi termasuk menjadi subkontrak dan berada di daerah pedesaan tidak merasakan perlu untuk mengurus perijinan usaha. Contohnya, H. Nurhadi (Cahaya Rotan, Tangerang) juga menyatakan bahwa kesulitan mendapatkan perijinan terutama SIUP sering dihadapi oleh pengrajin yang terutama mengurus ijinya di tingkat Kotamadya. Karena untuk mendapatkan SIUP pengrajin harus memiliki HO dan IMB serta NPWP (Nomor Pokok Wajib Pajak).

b. Kesulitan untuk mendapatkan bahan baku langsung dari daerah produsen atau minimal di pusat-pusat perdagangan rotan partai besar merupakan ciri umum yang dihadapi oleh industri kecil. Kesulitan karena terbatasnya modal kerja yang dimiliki. Untuk mengatasi masalah ini, pengrajin Rotan (Cirebon) menggunakan system *larisan*. Sistem *larisan* merupakan perhitungan yang dipakai oleh subkontraktor dan perusahaan besar dan pembayarannya dilakukan pada saat penyerahan barang yang dipesan oleh perusahaan besar kepada penrajin kecil dengan perusahaan bapak angkatnya (mitranya). Menurut pengakuan responden, sistem ini sangat menolong pengrajin kecil yang terbatas keuangan atau modal kerjanya. Meskipun harus diakui seringkali bahan baku yang dijual oleh perusahaan besar lebih tinggi sedikit dibandingkan dengan harga pasar. Sebagian besar bahan baku rotan terdiri dari rotan poles (batangan), Core/fitrit, lesiau, rotan lacak (kulit), kubu sob (asalan), melamin dan tinner serta assesoris seperti paku, skrup, staples dapat diperoleh di pasar-pasar local seperti di daerah Semarang, Jepara dan Cirebon. Padahal jika pengrajin rotan mendapatkan bahan baku katakanlah dari Surabaya, maka pengrajin rotan dapat meningkatkan efisiensi sampai dangan 21,4% per kg-nya. Di Jepara harga rotan sebesar Rp 13.000 per kg, pada hal jika membeli di Surabaya dalam partai besar minimum 5 ton (setara satu truk) harga rotan Rp 10.000 per kg. Dalam kasus seperti ini, sebenarnya persoalan efisiensi dalam pengadaan bahan baku dapat dicapai melalui pengingkatan skala ekonomi untuk pembelian rotan, yaitu 5 ton dibandingkan dengan membeli sendiri-sendiri. Alasan inilah yang bisa menjustifikasi mengenai perlunya membangun koperasi pembelian.

Aluran bahan baku rotan rangka dan fitrit mengikuti alur dari Kalimantan (Banjarmasin)- Surabaya atau Jakarta- Cirebon-Semarang-Jepara. Rotan kulit pada umumnya berasal dari Kalimantan dan Sumatera. Rotan kubu sob (asalan) biasanya berasal dari Kalimantan. Sedangkan rotan poles (batangan) berasal dari Sulawesi. Di Jepara harga rotan kualitas A sebesar Rp 14.000,-/ kg. Sedangkan jika membeli di Surabaya selisihnya bisa mencapai Rp 3000,-per kg-nya.

Kesulitan yang kedua yang dihadapai oleh pengrajin rotan saat ini terutama saat krisis menyangkut kesulitan menyediakan uang tunai pada saat membeli rotan. Sebelum krisis pembelian bahan baku dapat dilakukan dengan system kredit antara 2 minggu- 1 bulan, sekarang, semua pembeliannya harus dibayar tunai.

c. Supply tenaga kerja untuk industri rotan tampaknya tidak mengalami masalah utama. Sebagian besar tenaga kerja di pasok oleh penduduk setempat. Penghasilan tenaga kerja per minggu berkisar antara Rp 100.000,--Rp 250.000-per minggu. Besar kecilnya upah borongan yang diterima tergantung pada keahlian dan ketrampilan. Tenaga kerja perempuan mengerjakan anyaman sementara tenaga lelaki umumnya bekerja membuat rangka dan pekerjaan finishing. Pekerjaan anyaman biasanya dibawa pulang, karena pada umumnya perempuan-perempuan penganyam tersebut bekerja sambil mengurusi anak dan rumah tangganya. Pengrajin juga menghadapi masalah karena semakin langkanya orang yang bekerja dalam bidan rangka rotan. Kesulitan ini terutama terjadi di daerah Jepara karena harus bersaing dengan tingkat upah industri mebel kayu, dimana kebutuhan tenaga kerja rangka di pasok oleh tenaga kerja yang berasal dari Sukohardjo.

3. Permasaran

Sebagian besar perusahaan yang dikunjungi memiliki pasar yang berorientasi ekspor baik langsung maupun tidak langsung. Maksud dari ekspor tidak langsung adalah ekspornya dilakukan melalui pihak ketiga atau perusahaan besar “bapak angkat”. PT Swastama (Sukoharjo) menghasilkan kursi dan meja serta keranjang merupakan contoh dan perusahaan besar dengan karyawan lebih dari 100 orang yang ekspor langsung ke Swedia, Italia dan Jerman. Produk-produk yang diekspor dari perusahaan ini selain di produksi sendiri, sebagian besar produknya buatan perusahaan kecil subkontraktornya. Perusahaan besar ini mensubkontrakkan pekerjaan ke 90 perusahaan kecil (subkontraktor) dari Trangsang Gatak Sukoharjo, lalu setelah produknya jadi oleh perusahaan besar dilakukan pekerjaan finishing yang terdiri dari penghalusan (kompor), bleaching dan sending atau top coat. Perusahaan besar ini mempromosikan produknya dengan cara menyebarkan brosure atau mengikuti pameran di Singapore. Perusahaan ini menilai bahwa brosure dan internet sangat efektif untuk melakukan pemasaran produknya. Penjualan produk di Eropa mengalami kesulitan kalau di Eropa tengah berlangsung musim dingin. Pesaing utama perusahaan besar adalah sesama perusahaan besar, karena sama-sama berorientasi merebut peluang pasar ekspor. Untuk memenangkan persaingan, perusahaan ini hanya menfokuskan pasarnya ke Eropa, menjaga mutu, on time delivery, harga yang kompetitif.

Sebaiknya perusahaan-perusahaan kecil dan menengah memiliki pasar yaitu pabrik-pabrik besar eksportir. Perusahaan kecil Rintok Rotan di Cirebon misalnya menjual produknya ke PT Hidra milik orang Belanda yang kawin dengan penduduk lokal. Menurutnya PT Hidra memiliki pasar di Belanda dan Jerman. Juga perusahaan kecil ini menjual produknya ke PT Niaganam milik orang Aceh yang mengontrak di Tegalwangi Cirebon. PT Niaganam adalah perusahaan eksportir ke Australia. Order perusahaan kecil Rintok Rotan ini selalu penuh tiap bulannya.

Perusahaan-perusahaan kecil jarang atau bahkan mengaku tidak pernah mengadakan promosi produknya melalui media iklan. Biasanya perusahaan kecil bila melakukan promosi dilakukan dengan cara membuat disain dan mendatangi pabrik untuk memperkenalkan disainnya. Tetapi perusahaan-perusahaan besar sebagai main contractor pada umumnya telah mengenal baik perusahaan kecil yang menjadi subkontraknya. Sehingga perusahaan kecil tidak perlu melakukan promosi lewat iklan. Selain itu, bagi perusahaan kecil kelihatannya tidak memperdulikan pentingnya membuat merk karena tidak signifikan terhadap pengingkatan perjualannya. Penjualan akan meningkat dengan sendiri manakala permintaan produk rotan perusahaan besar mengalami pengingkatan.

Masalah pembayaran menjadi hal yang menarik. Perusahaan-perusahaan kecil tidak begitu memperhatikan apakah penjualan dilakukan dengan kredit atau tidak. Sebagai contoh, jika perusahaan kecil menjual barangnya ke pabrik dan pembayarannya dilakukan secara mundur 1 minggu atau 2 minggu, maka cara pembayaran seperti itu masih dianggap tunai. Karena itu, data di lapangan menunjukkan 90,9% responden merasa cara pembayaran seperti itu masih dianggap tunai, meskipun dalam kenyataannya mundur 1 – 2 minggu kemudian. Lebih jauh, para pengrajin tidak melakukan pembedaan harga antara dibayar dengan mundur atau tunai. Dalam hal ini tidak dikenal istilah diskoun kalau barangnya dijual dengan cara tunai.

4. Persaingan

a. Struktur pasar industri kerajinan rotan lebih menyerupai persaingan monopolistik. Differensisasi produk terjadi karena desain, warna, mutu dan atribut lainnya. Persaingan dalam mencari pasar lebih terjadi pada persaingan antar perusahaan besar. Dalam banyak kasus, industri kecil rotan saling memberi pekerjaan kepada sesama industri kecil lainnya dan bukan penganggapnya sebagai pesaing.

b. Di dalam banyak kasus industri rotan skala kecil tidak menggunakan merk dan iklan sebagai media untuk melalukan promosi produk. Promosi yang dilakukan oleh industri rotan skala kecil dilakukan dengan cara mendekati perusahaan besar misalnya datang bertamu, menyajikan contoh atau disain, serta mengandalkan kepercayaan karena adanya hubungan yang telah lama terjalin. Perusahaan-perusahaan skala kecil pada umumnya telah mengenal dengan baik perusahaan besar yang memberi order, sehingga transaksi penjualan lebih banyak ditentukan atas dasar kepercayaan.

c. Masalah utama yang dihadapi oleh industri rotan karena terbatasnya penguasaan bahan baku terutama untuk pengadaan bahan baku dalam jumlah besar yang disebabkan oleh terbatasnya modal kerja. Permasalahan ini pada akhirnya membuat biaya produksi lebih mahal.

d. Faktor-faktor yang dianggap menghambat daya saing antara lain:

1. Rendahnya modal kerja yang dimiliki, sehingga tidak mampu memenuhi pesanan dalam jumlah besar;
2. Masih tingginya rejection yang dihasilkan oleh perusahaan kecil terutama yang ditujukan untuk memenuhi mitra kerjanya (perusahaan besar);
3. Terbatasnya akses untuk menjalin relasi dengan pihak buyer luar negeri;
4. Minimnya inisiatif pengrajin rotan skala kecil untuk meningkatkan skala ekonomi dalam pengadaan bahan baku, misalnya tiadanya pengetahuan mengenai pentingnya melakukan pembelian bersama dalam bahan baku rotan sehingga bias \meningkatkan efisiensi biaya bahan baku.

INDUSTRI KAYU

A. Junaidi, S.E.

1. Diskripsi sampel

Penelitian untuk industri kerajinan kayu mengambil lokasi di Jawa Tengah yaitu di Sukoharjo Surakarta dan Jepara. Kedua lokasi tersebut merupakan sentra industri kerajinan kayu di Jawa Tengah. Jumlah responden yang dijadikan sample sebanyak 7 unit. Jenis produk yang dihasilkan meliputi produk-produk mebel kayu yang terdiri dari meja, kursi, lemari dan etnik kayu. Dilihat dari ukuran jumlah tenaga kerja, 4 unit merupakah Usaha Kecil, 1 Usaha Menengah dan 2 Usaha Besar. Namun dari 2 sampel Usaha Besar satu diantaranya 5 tahun yang lalu merupakan Usaha Kecil. Sedangkan dilihat dari nilai omset, dari sample itu dapatlah dikatakan 2 unit Usaha Kecil, 3 unit Usaha Menengah dan 2 Usaha Besar.

Industri kayu besar biasanya memiliki pabrik sendiri terutama untuk mengerjakan finishing produk, berorientasi ekspor, memiliki hubungan yang baik dengan pengrajin sekitarnya dan menguasai bahan baku. Ciri responden industri kayu kecil dan menengah selain menjadi subkontraktor perusahaan besar juga produknya ditujukan untuk memenuhi pasar dalam negeri. Sementara industri kecil memiliki orientasi pasar local.

Dari sejumlah responden yang disurvey menunjukkan hanya perusahaan menengah dan besar yang melibatkan ratusan pengrajin di luar pabrik atau perusahaannya. Dengan demikian seringkali, perusahaan tersebut meskipun kelihatannya dikerjakan dengan skala industri kecil tetapi dilihat dari jumlah tenaga kerjanya dapat dikatagorikan sebagai usaha besar. Hanya saja status tenaga kerjanya tidak secara otomatis menjadi pegawai perusahaan kecil. Hal ini dapat diterangkan, ketika perusahaan kecil dan menengah menerima order dari perusahaan besar, maka sebagian besar pekerjaannya dibagi-bagikan kepada pengrajin di sekitar lokasi pabriknya. Misalnya pekerjaan komponen kursi lipat sebagian besar dikerjakan oleh para subkontraktor kecil yang melibatkan banyak pengrajin. Contoh: perusahaan Agung Rezeki yang menghasilkan furniture dari kayu mahoni (lemari, meja dan kursi) untuk memenuhi 100% kebutuhan pasar domestik, memiliki karyawan tetap sebanyak 20-35 orang (tergantung order) dan beromset Rp 250 juta per bulan Perusahaan Agung Rezeki ini juga menggunakan pengrajin di luar perusahaan jika order meningkat.

Contoh lainnya, Perusahaan H.S. Hidup (Sukoharjo-Surakarta) yang memproduksi kursi lipat kayu jati, sehari-hari hanya memperkerjakan karyawan tetap sebanyak 7 karyawan, tetapi menurut pengakuannya perusahaan ini “membina” sebanyak 100 pengrajin di sekitar lokasi yang menjadi subkontraktornya. Perusahaan H.S. Hidup memiliki omset per bulan Rp 500 juta atau rata-rata setahun omsetnya mencapai Rp 6 milyar. Contoh lainnya, perusahaan Agung Rezeki yang menghasilkan furniture dari kayu mahoni (lemari, meja dan kursi) untuk memenuhi 100% kebutuhan pasar domestik, memiliki karyawan tetap sebanyak 20-35 orang (tergantung order) dan beromset Rp 250 juta per bulan. Perusahaan Agung Rezeki ini juga menggunakan pengrajin di luar perusahaan jika order meningkat.

2. Masalah yang dihadapi

Perusahaan-perusahaan yang besar menghadapi masalah pungli yang direpresentasikan dalam berbagai bentuk sumbangan, atau pungutan lainnya yang mengaku sebagai orang-orang dari Jakarta. Sedangkan masalah perijinan yang dihadapi oleh perusahaan kecil pada umumnya berkisar pada tingginya biaya pengurusan untuk menformalkan bentuk badan usaha dari milik keluarga misalnya dirubah dalam bentuk Perseroan Terbatas. Sebagian perusahaan kecil merasa keberatan untuk mengurus biaya pengurusan badan hukum mulai dari notaris, ijin yang jumlahnya bisa mencapai Rp 2,5 juta rupiah.

Masalah kedua yang dihadapi oleh pengrajin adalah kesulitan untuk mempertahankan bahan baku yang bermutu. Di Jepara sebagian pembina koperasi dan PKM mensinyalir adanya penggunaan bahan baku jati muda karena banyak permintaan akan produk furniture di saat krismon tahun lalu. Akibat dari penggunaan bahan baku ini banyak komplain diterima dari para buyers.

Masalah lainnya adalah meliputi ketidakcukupan atas tersediannya plafond kredit yang disediakan. Tetapi sebaliknya juga terjadi ada sejumlah bank yang menawarkan kredit pada waktu itu dengan plafond kredit yang lebih besar tetapi persyaratannya sangat rumit.

Supply tenaga kerja untuk industri kayu tampaknya tidak mengalami masalah utama. Sebagian besar tenaga kerja di pasok oleh penduduk setempat. Tetapi yang menjadi masalah utama adalah adanya kecenderungan tingginya mobilitas tenaga kerja (perpindahan tenaga kerja antar perusahaan) karena adanya “iming-iming” upah yang lebih tinggi pada perusahaan bekerja di perusahaan besar. Selain itu masalah yang dihadapi oleh tenaga kerja yang bekerja di industri kayu jaitu yang berkaitan dengan rutinitas pekerjaan atau monoton.

Masalah lainnya yang menjadi sorotan industri furniture di Jepara adalah adanya citra (image) yang kurang baik mengenai kualitas kayu dari Jepara, terutama pada saat terjadi krismon dimana terjadi “boom” furniture karena depresiasi nilai rupiah terhadap US$ yang menyebabkan harga furniture bikinan Jepara menjadi sangat rendah. Menurut informasi yang diperoleh dari PT Geristha Mulia (Jepara) bahwa selama krismon berlangsung banyak sekali buyer yang datang sendiri ke Jepara dan memborong furniture dari Jepara selanjutnya diekspor ke berbagai negara. Tetapi setelah barang sampai di negara tujuan banyak yang mengalami retak-retak atau pecah. Hal ini diduga karena selain penggunaan kayu jati muda juga karena di tingkat pengrajin kecil pada umumnya tidak memiliki mesin pengering yang memadai (kilns).

3. Permasaran

Sebagian besar perusahaan kecil dan menengah yang dikunjungi memiliki pasar berorientasi ekspor atau untuk memenuhi kebutuhan perusahaan besar yang melakukan ekspor. Dalam beberapa kasus, perusahaan menengah yang pernah mendapatkan order langsung dan dikirim sendiri oleh perusahaan menengah. Misalnya Perusahaan H.S. Hidup produknya diekspor langsung ke Jerman dan Swiss dan buyernya datang sendiri memberikan bimbingan dalam hal quality control (QC) dan memberi downpayment sebesar 40% ketika order ditandatangi. Sisanya ditransfer begitu barang diterima.

Hal ini sangat berlainan sekali dengan perusahaan besar yang telah memiliki order rutin dari pemesannya di luar negeri. Perusahaan-perusahaan besar yang bergerak di dalam industri kayu diwajibkan bermitra dengan perusahaan kecil sesuai dengan Keppres No. 99

tahun 1998. Contohnya: PT Geristha Mulia (Jepara) sebuah perusahaan furniture kayu jati dan mahoni milik warga negara Perancis telah menjalin kemitraan dengan 200 penrajin yang memproduksi barang-barang setengah jadi (subkontraktor). Selanjutnya barang setengah jadi tersebut diproses lebih lanjut di PT Geristha Mulia. Menurut informasi, pada umumnya barang setengah jadi yang diperoleh dari supplier perusahaan kecil dengan tingkat rejection sekitar 20-30%. PT Geristha Mulia selanjutnya mengekspor furniture tersebut ke Amerika Serikat. Perusahaan besar ini mempromosikan produknya dengan cara menyebarkan katalog dan brosure, internet yang dinilai biayanya sangat murah dan efektif.

Sebaliknya perusahaan-perusahaan kecil dan menengah lebih banyak menggunakan pendekatan personal kepada pabrik-pabrik besar sebagai *main contractornya*. Perusahaan-perusahaan kecil jarang atau bahkan mengaku tidak pernah mengadakan promosi produknya melalui media iklan. Biasanya perusahaan kecil bila melakukan promosi dilakukan dengan cara membuat disain dan mendatangi pabrik untuk memperkenalkan disainnya. Tetapi perusahaan-perusahaan besar sebagai main contractor pada umumnya telah mengenal baik perusahaan kecil yang menjadi subkontraknya. Sehingga perusahaan kecil tidak perlu melakukan promosi lewat iklan. Selain itu, bagi perusahaan kecil kelihatannya tidak memperdulikan pentingnya membuat merk karena tidak signifikan terhadap peningkatan penjualannya. Penjualan akan meningkat dengan sendiri manakala permintaan produk kayu perusahaan besar mengalami peningkatan.

4. Persaingan

Di dalam industri kayu ada kecenderungan dalam pola persaingan. Industri furniture dari kayu memiliki struktur pasar persaingan monopolistic, dimana produknya dibedakan menurut desain dan spesifikasi tertentu. Keunggulan bersaing tidak hanya terletak pada harga yang murah tetapi ditentukan oleh differentiated product (disain, mode, style) dan mutu produk, relasi antara penjual dan buyers di luar negeri. Perusahaan-perusahaan besar terutama yang dimiliki oleh pribumi merasa disaingi oleh perusahaan besar milik campuran (pribumi dan warga negara asing yang kawin dengan pribumi), terutama persaingan dalam hal memperebutkan (buyers) dan memberikan upah kepada buruh yang trampil dan berpengalaman.

Sedangkan persaingan antar perusahaan kecil dengan perusahaan kecil umumnya juga terjadi untuk memperebutkan pasar domestik atau lokal. Persaingan antar perusahaan kecil dan menengah yang berorientasi ekspor dan memenuhi kebutuhan perusahaan besar, oleh perusahaan kecil tidak dianggap sebagai pesaingnya. Kecuali dalam hal pemberian upah tenaga kerja yang cenderung dianggap merusak harga pasar tenaga kerja domestik.

Adapun faktor-faktor yang dianggap mendorong atau meningkatkan daya saing perusahaan industri kayu antara lain:

1. Menepati janji;

2. Menggunakan bahan baku bermutu;
3. Meningkatkan mutu teknis produksi.

Faktor-faktor yang dianggap menghambat daya saing UKM antara lain:

1. Rendahnya modal kerja yang dimiliki, sehingga tidak mampu memenuhi pesanan dalam jumlah besar;
2. Rendahnya mutu bahan baku selain karena tiadanya fasilitas pengering (kilns) juga karena adanya sebagian pengusaha yang menggunakan kayu muda;
3. Masih tingginya rejection yang dihasilkan oleh perusahaan kecil terutama yang ditujukan untuk memenuhi mitra kerjanya (perusahaan besar);
4. Lemahnya pengrajin kecil dalam menjalin hubungan/relasi dengan pihak buyer luar negeri.

INDUSTRI BARANG-BARANG KULIT

Ir Herustiati

Responden industri barang-barang kulit yang menjadi sample berjumlah 15 orang yang terdiri dari pengusaha tas, dompet, topi, ikat pinggang, jaket kulit, kerajinan tangan dari kulit, pengrajin wayang kulit dan industri penyemakan kulit di daerah Kartasura, Surakarta, Cirebon, Bogor, Tangerang, Garut dan Bandung. Omset rata-rata industri ini kira-kira Rp 43 juta per bulan, jumlah asset rata-rata Rp 458 juta, dan asset di luar tanah dan bangunan rata-rata Rp 236 juta, dengan rata-rata tenaga kerja sample berjumlah 24 orang. Aset terdiri dari modal kerja, alat-alat produksi seperti mesin jahit dan bahan kulit. Usaha yang dilakukan 100% adalah milik pribadi dengan bentuk perusahaan UD (Usaha Dagang) dan perseorangan. Cuma 29% perusahaan yang hasilnya diekspor.

Industri kulit yang disurvei dikelompokkan ke dalam kelompok industri menengah dan kelompok industri kecil. Kelompok industri menengah ditandai dengan jumlah karyawannya yang mencapai 70 – 90 orang. Industri kulit menengah umumnya mengembangkan integrasi vertikal melalui industri penyamakan kulit sehingga bahan baku untuk membuat produk utama menjadi lebih murah harganya dan ketersediaan bahan baku menjadi lebih terjamin.

Sementara rata-rata tenaga kerja pada industri kulit kecil sample 3 – 10 orang sebanyak 50% sample dan 50% lainnya mempunyai tenaga kerja antara 11 – 20 orang. Omset per bulan berkisar dari Rp 5 juta sampai dengan Rp 100 juta. Pasar produksi industri kecil adalah pasar dalam negeri, namun demikian produk-produk seperti dompet, ikat pinggang maupun tas ada yang diekspor dalam partai kecil seperti produk dari Lanny’s Shoes di Surakarta dan Perdana Leather di Cirebon. Produk-produk ini diekspor karena adanya pesanan dari buyer luar negeri yang datang ke pameran-pameran

yang sering diikuti oleh pengusaha. Seringkali pesanan yang datang tidak mampu dipenuhi karena kapasitas produksi yang rendah akibat terbatasnya modal kerja.

Dari hasil pengamatan 87% KPKM mengatakan tidak bermasalah dalam mengurus perizinan. Yang menjadi sorotan dalam mengurus perizinan adalah banyaknya persyaratan perizinan, lamanya waktu dan besarnya biaya yang diperlukan untuk mengurus perizinan. Untuk kasus “Sumatera Karya Indah” di Bogor dan “Elbris” di Bandung, kesulitan perizinan bukan ditemui di Departemen Perdagangan dan Perindustrian, melainkan terjadi dalam pengurusan surat izin usaha di pemerintah daerah.

Masalah lain yang dihadapi pengusaha adalah bahan baku. 40% responden menyatakan kesulitan dalam pengadaan bahan baku kulit, karena harganya yang tinggi akibat krisis ekonomi. Sebenarnya bahan baku kulit bukanlah komoditi impor, ketersediaan bahan baku kulit di Indonesia cukup memadai, namun yang menjadi kendala adalah kemampuan beli dari KPKM dimana pengusaha kecil hanya mampu membeli dalam partai kecil sehingga harganya menjadi lebih mahal ditambah lagi dengan sistem pembayaran dalam bahan baku kulit yang dilakukan secara kontan. Cara pembayaran kontan dan jumlah pembelian partai kecil membuktikan KPKM tidak mendapat kepercayaan dan ketidakmampuan permodalan KPKM. Dalam mengatasi keterbatasan bahan baku beberapa KPKM mengganti sebagian bahan baku dengan kulit sintesis karena harganya jauh lebih murah dan ketersediaanya memadai. Sementara bagi pengusaha yang memproduksi kulit mentah, kendala yang dihadapi adalah harga bahan baku penunjang seperti obat-obatan untuk penyamakan kulit yang menjadi tinggi karena menurunnya nilai rupiah dan ketersediaannya di pasaran sering tiba-tiba menghilang.

Bahan baku kulit umumnya didatangkan dari Ujung Pandang (Makassar), Aceh, Sumatera dan Jawa. Kualitas bahan baku kulit dari Jawa lebih tinggi sehingga harganya pun lebih tinggi dari kulit yang berasal dari tempat lainnya. Hal ini antara lain karena habitat hewan di Jawa yang lebih kondusif sehingga menghasilkan kulit berkualitas ekspor. Bahan baku kulit yang digunakan berbeda-beda sesuai peruntukkannya, misalnya kulit domba untuk produk garmen, kulit kerbau digunakan untuk engsel produk rotan dan wayang kulit karena lebih kuat, kulit kambing dan sapi untuk tas dan sepatu.

Seperti telah disebutkan diatas bahwa pengusaha kecil mengganti sebagian bahan baku dengan kulit sintesis karena harga bahan baku kulit menjadi mahal akibat krisis moneter. Bahan baku kulit kerbau yang harganya Rp 200 ribu per 4 meter persegi setelah krisis naik mencapai Rp 400 ribu. Sementara itu kemampuan beli pengusaha rendah dilihat dari kemampuannya membeli bahan baku kulit sintesis dalam partai kecil. Sebagai perbandingan harga bahan baku kulit sintesis (setelah krisis) dalam partai besar adalah Rp 26 ribu per yard, sementara jika partai kecil harganya menjadi Rp 35 ribu per yard. Dalam hal ini efisiensi pengadaan bahan baku dapat diatasi melalui sistem pembelian bersama

(pooling purchasing) baik melalui wadah koperasi maupun dalam bentuk asosiasi.

Masalah lain yang ditemui dari hasil survei lapangan adalah kesulitan dalam memperoleh pinjaman, 30% dari pengusaha kecil sample belum pernah mendapat pinjaman baik dari perbankan, BUMN maupun koperasi dengan alasan prosedur pinjaman yang rumit dan tidak adanya kepercayaan dari perbankan. Sementara 70% lainnya telah mendapatkan pinjaman, 50% diantaranya diperoleh dari dana penyisihan BUMN (PERURI) dan sisanya dari perbankan (BRI, BCA, dan BNI) dan melalui modal ventura. Kebanyakan pinjaman dilakukan sebelum krisis, dan pada saat krisis moneter bunga bank menjadi meningkat 2 kali lipat dibandingkan sebelum krisis, sehingga pengusaha kesulitan membayar cicilan kredit. Sedangkan pinjaman dari dana penyisihan laba BUMN tidak mengalami kenaikan tingkat bunga, tetap 6% per tahun namun plafon pinjaman hanya Rp 10 juta.

Sebagian besar pengusaha tidak mempunyai masalah dengan tenaga kerja, hanya 36% yang menyatakan menemukan permasalahan. Seperti misalnya PD Wadlich di Garut dan Lanny’ Shoes di Surakarta mengalami masalah tenaga kerja terampil, karena tenaga kerja terampil seringkali “dibajak” oleh perusahaan lain dengan gaji yang lebih tinggi. Untuk mengatasi hal tersebut perusahaan menaikkan gaji karyawan, namun harga jual produk tidak dapat dinaikkan mengikuti kenaikan gaji karyawan karena harga jual sudah cukup tinggi akibat kenaikan bahan baku. Sehingga yang terjadi margin yang diterima pengusaha menjadi lebih kecil.

Dari hasil pengamatan, 15% industri kulit kecil menyatakan bahwa pemasaran merupakan faktor pertama yang mempengaruhi daya saing perusahaan, sebanyak 8% menyatakan bahwa bahan baku merupakan faktor penghambat pertama daya saing perusahaan. Sedangkan modal merupakan faktor penghambat utama, dan sumber daya manusia merupakan faktor penghambat ketiga yang sama pentingnya dengan faktor bahan baku.

Terdapat persaingan antara industri kecil, menengah dan besar dalam hal pengadaan bahan baku, teknis produksi, pelayanan dan mutu produk. Demikian juga halnya dalam mencari pembeli, industri kecil mengalami kesulitan sehingga diperlukan kemitraan yang dapat membantu dalam pemasaran produk. Namun seringkali kemitraan tidak saling menguntungkan. Kasus yang terjadi di daerah Ciampea Bogor, para pengusaha kecil tas mendapat order memasok pembuatan tas “Shopie Martin” yang dipromosikan sebagai produk dari Paris. Shopie Martin mendrop bahan baku kulit dan logo/merk sesuai dengan jumlah pesanan (yang disubkontrakkan), untuk menghindari penjualan langsung oleh pengusaha kecil. Tas Sophi Martin yang dijual di pasaran seharga rata-rata Rp 150 ribu, jika model yang sama tanpa merk, pengusaha kecil mampu menjual dengan harga hanya Rp 50 ribu. Dengan demikian margin terbesar dinikmati oleh pengusaha besar sementara pengusaha kecil yang memproduksi memperoleh margin yang kecil. Gambaran industri kecil barang-barang kulit hampir sama untuk produk kulit lainnya.

Untuk industri wayang kulit, persaingan tidak terjadi antara pengusaha besar dan pengusaha kecil, karena sebagian besar industri wayang kulit dilakukan oleh pengusaha kecil. Kendala yang dihadapi justru pada terbatasnya sumber daya manusia yang terampil membuat wayang. Ketrampilan mengukir wayang di kulit memerlukan keahlian tersendiri, sehingga keterbatasan tenaga terampil perlu diimbangi dengan pemberian upah yang tinggi. Dengan demikian, karena harga bahan baku kulit yang mahal disertai dengan upah tenaga kerja yang tinggi maka harga wayang kulit menjadi mahal (berkisar antara Rp 250 – Rp 500 ribu). Sehingga pembuatan wayang kulit tergantung pada pesanan khusus ataupun dipasarkan pada counter/showroom tertentu (misalnya di Sarinah Jaya Jakarta) dengan sistem konsinyasi dengan kata lain turnover dari produk wayang kulit sangat kecil.

Dalam hal mempromosikan produk utamanya, sebagian besar 71% responden belum mempromosikan produknya melalui media massa ataupun media elektronik. Alasan yang diberikan adalah karena mahalnya biaya promosi. Sedangkan 29% pengusaha lainnya melakukan promosi melalui radio, yellow pages dan pameran dengan alasan lebih murah.

INDUSTRI PERHIASAN

Ir Herustiati

Industri perhiasan yang merupakan sample dalam kajian ini antara lain adalah industri perhiasan gelang, cincin, kalung, anting-anting dengan bahan baku monel (stainless/stainless steel) yang berlokasi di Jawa Tengah. Usaha pembuatan perhiasan monel umumnya dilakukan secara turun temurun dan rata-rata responden menyatakan telah 20 tahun melakukan kegiatan usaha ini. Sebanyak 80% responden merupakan perusahaan pribadi, sisanya (20%) merupakan usaha keluarga. Rata-rata industri mempunyai tenaga kerja 14 orang, dengan omset rata-rata Rp 27 juta per bulan dan aset rata-rata Rp 227 juta. Jika dilihat dari lamanya berusaha dengan kinerja perusahaan saat ini, menunjukkan bahwa tingkat perkembangan industri kecil perusahaan perhiasan monel sangat lambat.

Kesulitan dalam pengadaan bahan baku stainless steel dan bahan baku lainnya dirasakan oleh sebagian besar (80%) responden. Seperti telah dibahas sebelumnya bahwa bahan baku stainless steel diimpor langsung dari Jepang untuk bahan baku baru, sedangkan bahan baku bekas diperoleh dari sisa-sisa pabrik. Stainless adalah bahan yang anti karat, sedangkan stainless steel selain anti karat juga tahan api. Sejak krisis moneter harga bahan baku meningkat sampai tiga kali lipat, dari sebelumnya Rp 16 – Rp 29 ribu per kg menjadi Rp 35 – Rp 65 ribu per kg. Peningkatan harga bahan baku tidak sebanding dengan peningkatan harga jual, karena jika harga jual terlalu tinggi akan sulit dalam pemasaran sehingga margin yang diterima pengusaha hanya berkisar 20 – 25%. Khusus untuk produk gelang haji margin yang diperoleh pengusaha

hanya 5%, namun dengan jumlah pesanan yang besar.

Dalam hal perizinan, semua responden mengatakan tidak bermasalah dalam mengurus perizinan. Sementara 60% responden menyatakan kesulitan dalam memperoleh pinjaman, umumnya alasan yang diberikan perbankan bahwa usaha monel kurang prospektif. Namun ada pula yang beranggapan bahwa modal pinjaman tidak diperlukan karena dikhawatirkan tidak sanggup untuk membayar cicilan. Sementara 25% lainnya mendapatkan pinjaman dari bank karena mempunyai koneksi.

Enam puluh persen perusahaan perhiasan ini mengekspor sebagian produknya walaupun persentase yang diekspor kecil. Ekspor dilakukan sendiri oleh pembeli ataupun pedagang perantara. Sejumlah 40% pengusaha hanya menjual produknya kepada pemesan, sisanya selain menjual berdasarkan pesanan juga membuka showroom yang menjual langsung kepada konsumen. Sistem pembayaran yang diberikan adalah sistem kredit yaitu tenggang pembayaran dengan batas waktu tertentu, sekitar 1 bulan dengan perbedaan harga berkisar 15% dengan cara pembayaran tunai.

Permasalahan lain yang dihadapi pengusaha perhiasan monel adalah masalah tenaga kerja. Sebanyak 80% responden menyatakan bahwa tenaga kerja yang mempunyai keterampilan membuat perhiasan monel sangat terbatas. Di Jepara, orang lebih senang bekerja sebagai tukang kayu di pabrik furniture, terutama di perusahaan asing karena mendapat upah yang lebih tinggi. Karena keterbatasan modal maka pengusaha kecil tidak mampu bersaing dalam hal pemberian upah yang lebih tinggi, sehingga tenaga yang digunakan umumnya yang keterampilannya terbatas, hal ini berpengaruh pada kualitas yang dihasilkan.

Sebanyak 60% pengusaha mempromosikan produknya melalui pameran, namun tidak satupun pengusaha mempromosikan melalui media massa dan media elektronik, alasan yang diberikan pengusaha adalah mahalnya biaya promosi dengan media tersebut. Kegiatan pameranpun acapkali dirasakan kurang efektif karena banyak barang sample yang tidak dikembalikan oleh pelaksana pameran.

Industri perhiasan monel di Jepara umumnya dilakukan oleh pengusaha kecil sehingga tidak terjadi persaingan usaha dengan pengusaha besar, persaingan terjadi antara pengusaha kecil dengan pengusaha kecil lainnya. Persaingan dalam bentuk differensiasi produk, kualitas dan harga. Khusus untuk produk gelang haji Departemen Agama hanya memberikan order kepada satu perusahaan yaitu CV Raduna Prada sejak tahun 1980 sampai sekarang. Kebijakan Departemen Agama ini dikeluhkan pengusaha kecil lainnya karena memberikan order kepada relasi Depag dan tidak dibuka kesempatan tender untuk pengusaha kecil lainnya, padahal produk gelang haji yang dimonopoli oleh satu perusahaan itupun tidak dapat dipatenkan karena dianggap produk masyarakat/domain produk.

APPENDIX C: QUESTIONNAIRE

KUESIONER

PENINGKATAN DAYA SAING KOPERASI DAN UKM

1. Tanggal :
2. Nomer Responden :
3. Nama Perusahaan :
4. Alamat Perusahaan :

5. Tahun beroperasinya perusahaan :
6. Jenis barang yang dihasilkan :
7. Jenis pemilikan : :
   - ❑ Milik pribadi
   - ❑ Milik keluarga
   - ❑ Partnership
   - ❑ Lainnya, sebutkan : _____
8. Jenis perusahaan :
   - ❑ UD
   - ❑ CV
   - ❑ PT
   - ❑ Koperasi
   - ❑ Lainnya, sebutkan : _____
9. Jumlah karyawan : _____
10. Masa produksi :
    - ❑ Sepanjang tahun
    - ❑ Musiman, sebutkan bulannya : _____
    - ❑ Tidak tetap
11. Berapa aset Anda saat ini (diluar tanah dan bangunan) : _____
12. Berapa omzet Anda selama satu bulan : _____
13. Berapa lama Anda menghasilkan produk utama : _____
14. Adakah kesulitan untuk mendapatkan perizinan : _____
    - ❑ Tidak

- ❑ Ya, sebutkan :

1. _____
2. _____
3. _____

15. Jenis bahan baku yang dipergunakan dalam produksi (urutan berdasarkan omzetnya) :

1. _____
2. _____
3. _____
4. _____

16. Apakah Anda mendapatkan kesulitan dalam memperoleh bahan baku ?

- ❑ Tidak
- ❑ Ya

17. Jika Ya, jelaskan kesulitannya :

1. _____
2. _____

18. Apakah perusahaan Anda dalam berproduksi menggunakan listrik sebagai sumber energi utama ?

- ❑ Tidak
- ❑ Ya

19. Kalau Ya, listrik tersebut diperoleh dari :

- ❑ Luar perusahaan (membeli)
- ❑ Dalam perusahaan (membangkitkan sendiri)

20. Apakah tempat produksi milik Anda ?

- ❑ Tidak
- ❑ Ya

21. Jika Ya, berapa nilai asetnya ?

1. _____
2. _____

22. Jika mesin yang dipergunakan untuk berproduksi disewakan berapa nilai sewanya sebulan ?

_____

23. Jika gedung disewakan berapa nilainya sebulan ? _____

PINJAMAN

No	Sumber Pinjaman	**Jumlah**	Tingkat Bunga	Lama Pinjaman	Tujuan Pinjaman

24. Mengapa Anda meminjam dari sumber tersebut ?
    1. _____
    2. _____
25. Apakah Anda pernah mengalami kesulitan untuk mendapatkan pinjaman ?
    - ❑ Tidak
    - ❑ Ya
26. Jika Ya, jelaskan kesulitannya :
    1. _____
    2. _____
27. Apakah Anda memiliki masalah dengan karyawan Anda ?
    - ❑ Tidak
    - ❑ Ya, jelaskan :
        1. _____
        2. _____

28. Berapa besarnya jumlah dan nilai produksi tiap-tiap barang per bulan ?

Jenis	Jumlah (satuan)	Nilai (Rp)	% Dijual Dalam Negeri	% Diekspor	Sistem Penjualan[1]

1) Pembeli datang ke pabrik
2) Barang dijual langsung ke konsumen
3) Barang dijual ke grosir dan atau pengecer
4) Barang dijual hanya ke pemesan
5) Lainnya, sebutkan : _____

29. Jika sistem penjualan yang dipakai adalah nomer 4, apakah ada bantuan :

- ❑ Kredit
- ❑ Bahan baku
- ❑ Bantuan teknis
- ❑ Lainnya, sebutkan : _____

30. Apakah penjualan dilakukan dengan kredit :

- ❑ Tidak
- ❑ Ya

31. Jika Ya, bagaimana jenis kreditnya ?

32. Jika Ya, berapa lama kredit diberikan ? _____

33. Apakah ada perbedaan antara penjualan kontan dan kredit ?

- ❑ Tidak
- ❑ Ya

34. Jika Ya, berapa besarnya (dalam prosentase) : _____

35. Apakah Anda menyukai penjualan secara kredit ?

- ❑ Tidak, kenapa _____
- ❑ Ya, kenapa _____

36. Apakah Anda mempromosikan produk Anda ?

- ❑ Tidak
- ❑ Ya,

37. Apakah Anda menggunakan media iklan ?

- ❑ Tidak, kenapa _____
- ❑ Ya

38. Jika Ya, iklan jenis apa yang digunakan ? _____

39. Kenapa menggunakan jenis iklan ini ?

40. Adakah perusahaan besar yang memproduksi barang yang sama mempromosikan barangnya dengan cara yang sama yang Anda pergunakan ?

- ❑ Tidak
- ❑ Ya

41. Jika Tidak, mengapa Anda tidak menggunakan jenis promosi seperti perusahaan besar ?

_____

42. Apakah Anda mengalami kesulitan memasarkan produk Anda ?

- ❑ Tidak
- ❑ Ya, mengapa : _____

43. Apakah bagian terbesar pesaing Anda merupakan perusahaan :

- ❑ Kecil
- ❑ Menengah
- ❑ Besar
- ❑ Koperasi

44. Apakah Anda bersaing dengan perusahaan besar ?

- ❑ Tidak
- ❑ Ya

45. Jika Ya, apakah Anda mampu bersaing ?

- ❑ Tidak
- ❑ Ya

46. Jika Tidak, faktor apa yang membuat Anda tidak mampu ?

1. _____
2. _____

47. Jika Ya, faktor apa yang membuat Anda mampu ?

1. _____

2. _____

3. _____

48. Bagaimana Anda meningkatkan daya saing produk Anda ?

1. _____

2. _____

3. _____

Produk Responden

Nama Barang	**Satuan**	Ongkos Produksi per Satuan	**Harga Produk**	Faktor-Faktor Daya Saing

Produk Pesaing

Merek Pesaing	**Satuan**	**Harga per Satuan**	Faktor-Faktor Daya Saing

49. Faktor-faktor apa saja yang menghambat daya saing perusahaan Anda. Pilih faktor-faktor berikut menurut urutan kepentingannya (prioritas)

Faktor	Prioritas*	Keterangan
1. Teknis produksi		
2. Bahan baku		
3. Pemasaran		
4. SDM		
5. Modal		
6. Kredit		
7. Transportasi		
8. Izin, pungli dsb		
9. Pajak/retribusi		
10. Halangan perdagangan		
11. Pencurian/penjaharan		
12. Manajemen		
13. Lain-lain		

* beri nilai 1 untuk prioritas yang paling tinggi, 2 untuk prioritas yang lebih rendah dst.

50. Apakah ada perubahan faktor-faktor daya saing perusahaan Anda setelah adanya krisis moneter (Juli 1997) ?

- ❑ Tidak
- ❑ Ada

51. Jika Ada, sebutkan :

1. _____
2. _____
3. _____

52. Apakah ada kesulitan dalam mengubahnya ?

- ❑ Tidak
- ❑ Ya

53. Apakah ada penurunan daya saing saat ini dibandingkan dengan sebelum krisis moneter (Juli 1997) ?

- ❑ Tidak
- ❑ Ada

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END NOTES

1. In this study the Badan Pusat Statistik definition of size of enterprises is used: small: 1-19 employees including the employed owner and unpaid family member employees; medium: 20-99 employees; and large: 100 or more.

2. The real rate of growth of obtained by deflating the 1996 value-added into value-added in 1986 prices using the GDP manufacturing deflator, and then calculating the annual compound growth rate.

3. Tambunan in 1990 mentioned wood and metal products as sub-sectors with a high growth potential. (Tambunan, 1990, p. 290).

4. We state apparently because the small sample size for small enterprises results in large confidence intervals at the four-digit level, and therefore must be used with great caution. The M/L enterprise data is for the whole population of enterprises so there is no sampling error.

5. If an enterprise selected two factors as second priority it was recorded as if one half of an enterprise selected each factor, if an enterprise selected three factors as a second priority it was recorded as if one third of an enterprise selected each factor, etc. Or to summarize, if an enterprise selected x factors as a y priority it was recorded as if 1/x of an enterprise selected each factor for this y priority (first, second, or third priority). Because of this the number of enterprises selecting a factor for a certain priority does not have to be a whole number.

TABLE 1
1986-1996 Rates of Growth of Value Added and The Ratios of Value Added of Small to All Enterprises by Manufacturing Sector

KKKP	Industry	Value Added Small Enterprises (000 Rp) 1996	Real Rate of Growth 1986-1996(%)	Value Added Medium & Large Enterprises (000 Rp) 1996	Real Rate of Growth 1986-1996(%)	(VA Small)/ (VA Total) 1996
(1)	(2)	(3)	(4)	(5)	(6)	(7)
31	**Food, Beverages and Tobacco**	1,257,393,430	5.92	17,594,386,073	10.36	0.067
32	**Textile, Garments and Leather**	1,336,810,954	16.09	15,908,912,595	18.09	0.078
33	**Wood, Bamboo, Rattan, Willow and The Like Including Furniture**	1,373,229,272	18.61	6,863,991,589	11.78	0.167
34	**Paper and Paper Products, Printing and Publishing**	245,748,130	7.7	4,815,774,275	21.7	0.049
35	**Chemical, Petroleum, Coal, Rubber and Plastic Products**	162,207,238	2.13	12,189,978,813	14.35	0.013
36	**Nonmetallic Mineral Products, Except Products of Petroleum and Coal**	715,066,036	15.82	3,748,766,831	12.78	0.16
37	**Basic Metal**	20,276,928	na	9,851,356,056	18.77	0.002
38	**Fabricated Metal Products Machinery and Equipment**	313,393,272	9.66	21,657,986,616	22.61	0.014
39	**Other Industries**	168,334,723	13.34	682,315,194	23	0.198
Total		5,592,459,982	11.87	93,332,461,700	15.89	0.06

TABLE 2
1986-1996 Real Rate of Growth of Value Added and The Ratios of Value Added to All Enterprises by Manufacturing Sector

KKKP	Industry	Real Rate of Growth 1986-1996		(VA Small)/(VA Total) (%)	
		Small	Medium & Large	1986	1996
(1)	(2)	(3)	(4)	(5)	(6)
3114	**Processing and Preserving of Fish and Other Similar Products**	7.03	22.89	19	6
3117	**Foods made of Flour Except Steamed Cake**	5.17	27.66	42	11
3221	**Wearing Apparel Made of Textile**	17.72	24.01	30	21
3233	**Products of Leather and Imitation Leather Except Footwear and Clothing**	17.99	42.26	76	36
3321	**Furniture and Fixtures Made of Wood, Bamboo and Rattan**	18.69	33.77	67	40
3811	**Manufacture of Agricultural Tools, Hand Tools, Cutlery, Kitchenwear, and Other Metal Products**	5.47	18.86	35	15
3813	**Manufacture of Fabricated Metal Products**	7.99	6.96	4	5
3819	**Manufacture of Other Products**	18.49	49.84	18	2
3901	**Manufacture of Jewelry and Adornment**	22.37	51.42	79	35
Total of All Sectors		11.87	15.89	8	6

TABLE 3

Jenis Industri	Jumlah Perusahaan	Jenis Pemilikan				Persentase				Jenis Perusahaan					Persentase			
		Pribadi	Keluarga	Partner	Lainnya	Pribadi	Keluarga	Partner	Lainnya	UD	CV	PT	Koperasi	Lainnya[a]	UD	CV	PT	Koperasi
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)
LEATHER GOODS	15	14	1	0	0	93.33	6.67	0.00	0.00	9	0	0	0	6	60.00	0.00	0.00	0.00
FISH PROCESSING	5	4	1	0	0	80.00	20.00	0.00	0.00	2	0	0	0	3	40.00	0.00	0.00	0.00
METAL GOODS	17	14	3	0	0	82.35	17.65	0.00	0.00	10	2	2	0	3	58.82	11.76	11.76	0.00
FURNITURE	16	10	6	0	0	62.50	37.50	0.00	0.00	5	2	3	0	6	31.25	12.50	18.75	0.00
JEWELRY	5	4	1	0	0	80.00	20.00	0.00	0.00	0	1	0	0	4	0.00	20.00	0.00	0.00
GARMENTS	49	47	1	1	0	95.92	2.04	2.04	0.00	11	2	0	0	19	34.38	6.25[g]	0.00	0.00
NOODLES	9	7	2	0	0	77.78	22.22	0.00	0.00	1	0	0	0	4	20.00(e)	0.00	0.00	0.00
TOTAL	116	100	15	1	0	86.21	12.93	0.86	0.00	38	7	5	0	45	32.76	6.03	4.31	0.00

(a)Jenis perusahaan lainnya adalah perseorangan

(b)Hanya untuk (N-1) perusahaan
(c)Hanya untuk (N-2) perusahaan
(e)Hanya untuk (N-4) perusahaan
(f)Hanya untuk (N-6) perusahaan
(g)Hanya untuk (N-17) perusahaan
(h)Hanya untuk (N-20) perusahaan
(i)Hanya untuk (N-21) perusahaan
(j)Hanya untuk (n-1) perusahaan
(k)Hanya untuk (n-2) perusahaan
(m)Rata-rata aset produksi=Total nilai aset (setiap indust

Lainnya	Jumlah Perusahaan yang Memiliki Tempat Produksi	Persentase	Rata-Rata Nilai Aset Tempat Produksi[l] (juta)	Rata-Rata Nilai Aset Diluar Tanah & Bangunan (juta)	Rata-Rata Nilai Omzet per Bulan (juta)	Jumlah Karyawan	Rata Rata (orang)	Jumlah Perusahaan yang Hasil Produksinya diekspor	Persentase	Rata-Rata Produksi yang Diekspor[m] (%)
(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
40.00	12	80.00	458.24[j]	235.01[c]	42.86[c]	358	23.87	4.00	28.57[b]	28.52[b]
60.00	5	100.00	121.90	66.00	295.10	230	46.00	0.00	0	0.00
17.65	14	87.50[b]	773.21[b]	775.31[b]	113.71[b]	823	48.41	3.00	17.65	38.59
37.50	14	87.50	433.58[k]	334.07[c]	407.90	1,422	88.88	8.00	50.00	80.27
80.00	5	100.00	226.67[b]	48.12[b]	26.60	70	14.00	3.00	60.00	17.5[j]
59.38	42	85.71	68.86[h]	33.77[i]	28.11[f]	993	20.27	1.00	2.17[d]	1[d]
80.00(e)	9	100.00	55.63[j]	29.31[b]	21.36[b]	79	8.78	0.00	0	0.00
38.79	101	87.07	247.79	188.27	102.51	3,975	34.27	19.00	16.38	47.79

tri)/kolom (22)

(d)Hanya untuk (N-3) perusahaan

(j)Rata-rata produksi yang diekspor=Total produksi yang diekspor (setiap industri)/kolom (29)

TABLE 4
Marketing and Finance Characteristics of Enterprises

Jenis Industri	Jumlah Perusahaan	Jumlah Perusahaan yang Memiliki Pinjaman	Persentase	Rata-Rata Jumlah Pinjaman[i] (juta)	Jumlah Perusahaan yang Kesulitan Mendapatkan Pinjaman	Persentase	Jumlah Perusahaan yang Barangnya Dijual Hanya Kepada Pemesan	Persentase
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
LEATHER GOODS	15	6	42.86[a]	84.50	4	28.57[a]	8	57.14[a]
FISH PROCESSING	5	3	60.00	163.33	1	20.00	2	40.00
METAL GOODS	17	14	82.35	260.69[f]	6	37.50[a]	13	81.25[a]
FURNITURE	16	8	50.00	173.25	6	40.00[a]	16	100.00
JEWELRY	5	4	80.00	17.47	3	60.00	2	40.00
GARMENTS	49	12	25.53[b]	11[g]	6	13.33[d]	16	34.78[c]
NOODLES	9	3	33.33	19.33	0	0	1	11.11
TOTAL	116	50	43.10	120.20	26	22.41	58	50.00

(a)Hanya untuk (N-1) perusahaan
(b)Hanya untuk (N-2) perusahaan
(c)Hanya untuk (N-3) perusahaan
(d)Hanya untuk (N-4) perusahaan
(f)Hanya untuk (n-1) perusahaan
(g)Hanya untuk (n-2) perusahaan
(i)Rata-rata pinjaman=Total pinjaman (setiap industri)/kolom (3)

(Hanya Untuk Kolom Barang yang Dipesan) Perusahaan yang Menerima Bantuan :[j]					Persentase yang Menerima Bantuan					Perusahaan yang Penjualan Dilakukan Secara Kredit	Persentase
Kredit	Bahan Baku	Bantuan Teknis	Lainnya	Total	Kredit	Bahan Baku	Bantuan Teknis	Lainnya	Total		
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)
3	2	0	0	5	37.50[a]	25.00[a]	0	0	62.50	5	35.71[a]
0	0	0	0	0	0	0	0	0	0	3	60.00
3	1	2	0	6	23.07[a]	7.69[a]	15.38[a]	0	46.15	13	81.25[a]
5	7	2	2	16	31.25	43.75	12.50	12.50	100.00	4	25.00
2	0	0	0	2	100	0	0	0	100.00	4	80.00
1	0	2	4	7	7.69[c]	0	15.38[c]	30.77[c]	53.85	14	31.82[e]
1	0	0	0	1	100.00	0	0	0	100.00	3	33.33
15	10	6	6	37	25.86	17.24	10.34	10.34	63.79	46	39.66

(e)Hanya untuk (N-5) perusahaan

(j)Berhubungan dengan sistem penjualan. Jika jawaban dalam kuesioner adalah 4, maka apakah perusahaan tersebut menerima bantuan (pertanyaan 29)

(k)Jangka waktu kredit adalah harian

(l)Jangka waktu kredit adalah mingguan

Rata-Rata Jangka Waktu Kredit (bulan)	Perusahaan yang Ada Perbedaan Antara Penjualan Kontan & Kredit	Persentase	Rata-Rata Besar Perbedaan[m] (%)	Jumlah Perusahaan yang Mempromosikan Produk	Persentase	Jumlah Perusahaan yang Menggunakan Media Iklan	Persentase
(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)
1.06[a]	1	20.00[a]	12.50[a]	4	28.57[a]	3	21.43[a]
2.67[k]	1	33.33	2.50	2	40.00	0	0
0.88[a]	5	38.46[a]	5.95[b]	5	29.41	2	12.50[a]
1.19	1	25.00	7.50	8	53.33[a]	2	0.13[a]
1.83[f]	2	50.00	17.50	3	60.00	1	20.00
1.74[l]	9	64.29[e]	4.84[h]	8	16.33	7	15.56[d]
1.42	0	0	0	0	0	0	0
	19	41.30	6.12	30	25.86	15	12.93

(h)Hanya untuk (n-3) perusahaan

(m)Jika secara kontan, maka harga lebih murah sebesar angka pada kolom (25)

TABLE 5
Difficulties Experienced by The Enterprises

Jenis Industri	Jumlah Perusahaan	Jumlah Perusahaan yang Kesulitan Mendapatkan Perijinan	Persentase	Jumlah Perusahaan yang Kesulitan Memperoleh oleh Bahan Baku	Persentase	Jumlah Perusahaan yang Memiliki Masalah dengan Karyawan	Persentase	Jumlah Perusahaan yang Mengalami Kesulitan Memasarkan Produk	Persentase	Yang Men-jawab Pesaing Mereka Adalah Perusahaan Besar	Persentase	Perusahaan yang Mengalami Penurunan Daya Saing Akibat Krismon	Persentase
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
LEATHER GOODS	15	2	13.33	6	40.00	5	35.71[a]	5	35.71[a]	3	21.43[a]	4	30.77[b]
FISH PROCESSING	5	0	0	1	20.00	0	0	0	0	2	40.00	0	0
METAL GOODS	17	0	0	7	43.75[a]	5	31.25[a]	4	25.00[a]	7	43.75[a]	8	50.00[a]
FURNITURE	16	2	12.50	8	50.00	5	33.33[a]	4	26.67[a]	5	33.33[a]	10	66.67[a]
JEWELRY	5	0	0	4	80.00	4	80.00	2	40	1	20.00	4	80.00
GARMENTS	49	2	4.35[c]	2	4.08	4	8.51[b]	4	8.89[d]	11	22.45	21	61.76[e]
NOODLES	9	0	0	0	0	2	22.22	2	25.00[a]	2	22.22	2	22.22
TOTAL	116	6	5.17	28	24.14	25	21.55	21	18.10	31	26.72	49	42.24

(a)Hanya untuk (N-1) perusahaan
(b)Hanya untuk (N-2) perusahaan
(c)Hanya untuk (N-3) perusahaan
(d)Hanya untuk (N-4) perusahaan.
(e)Hanya untuk (N-15) perusahaan.

TABLE 6

Faktor-Faktor Yang Mempengaruhi Daya Saing Perusahaan[1]

Industri	Jumlah Perusahaan	Teknis Produksi				Bahan Baku				Pemasaran			
		Persentase				Persentase				Persentase			
		I	II	III	IV[2]	I	II	III	IV	I	II	III	IV
LEATHER GOODS[3]	13	0.0	7.7	7.7	3.8	7.7	15.4	0.0	9.0	15.4	15.4	0.0	12.8
FISH PROCESSING	5	0.0	0.0	20.0	3.3	40.0	40.0	0.0	33.3	0.0	0.0	0.0	0.0
METAL GOODS[4]	16	6.3	6.3	12.5	7.3	18.8	31.3	18.8	22.9	12.5	6.3	6.3	9.4
FURNITURE	16	0.0	12.5	0.0	4.2	18.8	6.3	12.5	13.5	12.5	25.0	6.3	15.6
JEWELRY	5	0.0	0.0	0.0	0.0	20.0	40.0	40.0	30.0	20.0	0.0	20.0	13.3
GARMENTS[5]	26	4.2	4.3	7.7	4.8	1.0	4.9	3.9	2.8	20.8	3.9	3.9	12.4
NOODLE[6]	6	4.2	18.5	0.0	8.3	20.8	1.8	0.0	11.0	50.0	18.5	0.0	31.2
TOTAL	87	2.7	7.2	6.9	4.9	13.2	15.4	9.2	13.3	17.7	10.5	4.6	13.1

1.Meskipun hanya menjawab 1 prioritas namun tetap dianggap 3 dan ada beberapa perusahaan yang memberikan penilaian yang sama untuk beberapa kategori.

2.Kolom IV = [3(I) + 2(II) + 1(III)]/6

3.Data hanya untuk 13 perusahaan dari 15 perusahaan.

4.Data hanya untuk 16 perusahaan dari 17 perusahaan dan ada 1 perusahaan yang memberikan penilaian yang sama.

5.Data hanya untuk 26 perusahaan dari 49 perusahaan dan ada 3 perusahaan yang memberikan penilaian yang sama.

6.Data hanya untuk 6 perusahaan dari 9 perusahaan dan ada 2 perusahaan yang memberikan penilaian yang sama.

Industri	Jumlah Perusahaan	Sumber Daya Manusia				Modal				Kredit			
		Persentase				Persentase				Persentase			
		I	II	III	IV	I	II	III	IV	I	II	III	IV
LEATHER GOODS	13	7.7	15.4	15.4	11.5	46.2	15.4	7.7	29.5	0.0	0.0	23.1	3.9
FISH PROCESSING	5	0.0	20.0	0.0	6.7	60.0	0.0	0.0	30.0	0.0	20.0	0.0	6.7
METAL GOODS	16	18.8	12.5	12.5	15.6	28.1	12.5	0.0	18.2	9.4	6.3	18.8	9.9
FURNITURE	16	0.0	6.3	25.0	6.3	56.3	18.8	0.0	34.4	0.0	12.5	18.8	7.3
JEWELRY	5	0.0	60.0	20.0	23.3	60.0	0.0	20.0	33.3	0.0	0.0	0.0	0.0
GARMENTS	26	4.8	8.1	19.2	8.3	48.4	7.7	0.0	26.8	0.3	8.8	0.0	3.1
NOODLES	6	4.2	1.8	0.0	2.7	4.2	1.8	0.0	2.7	0.0	1.8	0.0	0.6
TOTAL	87	6.3	12.9	16.1	10.1	44.1	10.5	2.3	25.9	1.8	7.3	10.3	5.1

Industri	Jumlah Perusahaan	Transportasi				Izin,Pungli dsb				Pajak/Retribusi			
		Persentase				Persentase				Persentase			
		I	II	III	IV	I	II	III	IV	I	II	III	IV
LEATHER GOODS	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FISH PROCESSING	5	0.0	0.0	60.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
METAL GOODS	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FURNITURE	16	0.0	0.0	0.0	0.0	6.3	0.0	0.0	3.1	0.0	6.3	0.0	2.1
JEWELRY	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GARMENTS	26	1.0	0.4	0.0	0.6	0.3	1.1	3.9	1.2	0.3	1.1	0.0	0.5
NOODLES	6	0.0	1.8	0.0	0.6	0.0	1.8	0.0	0.6	0.0	0.0	0.0	0.0
TOTAL	87	0.3	0.3	3.5	0.8	1.2	0.4	1.2	1.0	0.1	1.5	0.0	0.5

Industri	Jumlah Perusahaan	Halangan Perdagangan				Pencurian/Penjarahan				Manajemen			
		Persentase				Persentase				Persentase			
		I	II	III	IV	I	II	III	IV	I	II	III	IV
LEATHER GOODS	13	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.4	7.7	7.7	11.5
FISH PROCESSING	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
METAL GOODS	16	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
FURNITURE	16	0.0	6.3	0.0	2.1	0.0	0.0	0.0	0.0	0.0	0.0	6.3	1.0
JEWELRY	5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
GARMENTS	26	1.6	0.7	0.0	1.0	0.3	1.1	0.0	0.5	16.4	35.0	7.7	21.2
NOODLES	6	8.3	0.0	0.0	4.2	0.0	1.8	0.0	0.6	8.3	0.0	0.0	4.2
TOTAL	87	1.1	1.3	0.0	1.0	0.1	0.5	0.0	0.2	7.8	11.6	4.6	8.5

Industri	Jumlah Perusahaan	Lain-Lain			
		Persentase			
		I	II	III	IV
LEATHER GOODS	13	7.7	0.0	0.0	3.9
FISH PROCESSING	5	0.0	0.0	0.0	0.0
METAL GOODS	16	6.3	6.3	0.0	5.2
FURNITURE	16	6.3	0.0	6.3	4.2
JEWELRY	5	0.0	0.0	0.0	0.0
GARMENTS	26	0.7	3.9	0.0	1.6
NOODLES	6	0.0	0.0	0.0	0.0
TOTAL	87	3.6	2.3	1.2	2.8