

Perceptions and Preferences of Traditional Merchants toward Business Financing Sources

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Abstract

Traditional merchant is categorized as small and intermediate entrepreneur due to the fact that turnover which has been gained is not really excessive. In most case, all of merchants encounter the difficulty to obtain capital in enhancing their enterprise. This Study intended to describe about perceptions and preferences of traditional merchant to business financing source in one of traditional market, Lumajang. This research conducted descriptive qualitative as research design. Well-grounded from The result of data analysis, it can be gained two conclusions of research result as follows: First, this study indicate that traditional merchants perceptions are influenced by social capital built by informal financial institutions so that merchants are more familiar with informal financial institutions than formal financial institutions. Second, most of merchants are prefer to choose informal financial institutions such as moneylenders to increase their sources of bussiness financing.

Keywords : Perception, Prefrence, Business Financing Sources

1. Introduction

Dalam kehidupan sehari-hari, pasar diartikan sebagai tempat sekaligus proses berlangsungnya jual beli barang-barang kebutuhan primer, seperti: sembako, sayur mayur, dan juga kebutuhan rumah tangga yang lain. Semakin berkembangnya zaman, saat ini pasar tersebut disebut pasar tradisional. Pasar tradisional adalah sebuah pasar dengan transaksi jual beli sangat sederhana, sehingga dapat memudahkan antara penjual dan pembelinya. Menurut Sutami (2012: 128) "Pasar tradisional merupakan pasar yang memiliki aktivitas jual beli yang sederhana, terjadi tawar menawar dengan alat pembayaran berupa uang tunai".

Pasar tradisional memiliki beberapa karakteristik yang membedakan pasar tersebut dengan pasar-pasar yang lain, diantaranya adalah sistem jual beli dan tawar menawar yang sangat mudah, pembayaran yang menggunakan uang tunai, bangunannya terdiri atas kios-kios atau gerai, barang-barang yang dijual adalah barang-barang pokok yang dibutuhkan setiap hari, misalnya: ikan, sayur mayur dan juga kebutuhan rumah tangga lainnya, dan juga interaksi sosial yang terjadi antara pedagang dan konsumennya yang tidak terjadi pada jenis-jenis pasar yang lain.

Selain karakter pasar tradisional yang berbeda dengan jenis pasar yang lain, pelaku ekonomi di dalamnya juga mempunyai karakteristik yang unik. Salah satu pelaku yang sangat identik dengan pasar tradisional adalah pedagang tradisional. Pedagang tradisional adalah orang-orang yang berjualan di dalam pasar tradisional. Pedagang-pedagang tersebut biasanya berada pada kios-kios atau gerai-gerai yang tersedia di pasar. Barang-barang yang dijual oleh pedagang tradisional adalah barang-barang primer yang biasanya dibutuhkan setiap hari oleh masyarakat. Umumnya pedagang tradisional dikategorikan sebagai pengusaha kecil dan menengah karena omset yang dihasilkan setiap tahunnya tidak begitu banyak. Menurut Undang-Undang UMKM No 20 tahun 2008, yang dimaksud

dengan usaha kecil menengah adalah usaha ekonomi produktif yang berdiri sendiri, yang dilakukan oleh perseorangan atau badan usaha yang tidak mempunyai ikatan dengan perusahaan atau anak perusahaan manapun dan juga memenuhi kriteria sebagai usaha kecil dan menengah. (www.depkop.go.id, 31 Agustus 2015).

Dalam meningkatkan usaha umumnya pedagang banyak mengalami kesulitan untuk mendapatkan permodalan. Modal yang dimiliki para pedagang tidak cukup untuk digunakan sebagai biaya operasional dalam mengembangkan usahanya. Akibatnya para pedagang tidak dapat mengembangkan usahanya dengan maksimal. Jika hal tersebut tidak ditanggulangi maka para pedagang tradisional akan tergerus dengan perkembangan zaman.

Untuk mengurangi permasalahan tersebut pemerintah sebagai lembaga yang membuat kebijakan telah meningkatkan kinerja-kinerja lembaga keuangan baik lembaga keuangan bank maupun lembaga keuangan bukan bank. Menurut Mukhlis (2015: 84) bank merupakan suatu lembaga keuangan yang berperan penting dalam penyediaan likuiditas keuangan dalam perekonomian. Bank dengan segenap kelembagaan yang melekat memiliki peranan penting dalam menopang kegiatan ekonomi masyarakat. Meningkatnya kinerja lembaga keuangan dapat dilihat dari meningkatnya akses lembaga perbankan di daerah pedesaan. Selain lembaga keuangan bank, lembaga keuangan bukan bank juga turut andil dalam mengurangi permasalahan permodalan khususnya bagi pengusaha-pengusaha kecil. Menurut data Otoritas Jasa Keuangan hingga akhir tahun 2012 terdapat 608 perusahaan industri keuangan nonbank yang terdiri atas 200 perusahaan pembiayaan, 100 perusahaan asuransi dan reasuransi, dan 308 dana pensiun. (Febrianto Eko Wicaksono, www.liputan6.com, 28 Agustus 2015). Akan tetapi, sejalan dengan meningkatnya lembaga keuangan baik perbankan maupun bukan bank, masih belum dapat menyelesaikan permasalahan yang terjadi di kalangan pengusaha kecil dan menengah. Beberapa permasalahan yang menjadi hambatan pengusaha kecil untuk mengakses lembaga keuangan diantaranya, persyaratan yang rumit, biaya administrasi yang tinggi, dan juga lamanya pemrosesan dana.

Para pengusaha, khususnya pengusaha kecil dan menengah merasa jaminan yang diajukan oleh lembaga keuangan baik bank maupun bukan bank tidak sesuai dengan jumlah pinjaman, hal ini karena mereka memerlukan dana atau pinjaman yang tidak banyak, sedangkan jaminannya tidak sesuai dengan jumlah pinjaman yang diinginkan. Hal tersebut membuat para pengusaha kecil dan menengah enggan untuk meminjam uang kepada lembaga keuangan bank maupun bukan bank. Selain itu, pengetahuan akan lembaga keuangan bank dan bukan bank juga sangat minim.

Permasalahan-permasalahan tersebut seringkali dijadikan kesempatan oleh lembaga keuangan informal seperti rentenir dan bank keliling untuk meminjamkan dana kepada para pengusaha kecil dan menengah. Dengan keadaan yang mendesak para pengusaha memilih untuk meminjam modal dari lembaga informal seperti rentenir dan bank keliling. Padahal lembaga-lembaga tersebut seringkali memberikan bunga yang lebih besar dibandingkan dengan bunga yang ditawarkan lembaga keuangan formal. Akan tetapi, hal tersebut tidak membuat peminjam jera karena mereka mendapatkan akses kredit dengan mudah tanpa persyaratan yang berbelit-belit.

Pada kenyataannya peneyediaan dana pinjamam yang diberikan oleh lembaga keuangan informal, seperti rentenir dan bank keliling hanya menjadi solusi untuk sementara waktu karena setelah meminjam dana dari lembaga tersebut pengusaha akan mendapatkan masalah baru yaitu pengembalian dana dengan bunga yang sangat tinggi. Selain itu konsekuensi yang diberikan rentenir sangat berat jika tidak dapat membayar pinjaman. Kedua masalah tersebut membuat para pengusaha sulit mengembangkan usahanya dan juga sulit untuk mengembalikan hutang kepada lembaga tersebut.

Modal yang dipinjam dari lembaga keuangan nonformal, seperti rentenir dan bank

keliling memberikan dampak negatif bagi para peminjamnya. Hal tersebut karena bunga yang diberikan terlalu tinggi. Tujuan awal untuk mengembangkan usaha dengan meminjam modal tidak dapat tercapai karena adanya pengeluaran lain yang harus dibayarkan yaitu pinjaman dan bunga sehingga pada akhirnya akan meningkatkan biaya produksi. Hal tersebut memaksa para pengusaha untuk menjual produknya dengan harga yang lebih mahal sehingga dapat meningkatkan harga barang yang dijual. Jika hal tersebut diteruskan maka akan mengundang inflasi, akibatnya akan melemahkan daya beli konsumen.

Fenomena lembaga keuangan informal seperti rentenir dan bank keliling juga ditemukan pada aktivitas pasar tradisional. Dalam pasar tradisional lembaga keuangan informal mempunyai nasabah yang terdiri dari pedagang kecil yang usahanya merupakan usaha kecil mikro. Umumnya usaha tersebut dikelola oleh kalangan menengah ke bawah.

Hal tersebut juga terjadi di Pasar Tradisional Sukodono Lumajang. Pasar Tradisional Sukodono Lumajang dikelilingi oleh beberapa lembaga keuangan seperti teras BRI dan juga koperasi. Selain itu pasar tradisional Sukodono Lumajang dapat dikatakan sebagai salah satu tempat sumber mata pencaharian masyarakat sekitar karena sebagian besar pedagang di pasar tradisional Sukodono adalah penduduk sekitar pasar. Selain sebagai sumber mata pencaharian penduduk, lokasi pasar Sukodono juga sangat strategis. Pasar yang berada di persimpangan jalan ini dapat dilalui oleh empat arah sekaligus hal tersebut dapat memudahkan masyarakat yang akan berbelanja disana. Lokasi yang strategis membuat pasar ini banyak di datangi oleh konsumen dari berbagai arah.

Namun dari beberapa keuikan yang terdapat di pasar tradisional Sukodono Lumajang, belum dapat mensejahterakan pedagang-pedagang yang terdapat di dalam pasar, masih banyak pedagang- pedagang yang mengalami kekurangan modal usaha. Munculnya lembaga-lembaga keuangan di pasar Tradisional Sukodono Lumajang juga belum dapat memaksimalkan sumber permodalan bagi pedagang di pasar tersebut. Lembaga tersebut terdiri dari lembaga keuangan formal dan lembaga keuangan non formal seperti bank keliling atau rentenir banyak mewarnai aktifitas para pedagang di Pasar Tradisional Sukodono Lumajang.

Hadirnya dua bentuk lembaga keuangan yaitu formal dan informal yang sama-sama beroperasi di pasar Tradisional Sukodono Lumajang, seharusnya dapat meningkatkan permodalan bagi para pedagang. Pada penelitian ini peneliti ingin mengetahui persepsi dan preferensi pedagang dalam mengambil keputusan untuk memilih sumber pembiayaan usahanya.

Dari latar belakang tersebut terdapat beberapa literatur yang menjadi acuan dalam penelitian ini. diantaranya adalah (1) persepsi konsumen (2) preferensi konsumen, (3) pendekatan kurva indiferen, (4) faktor-faktor yang mempengaruhi perilaku konsumen, (5) sumber pembiayaan

Persepsi Konsumen

Persepsi adalah proses yang digunakan oleh individu untuk memilih, mengkoordinasi dan menginterpretasi masukan informasi guna menciptakan gambaran dunia yang memiliki arti Kotler Philip & Kevinlane Keller 2007 dalam Kamaruddin (2012: 29). Persepsi dapat digunakan para konsumen dalam menilai suatu kualitas layanan. Menurut Fitzsimmons dan Fitzsimmons 1994 terdapat lima elemen kualitas layanan, diantaranya adalah: Realibility (keandalan), assurance (jaminan/kepastian), emphyaty, tangible dan responsiveness.

Preferensi Konsumen

Preferensi atau kecenderungan merupakan suatu hal yang harus didahulukan dan diutamakan daripada yang lain. Preferensi konsumen merupakan suatu tindakan konsumen

dalam memilih suatu barang dan jasa sesuai dengan tingkat kebutuhannya.

Pindyck & Rubinfeld (2009:74) menyebutkan bahwa terdapat beberapa asumsi tentang preferensi. Asumsi-asumsi tersebut berlaku untuk setiap orang dalam berbagai kondisi. Asumsi-asumsi tersebut adalah: kelengkapan, transitivitas, dan lebih baik berlebihan daripada kurang.

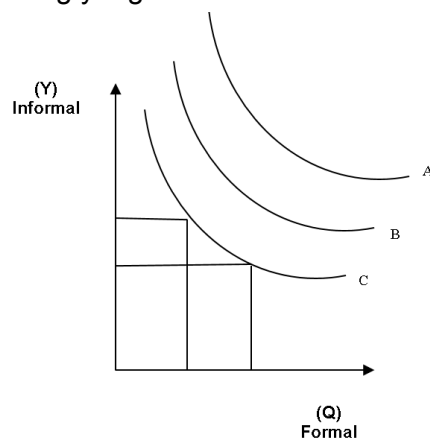
1. Kelengkapan memberikan asumsi bahwa preferensi adalah lengkap. Dengan kata lain konsumen dapat membandingkan dan menilai semua produk dan jasa. Sebagai contoh: di dalam sebuah pasar terdapat dua keranjang yaitu keranjang A dan B. Konsumen dapat memilih atau lebih menyukai keranjang A daripada keranjang B atau sebaliknya atau tidak peduli dengan kedua-duanya. Yang dimaksud dengan tidak peduli adalah bahwa seseorang akan sama puasanya dengan pilihan keranjang manapun. Hal tersebut dikarenakan preferensi mengabaikan harga
2. Transitivitas mengartikan bahwa preferensi atau kecenderungan adalah transitif. Memberikan asumsi bahwa seseorang yang membandingkan beberapa kondisi yang saling berhubungan akan menunjukkan sikap yang konsisten. Sebagai contoh, jika seseorang mengatakan bahwa ia lebih menyukai A daripada B dan lebih menyukai B daripada C, maka ia harus lebih menyukai A daripada C.
3. Lebih baik berlebihan daripada kurang, semua barang yang baik adalah barang yang diinginkan. Sehingga konsumen selalu menginginkan lebih banyak barang daripada kurang.

Setiap konsumen memiliki preferensi atau kecenderungan dalam menentukan berbagai pilihan untuk memenuhi kebutuhannya. Dalam memenuhi kebutuhan, setiap konsumen pasti memiliki kendala-kendala yang dihadapi seperti pendapatan yang terbatas, waktu, selera, dan kendala-kendala ekstern lainnya. Dalam ilmu ekonomi terdapat beberapa pendekatan untuk memahami kendala-kendala tersebut yaitu kurva indiferen.

Kurva Indiferen

Kurva indiferen adalah kurva yang menggambarkan kombinasi beberapa barang yang sama-sama disukai oleh konsumen, yaitu tidak ada pilihan untuk satu kombinasi dengan barang lain karena semuanya memiliki tingkat utilitas yang sama (atau utilitas yang sama) untuk konsumen. Menurut Hubbard & O'Brien, (2007: 230), "*An indifference curve shows combinations of consumption bundles that give the consumer the same utility*".

Kurva indiferen menunjukkan tingkat kepuasan dari semua kombinasi dua barang yang sama-sama dikonsumsi oleh individu. Tingkat kepuasan konsumen akan berbeda bila mengkombinasikan dua barang yang berbeda. Berikut adalah gambar kurva indiferen:



Gambar 1. Kurva Indiferen

Gambar tersebut menjelaskan bahwa di dalam kurva indifferen konsumen dapat memperoleh kepuasan yang sama sepanjang kurva. Perpaduan antara keinginan dan kemampuan pada dasarnya karena adanya tingkat kepuasan konsumen yang berbeda. Artinya dengan dana yang lebih besar (untuk dibelanjakan pada dua barang atau lebih, maka konsumen akan memperoleh tingkat kepuasan yang lebih besar. Begitu pula sebaliknya, jika dana yang dipunyai terbatas, maka terbatas pula keinginan untuk membeli suatu barang. (Kharina, 2015: 5).

Faktor-faktor yang Memengaruhi Perilaku Konsumen

Prilaku konsumen tidak hanya dipengaruhi oleh motif ekonomi semata melainkan juga sangat dipengaruhi oleh keadaan dan situasi lapisan masyarakat dimana ia dilahirkan dan berkembang. Dalam hal ini berarti konsumen berasal dari lapisan masyarakat atau lingkungan yang berbeda akan mempunyai kebutuhan, pendapat, sikap dan selera yang berbeda-beda, sehingga pengambilan keputusan dalam tahap pembelian atau mengkonsumsi barang dan jasa akan dipengaruhi oleh faktor-faktor yang berbeda pula. Menurut Kotler & Armstrong (1980: 119), "Consumer purchases are strongly influenced by cultural, social, personal, and psychological characteristics". Dari definisi tersebut dapat disimpulkan bahwasannya terdapat beberapa faktor yang mempengaruhi perilaku konsumen diantaranya adalah, faktor kebudayaan, sosial, kepribadian dan juga psikologi. Faktor-faktor tersebut akan dijelaskan sebagai berikut:

1. Faktor kebudayaan: Faktor kebudayaan berpengaruh luas dan mendalam terhadap perilaku konsumen. Faktor kebudayaan terdiri dari budaya, sub budaya, dan kelas sosial
2. Faktor sosial: selain faktor budaya, perilaku seorang konsumen dipengaruhi oleh faktor-faktor sosial seperti kelompok acuan dan keluarga.
3. Faktor pribadi: faktor pribadi yang memberikan kontribusi terhadap perilaku konsumen terdiri dari usia, tahap siklus hidup, pekerjaan, lingkungan ekonomi, gaya hidup, kepribadian dan konsep diri.
4. Faktor psikologis: selain faktor kepribadian, faktor psikologis juga berpengaruh terhadap perilaku konsumen. Beberapa faktor psikologis yang berpengaruh adalah: motivasi persepsi, pembelajaran, serta keyakinan pendirian.

Ada banyak faktor yang mempengaruhi diantaranya faktor ekonomi dan non ekonomi. Dalam faktor ekonomi hal tersebut dijelaskan oleh kurva indifferen dan garis anggaran. Sedangkan di luar ekonomi ada beberapa faktor yang sangat mempengaruhi persepsi dan preferensi pedagang dalam memilih sumber pembiayaan, diantaranya adalah: faktor kebudayaan, kepribadian, psikologis, lingkungan dan juga strategi marketing yang diberikan lembaga-lembaga keuangan tersebut. Dari beberapa faktor tersebut maka nantinya para pedagang tradisional akan menentukan mana yang menjadi pilihan untuk memenuhi kebutuhannya.

Faktor-faktor yang Memengaruhi Perilaku Konsumen

Sumber pembiayaan adalah sumber dana yang didapat oleh seseorang atau lembaga untuk digunakan sebagai biaya operasional dalam mengembangkan usaha. Sumber pembiayaan tersebut dibagi menjadi dua bagian yaitu dari dalam maupun dari luar. Pembiayaan yang bersumber dari dalam berasal dari pengusaha atau lembaga tersebut. Sementara itu, sumber pembiayaan dari luar dapat diakses melalui pinjaman dari lembaga keuangan baik bank maupun non bank. Berikut adalah beberapa lembaga yang menjadi salah satu sumber dalam pembiayaan usaha.

Lembaga Keuangan

Lembaga keuangan adalah suatu badan yang bergerak di bidang keuangan dan

berfungsi menyediakan jasa bagi nasabahnya baik berupa pinjaman, menghimpun dana atau jasa-jasa yang lain.

Lembaga-lembaga keuangan berfungsi sebagai lembaga yang mempercepat penyaluran dana-dana dari Surplus Spending Unit (SSU) ke Deficit Spending Unit (DSU). Fungsi ini dikenal sebagai fungsi perantara financial (financial Intermediation). Selain fungsi tersebut, terdapat beberapa fungsi atau peran lain yang hampir sama, yaitu sebagai agent of Development. Dengan fungsi tersebut lembaga keuangan dapat mendorong pengembangan dan pembangunan ekonomi suatu daerah atau Negara. (Pandia, 2005:1).

Lembaga Keuangan Bank

Lembaga keuangan bank adalah suatu lembaga yang menghimpun dana dari masyarakat secara langsung dan menyalurkan kembali kepada masyarakat melalui pinjaman. Menurut Undang-Undang Pokok Perbankan Nomor 10 Tahun 1998 tanggal 10 November 1998, bank adalah badan usaha yang menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit atau bentuk lainnya dalam rangka meningkatkan taraf hidup rakyat banyak. Dana atau uang yang dihimpun dalam bentuk simpanan di salurkan dalam bentuk kredit dan dalam usahanya bank juga memberikan usaha lainnya. (Pandia, 2005: 10)

Menurut Mukhlis, (2015: 84) Bank merupakan salah satu lembaga keuangan yang berperan penting dalam penyediaan likuiditas keuangan dalam perekonomian. Bank dengan segenap kelembagaan yang melekat memiliki peranan penting dalam menopang kegiatan ekonomi masyarakat. Selain itu bank juga dapat berperan menjembatani (intermediary function) antara pihak yang kelebihan dana dan kekurangan dana. Lembaga keuangan bank dapat mendorong masyarakat untuk meningkatkan kegiatan di sektor keuangan melalui penyimpanan maupun dalam meminjam dana. Berikut adalah gambaran secara grafis dari fungsi intermediasi keuangan.



Gambar 2. Fungsi Intermediasi

Dalam perekonomian terdapat beberapa kondisi dimana pelaku ekonomi dapat mengalami kekurangan dana (deficit unit) dan mengalami kelebihan dana (surplus unit). Kondisi kekurangan dan kelebihan dana yang dialami oleh pelaku ekonomi ini merupakan cerminan dari kegiatan ekonomi yang berkembang. Semakin banyak pihak yang memiliki kelebihan dana dapat mencerminkan berkembangnya kegiatan ekonomi. Namun banyaknya pihak yang memerlukan dana untuk meningkatkan usaha juga dapat diartikan sebagai berkembangnya unit usaha yang membutuhkan dana untuk keperluan perluasan investasinya (Mukhlis, 2015: 85)

Berdasarkan fungsinya, bank terdiri atas bank sentral, bank umum, bank tabungan, bank pembangunan, serta bank desa. Berdasarkan kepemilikannya, terdiri atas bank pemerintah, bank swasta nasional, bank swasta asing, bank campuran dan bank koperasi. Berdasarkan Undang-Undang Pokok Perbankan No. 23 tahun 1998 jenis bank di Indonesia adalah Bank Umum dan Bank Perkreditan Rakyat. (Pandia, 2005: 6)

Bank umum adalah bank yang dapat memberikan jasa dalam lalulintas pembayaran, sedangkan bank perkreditan rakyat adalah bank yang menerima simpanan hanya dalam

bentuk deposito berjangka dan/ atau bentuk lainnya yang dipersamakan dengan itu. Menurut Pandia (2005: 6) Fungsi bank perkreditan rakyat selain yang di atas adalah sebagai berikut:

1. Memberikan kredit.
2. Menyediakan pembiayaan bagi nasabah berdasarkan prinsip bagi hasil sesuai dengan ketentuan yang ditetapkan dalam peraturan pemerintah.
3. Menempatkan dananya dalam bentuk sertifikat bank Indonesia, deposito berjangka, sertifikat deposito, dan/atau tabungan pada bank lain.

Bank perkreditan rakyat dilarang melakukan usaha berikut:

1. Menerima simpanan berupa giro dan ikut serta dalam lalulintas pembayaran.
2. Melakukan kegiatan usaha dalam valuta asing.
3. Melakukan penyertaan modal
4. Melakukan usaha perasuransian
5. Melakukan usaha lain diluar kegiatan usaha yang diperoleh.

Lembaga Keuangan Bukan Bank Formal dan Informal

Semakin berkembangnya lembaga keuangan di Indonesia maka muncul lembaga-lembaga keuangan bukan bank baik formal maupun informal. Lembaga keuangan formal berada di dalam pengawasan pemerintah sedangkan lembaga keuangan informal statusnya masih belum jelas karena tidak berbadan hukum dan tidak dalam pengawasan pemerintah. Berikut adalah penjelasan dari lembaga keuangan formal dan informal.

1. Lembaga Keuangan Bukan Bank Formal

Selain bank sebagai lembaga keuangan dan kredit, masih ada lembaga-lembaga lain yang bersifat besar, formal dan urban. Mereka beroperasi dalam lingkungan serta sarana yang berbeda-beda. Lembaga-lembaga tersebut adalah pegadaian, asuransi, sewa guna usaha (leasing), dan lembaga keuangan bukan bank serta pasar uang dan modal. (Wijaya & Hadiwigeno, 1991: 371)

LKBB formal adalah lembaga keuangan yang berbadan hukum dan telah terdaftar pada notaris, namun lembaga ini tidak di atur secara langsung oleh pemerintah atau undang-undang tentang perbankan (Imelia, 1998:47). Fungsi LKBB formal yaitu melayani kebutuhan ekonomi masyarakat khususnya masyarakat menengah ke bawah yang tidak dapat dijangkau oleh lembaga perbankan, maka pemerintah berupaya untuk melakukan peningkatan ekonomi masyarakat dengan stimulus investasi dari masyarakat serta membantu mereka dalam mendapatkan kredit bunga ringan sesuai dengan kebutuhan mereka melalui LKBB tersebut Arthesa, 2006 dalam Saputra (2012:5).

Akan tetapi, beberapa manfaat LKBB formal belum berjalan dengan lancar karena beberapa masalah diantaranya LKBB formal memiliki karakteristik berupa rumitnya prosedur administrasi, meningkatnya aspek legalitas dan biaya administrasi. Hal tersebut dilakukan untuk meminimalisir kredit macet yang terjadi. Masalah-masalah tersebut membuat kinerja LKBB formal masih kurang efektif dan efisien.

2. Lembaga Keuangan Informal

Lembaga keuangan informal adalah suatu lembaga keuangan yang tidak mempunyai badan hukum dan tidak juga dicatatkan pada notaris sehingga dapat bergerak bebas tanpa terikat dengan peraturan apapun. Lembaga-lembaga tersebut dijuluki sebagai rentenir, bank plecit atau bank keliling. Lembaga-lembaga tersebut menggunakan administrasi yang sederhana sehingga membuat lembaga ini lebih di gemari oleh masyarakat (Saputra, 2012:7). Akan tetapi, biaya administrasi yang rendah tidak diselaraskan dengan bunga yang ditawarkan, karena bunga yang ditawarkan lembaga-lembaga tersebut cukup tinggi sehingga dapat menyusahkan konsumen yang menjadi

nasabahnya. Menurut Kamus Besar Bahasa Indonesia bank plecit atau bank keliling diartikan sebagai suatu lembaga bukan bank atau perseorangan yang meminjamkan uang, biasanya dengan bunga yang tinggi dan penagihannya dilakukan setiap hari.

Hingga saat ini LKBB informal masih tersebar luas, khususnya di Pulau Jawa. Masyarakat Jawa biasa menyebut lembaga tersebut sebagai rentenir, bank thitil, pengijon dan juga bank keliling. Nasabahnya juga terdiri dari berbagai kalangan. Nasabah LKBB informal biasanya meminjam dana tersebut untuk kebutuhan sehari-hari atau untuk modal usaha kecil (Saputra, 2012: 8).

2. Methods

Penelitian ini menggunakan pendekatan deskriptif kualitatif dengan model studi kasus. Pendekatan kualitatif digunakan untuk memahami fenomena yang dialami oleh para pedagang tradisional sebagai subyek penelitian yang dapat dilihat dari persepsi, motivasi, dan tindakan secara holistik dan nantinya akan dideskripsikan dalam bentuk kata-kata. Sedangkan Kehadiran peneliti di lapangan dibutuhkan selama proses penelitian, mulai dari perencanaan, pengambilan data, hingga pelaporan. Dalam penelitian ini, peneliti bertindak sebagai instrument utama sehingga peneliti harus berhubungan langsung dengan informan. Informan yaitu orang yang dimanfaatkan untuk memberi informasi tentang situasi dan kondisi penelitian.

Data dalam penelitian ini berupa data primer, yaitu data yang diperoleh langsung dari narasumbernya, bukan dari dokumen maupun orang lain. Dalam penelitian ini data primer diperoleh setelah peneliti melakukan observasi dan wawancara mendalam terhadap pihak-pihak yang terkait dengan penelitian. Pihak-pihak tersebut diantaranya ketua paguyuban pedagang, lembaga keuangan formal dan informal yang berada di Pasar Tradisional Sukodono Lumajang, pedagang yang menjadi konsumen lembaga keuangan formal dan informal. Pihak-pihak yang terkait dengan penelitian ini disebut dengan informan.

Informan dalam penelitian ini dipilih menggunakan teknik purposive sampling, yaitu teknik pengambilan sampel dengan menggunakan kriteria tertentu. Kriteria-kriteria dalam penelitian ini diantaranya : pedagang yang menetap lebih dari lima tahun, dan pedagang yang menjadi konsumen lembaga keuangan formal dan informal. Dengan menggunakan purposive sampling diharapkan kriteria sampel yang diperoleh sesuai dengan penelitian yang dilakukan dan mampu menjelaskan keadaan yang sebenarnya.

Analisis data dalam penelitian ini dilakukan dengan cara reduksi data, penyejain data dan pengambilan kesimpulan dalam penelitian kualitatif.

3. Findings and Argument

Bentuk Praktik Lembaga Keuangan Formal & Informal

Pada pasar tradisional Sukodono Lumajang Terdapat dua bentuk lembaga keuangan yaitu : lembaga keuangan formal dan informal. Lembaga keuangan formal adalah lembaga-lembaga yang mempunyai badan hukum dan lembaga yang disahkan oleh pemerintah. Lembaga keuangan formal yang terdapat di pasar tradisional Sukdono Lumajang adalah Teras BRI yang sengaja di disain untuk masyarakat menengah ke bawah. Teras BRI di pasar Tradisional Sukodono Lumajang berdiri sejak tahun 2013. Dalam praktiknya pangsa pasar yang di tuju oleh Teras BRI adalah pedagang tradisional dan pegawai yang mempunyai penghasilan tetap.

Terdapat berbagai macam produk yang ditawarkan oleh Bank BRI, Bunga yang ditawarkan oleh teras BRI terbilang sangat ringan jika dibandingkan dengan lembaga-lembaga yang lain. Sebagai contoh: jika konsumen meminjam uang sebesar 1 juta rupiah maka angsuran yang harus dibayarkan adalah Rp. 88.833,- per bulan selama satu tahun.

Jika di jumlahkan maka pinjaman pokok dan bunga sebesar Rp. 1.065.996,-. Dari ilustrasi tersebut dapat dilihat bahwa bunga yang ditawarkan BRI sangat rendah dibandingkan dengan lembaga-lembaga yang lain.

Selain hasil observasi dan wawancara terhadap lembaga keuangan formal peneliti juga melakukan observasi dan wawancara terhadap lembaga keuangan informal. Dari hasil observasi dan wawancara peneliti terdapat beberapa model bentuk praktik lembaga keuangan informal seperti, rentenir dan bank keliling yang terdapat di pasar tradisional Sukodono Lumajang. Model tersebut dapat dibagi menjadi dua bagian di antaranya, bank keliling yang berasal dari dalam pasar dan luar pasar.

Bank keliling yang berasal dari dalam pasar adalah bank keliling yang dikelola oleh sesama pedagang. Pedagang tersebut meminjamkan uang kepada rekan-rekannya dengan bunga yang cukup besar. Cara kerja bank keliling yang berada di dalam pasar hampir sama dengan model bank keliling yang berasal dari luar pasar. Hanya saja bank keliling yang berada di dalam pasar lebih fleksibel dibandingkan bank keliling yang berada di luar pasar.

Selain dari sisi penarikan angsuran terdapat keunikan lain pada bank keliling baik yang berada didalam maupun diluar pasar. Bank-bank tersebut tidak meminta jaminan kepada konsumen. Sehingga konsumen lebih tertarik. Proses pinjam meminjam dilakukan dengan rasa saling percaya antara peminjam dan lembaga yang memberikan pinjaman.

Dari hasil wawancara yang dilakukan terhadap 8 informan, terdapat beberapa persepsi yang dipaparkan informan tentang lembaga keuangan formal. Menurut beberapa informan melakukan pinjaman pada lembaga keuangan formal banyak mengalami kesulitan di antaranya jaminan, lamanya survey, tidak boleh meminjam di tempat lain dan lamanya cicilan yang diberikan.

Sehinggah para informan lebih menyukai meminjam kepada bank thitil tatau bank keliling daripada lembaga keuangan formal yang ada di sekitar pasar. Selain keunikan yang dipunyai lembaga keuangan informal, modal sosial juga berpengaruh terhadap pengambilan keputusan bagi para pedagang ini. Karena dalam pasar ini seseorang akan cenderung mengikuti perilaku temannya untuk mengambil sebuah keputusan sehingga jika sebagian memilih bank thitil maka pedagang yang lain juga akan mengikuti.

4. Conclusion

Terdapat dua bentuk lembaga keuangan di dalam pasar tradisional Sukodono Lumajang, yaitu lembaga keuangan formal dan lembaga keuangan informal. Lembaga keuangan formal yaitu teras BRI merupakan cabang dari bank BRI yang dikhususkan untuk membantu para pedagang dalam permodalan. Sedangkan lembaga keuangan informal yang terdapat di pasar tradisional yaitu bank thitil atau bank keliling. Lembaga ini tidak memiliki badan hukum sehingga dapat dengan mudah untuk memasuki pasar. Bank thitil di pasar tradisional Sukodono Lumajang mempunyai berbagai model di antaranya bank thitil harian dan bank thitil mingguan.

Persepsi pedagang tradisional terhadap sumber pembiayaan usaha dibagi menjadi dua bagian yaitu persepsi terhadap lembaga keuangan formal dan persepsi terhadap lembaga keuangan informal. Persepsi terhadap lembaga keuangan formal kurang baik. Hal ini menunjukkan bahwa pedagang kurang familiar terhadap lembaga keuangan formal. Sementara itu, persepsi pedagang terhadap lembaga keuangan informal cukup baik, hal ini mengidentifikasi pedagang lebih familiar dengan lembaga keuangan informal. Hal tersebut dilatarbelakangi dari berbagai faktor diantaranya faktor kebudayaan, psikologis, kepribadian dan juga sosial.

Preferensi pedagang tradisional terhadap sumber pembiayaan usaha jatuh pada lembaga keuangan informal. Dari persepsi yang dipaparkan oleh informan-informan

maka dapat dilihat bahwa sebagian besar pedagang lebih memilih mengakses sumber pembiayaan usaha kepada bank keliling karena kemudahan-kemudahan yang diberikan. Namun terdapat beberapa orang yang memilih lembaga keuangan formal sebagai sumber pembiayaan usaha karena mereka tidak ingin menanggung resiko dan juga bunga yang lebih rendah. Selain itu faktor-faktor lain juga mempengaruhi preferensi pedagang tradisional terhadap sumber pembiayaan usaha.

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Empirical Studies The Sustainability of The Subsector Fisheries on The Coastal Of Regency Banyuwangi (Perspective of Sustainable Development)

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Abstract

Fishery resources in the coastal areas of Banyuwangi has enormous potential in supporting the life of fishermen. However, the current actual condition, the volume of fishery production in the coastal areas of Banyuwangi has decreased. Sustainable development in the fishery subsector is directed to improve the welfare of fishermen, optimizing the utilization of fishery resources without neglecting the economic, ecological (environmental) and social aspects.

The results showed that the development of fishery resources in the coastal areas of Banyuwangi has not reached the sustainable stage. The results of the measurement of the sustainability of fishery resources showed low average value. From each dimension (economic, social and environmental) there are several criterias that have medium (**M**) and high (**H**) value. This means that in each dimension requires an alternative recommendation to support the sustainable development of capture fisheries. Economic dimension, the decline of catching quantity is a priority to formulate recommendations. The beneficiaries of fishery resources should provide a compensation for conservation measures to maintain the capture fisheries ecosystem. In addition, the role of the government is also needed as a party that has an important role related to fishery resource policy.

The environmental dimension has only one priority of recommendation developments, that is making WWTP (wastewater treatment plant) and its use according to standard. Better waste management can minimize pollution so it will not affect the balance of the ecosystem of fishery resources. Social dimension, institutional system improvement is a recommendation option that can improve the fishery resource management system in coastal areas of Banyuwangi to improve the prosperity of fishermen. Finally, improvements in every aspect of supporting sustainable fisheries development can maintain the sustainability of fishery resources so that the utilization of capture fisheries resources can be done optimally without putting aside the economic, environmental and social sustainability.

Keywords: Capture Fishing Subsector and Sustainable Development

1. Introduction

Resources in the fisheries sector is one of the most important resources for the livelihood of the people and has a potency to be a prime mover of the national economy (Mariani, 2014). This is reflected in the contribution of the fishery sector to the national economy. Based on data from the Ministry of Marine Affairs and Fisheries, in 2016 the potential of capture fisheries in Indonesia reached 9.9 million tons where this number will continue to increase in the next year as the reduction of foreign fishing boats around Indonesia's sea. This condition occurs because the marine resources that become the source of livelihood of the fisherman is openly accessed. The further impact of open access resources is the first to cause fishermen whose livelihood resources depend primarily on marine and fishery resources often have to move around to obtain maximum catch. Second, the openly accessed livelihood patterns and activities affect the culture, institutions and

local wisdom of the fishermen and coastal communities of Indonesia. Along the coast of the Indonesian archipelago, there are a number of different traditions, institutions and local wisdom (Hidayat, 2013). The nature of open access ocean resources often leads to the use of irresponsible or neglect of sustainability preservation because the community assumes that they are free to take the existing resources with no control (Nurhayati, 2013).

In fisheries development, the challenge to sustain resources is a complex issue. Fishery resources are categorized as recoverable resources, but the most frequent question is how large the fish can be harvested without having a negative impact for the future. Continuity is a key word in fisheries development that is expected to improve the condition of the fishery community's resources and welfare (Fauzi and Anna, 2002). Fisheries resources are natural assets that are extracted to provide the greatest benefit to human beings. However, this aspect of benefits has various dimensions, both economic, ecological and social dimensions. The complexity of these fish resources leads to the increasingly complex fisheries development objectives (Mariani et al. 2014).

The catch of the fish in the coastal areas of Banyuwangi is directly proportional to the number of fishermen. Based on data from Central Bureau of Statistics of Banyuwangi in 2016, the number of working laborers in the fisheries subsector reached 45.77% of total workforce in the agricultural sector. The profession becomes fishermen in the coastal district of Banyuwangi become one of the main choice because it is considered that this profession is a way of life inherited from generation to generation. Being a fisherman is the main income source for most of the coastal population of Banyuwangi from the sea.

The phenomenon that occurs the overfishing of fish resources around Bali Strait, where the impact is the reduction of fish catching, causing scarcity of some species of fish. One type of fish that can not be found is lemuru (sardines), which used to be the leading commodity of fishermen in the coastal district of Banyuwangi. The weak institutional capacity of supervisors and the lack of optimal control of fishery resource utilization is one of the causes of the increasing scarcity of fish around Bali Strait so that the production of capture fisheries decreases every year and results in the declining economic welfare of fishermen and coastal communities who depend on their livelihoods.

The concept of sustainable development is directed to manage the fishery resources to achieve the welfare of the community, especially the fishermen who rely on marine resources to meet their living needs, while maintaining the sustainability of the sea given that the potential of marine resources is very large and can be used as the hope of future development. Sustainability is not only economic, but also social, especially environmental (ecological). Efforts to utilize fish resources optimally and sustainably become a very urgent demand for the community's welfare, especially fishermen who support their lives from the sea. Sustainable development is ultimately not only economically, but also ecologically and socially.

In this research, analyzing strategy of sustainable development of fishery resources that exist in coastal areas of Banyuwangi which become one direction of development goals in Indonesia at this time.

2. Research Method

In the study of using PSS analysis tool or **Product Service System**, the methodology can be explained as follows:

Activities in each stage of PSS are described in general as in Figure 1. The method of sustainability assessment and formulation of recommendations using the PSS method is carried out by a series of steps developed by UNEP and DELFT University of Technology consisting of 4 stages: (1) identifying sustainability dimensions system, (2) formulate and

choose alternative recommendations, (3) conduct an assessment of the details of recommendations, (4) evaluate recommendations for choosing the best.

In the first stage PSS is to identify the dimensions of system sustainability. At this stage an introduction to capture fisheries system is learned by taking attention into internal and external aspects by creating a system map, making a SWOT diagram of sustainability (identification of strengths and weaknesses for current conditions and identification of opportunities and threats for the future), and sustainability assessment using PSS worksheets. So, this first stage consists of the following three activities:

1. Drawing a system map is to identify the involved parties in the industry, as well as to identify the flow of material and information within it,
2. Creating a sustainability SWOT is to identify strengths, weaknesses, opportunities and threats. The SWOT analysis itself covers five aspects, such as environmental, socio-cultural, economic, technological and regulatory,
3. Assess the industry with checklist to analyze criteria in a system that have not fulfilled aspects of sustainability with 3 dimensions and each dimension consist of 6 criterias.

The second phase in the PSS chooses recommendations made with a help from PSS worksheet and portfolio diagrams for the feasibility assessment of recommendations. The PSS workbook contains options for directing recommendations. The next is to make a Feasibility Recommendation Diagram to see whether the offered recommendations are feasible and contain sustainability aspects for the system or not. Factors to consider include the possibility of making changes on the usage of fishing tools, reduction of resource usage, and waste management.

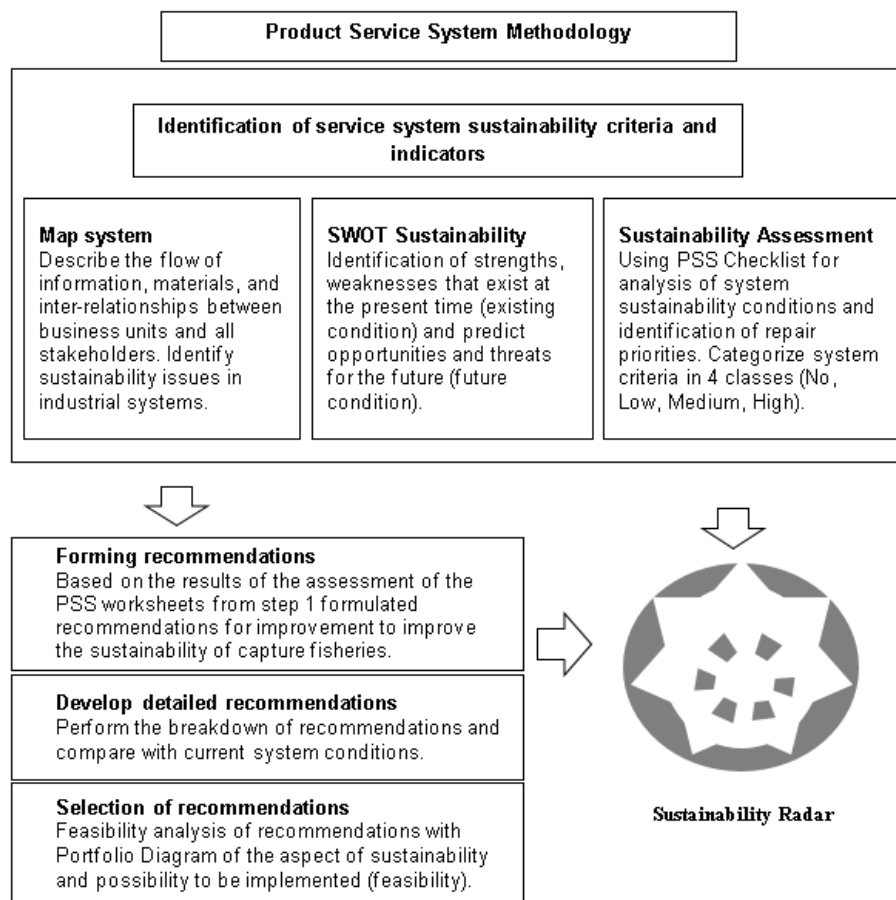


Figure 1: Stages in PSS (UNEP and DELFT University of Technology)

The third stage is to develop the detail of the chosen recommendations by identifying the priority of recommendation criterias with the value of **H** = High, **M** = Medium, **L** = Low and **N** = None. The identification is done with the help from PSS worksheet in which the respondents fill out the “Yes” and “No” answers, the answer “Yes” valued as 1 and the answer “No” valued as 0. The fourth stage is to evaluate and choose the chosen recommendations. This stage is done by creating portfolio diagrams and PSS radar to compare the conditions if the recommendations are applied to the current system. The results of this recommendation evaluation are mapped in a sustainability radar for each dimension.

3. Results and Discussion

Sustainability Dimensions System

The question points for the continuous SWOT refer to 6 criterias from 3 dimensions of PSS (economic, environmental and socio-cultural), as well as other important notes. SWOT is the result of interviews with chosen respondents who are understand the condition of fisheries in the coastal areas of Banyuwangi with open questions. (Purwaningsih, et.al. 2016).

SWOT analysis looks at the strengths and opportunities that exist in the capture fishery around Bali Strait. In addition, also to see the weaknesses and threats in the future related to capture fisheries in order to minimize long-term risks of conservation of fisheries resources catch. The development of fishery resources is not only based on the sustainability of the economic dimension, but also focused on environmental and social dimensions.

Table 1. SWOT of Capture Fisheries Sustainability in Coastal areas of Banyuwangi

Criteria	Current Fishing Conditions		Predicted Future Condition	
	Strength	Weakness	Opportunity	Threats
Economic Dimension <ul style="list-style-type: none"> • Revenue • Catching Quantity • Capital Origin • Catching Distribution • Grant from Government • Fish price 	Potential fishery resources around Bali Strait are abundant if it is used properly	The fishermen have low skills in other fields The number of fish catches keeps declining	Government support in the form of more environmentally friendly fishing tools Enhancement number of the captures	The quantity of fish catches continues to decline, fishermen do not earn income
Environmental Dimensions <ul style="list-style-type: none"> • Environmental Sustainability • Fishing Tools • Fish Waste • Fishing Radius • Conservation • Biodiversity 	Fishermen use fishing tools that is environmentally friendly Fishermen do not catch fish in conservation areas	Waste fish dumped around Muncar sea Limitness of using the fishing tools	Maintaining environmental sustainability will increase the potential of capture fisheries	Waste will pollute the environment and sea
Social and Cultural Dimensions <ul style="list-style-type: none"> • Partnership Relations • Conflicts • Educations • Institutions • Safety • Rules/Norms 	A good understanding of coastal management by some people The lack of conflict	Fishermen’s safety is threatened because they do not use safety equipments that does not meet the standards	With good education, fishermen will be able to understand sustainable management of marine resources	Exploitation of marine resources

The economic dimension, the potential of fishery resources in the Bali Strait becomes the strength for fishermen if the existing resources can be utilized optimally. Yet another problem arises that the number of fish catches continues to decline every year. Scarcity of fishery resources occurs due to various factors, both factors are caused by nature and human error. If the catch of the fish continues to decline, then the welfare of fishermen is also lower, because they rely their lives to the sea while most of the fishermen have no skills other than to go to sea, so there is no other source of incomes other than looking for fish in the sea.

The environment dimension, the fishermen participate in preserving the coastal environment. People began to realize that the occurrence of fish scarcity around Bali Strait is one of them due to their activities are not environmentally friendly. The social dimension shows that the partnership between the fishermen and the skippers is very good, there is never any conflict between both of them. Although many new fishermen are existing in the coastal areas of Banyuwangi, but the native fishermen never mind their presence as long as it does not disturb or damage the coastal ecosystem. Fishermen also begin to understand the importance of sustainable fisheries resource management in order to maintain the capture fishery ecosystem. But on the other hand, the fishing community has a weakness in terms of OSH (occupational health and safety), they never use or provide safety equipment for fishing. In addition, fishermen also have no health insurance because of various reasons.

Sustainability Assessment

The final step in the first step before proceeding to recommendation formulation stage is to categorize sustainability criteria in the “No” (N), “Low” (L), “Medium” (M) or “High” (H) categories to find out alternative criterias for recommendations that have to be developed. Assessment is done by giving questionnaires to the respondents, ie the fishermen in the coastal areas of Banyuwangi. Then process the data of each respondent with a scoring system. The answer “Yes” is scored 1 and the answer “No” is scored 0. For the counting system, the value is 1 for each total value of each criteria. For example, in one criteria there are 4 questions with 2 “Yes” answers, then the value is 2/4 or 0,5.

Table 2. Results of Sustainability Assessment in Coastal areas of Banyuwangi

No.	Criteria	Total Value	Average	
1	Economical Dimensions			
	• Revenue	36,25	0,37	M
	• Catching Quantity	76,5	0,78	H
	• Capital Origin	56,5	0,58	M
	• Catching Distribution	6,25	0,06	L
	• Grant from Government	65,5	0,66	M
	• Fish price	26,75	0,27	L
Average		44,62	0,45	L
2	Enviromental Dimensions			
	• Enviromental Sustainability	16,5	0,17	
	• Fishing Tools	45,75	0,47	
	• Fish Waste	68	0,69	
	• Fishing Radius	37,25	0,38	
	• Coservation	45,25	0,46	
	• Biodiversity	60,5	0,62	
Average		45,54	0,46	L

No.	Criteria	Total Value	Average	
1	Social and Cultural Dimensions			
	• Partnership Relations	24	0,23	N
	• Conflicts	37,5	0,38	L
	• Educations	63,25	0,64	M
	• Institutions	61,75	0,63	M
	• Safety	61	0,62	M
	• Rules/Norms	41,5	0,42	L
Average		48,16	0,42	L
Average value		46,10	0,44	L

Source: Primary data is processed

The table above shows that the value of sustainability of capture fisheries in the coastal areas of Banyuwangi is still low. The average sustainability value of each dimension is above 0.44. The economic dimension has one criteria that has a mean value of High (H) that is the catching quantity. Based on the results of field research and supporting data from the Department of Marine and Fisheries of Banyuwangi shows that the catch of the fish around Bali Strait continues to decline every year. The decrease of capture fishery production in the coastal areas of Banyuwangi can be seen in the table below:

Table 3. Banyuwangi Capture Fish Production Data

Years	Production Volume (kg)
2009	48.305.369
2010	27.746.419
2011	38.328.993
2012	28.313.788
2013	21.466.872
2014	21.141.772
2015	31.265.500
2016	15.772.440

Source: DKP (Dinas Kebersihan dan Pertamanan) of Banyuwangi, 2017

The table above shows the decrease of fish catches since the last 10 years, the number of fish successfully landed until 2016 had decreased only to 15,000 tons, whereas the number of fish catches around Bali Strait had reached 50,000 tons per year. This is much different from the current condition, it is almost a year of fishermen in the coastal areas of Banyuwangi never gained anything. The production volume is declining and no income is earned because becoming a fisherman is the main job. There is no support from the government that all this time has overcome the scarcity of fish in the coastal areas of Banyuwangi, the provided support by the government is only training about knowledge of preserving the marine environment.

In environmental dimension, environmental sustainability has low average value or Low (L), it indicates that fishermen in coastal areas of Banyuwangi realize the importance of maintaining coastal environment sanitation so as not to be polluted and disturb the balance of coastal ecosystem. In contrast to the conditions of the past few years in which people are reluctant to participate in maintaining coastal environment sanitation because their activities only exploit fishery resources. Fishermen in the coastal areas of Banyuwangi also began

to conserve in the territorial of Aking Wood sea which is now a protected in accordance to Regional Regulation of Banyuwangi No.35 of 2003 on Stipulation and Management of Protected Marine Aking Wood in Muncar, Banyuwangi.

Another criteria on the environmental dimension has a Medium (M) value of fish waste and biodiversity. The condition of environmental sustainability in the sea around coastal areas of Banyuwangi is quite apprehensive, the fish species are decreasing and the catch also continues to decline every year especially in the last year. One type of fish that can not be found around Bali Strait is lemuru fish or commonly called sardines. This condition is very worrying considering lemuru fish is a type of fish that became a commodity for the catch of the fishermen in the coastal areas of Banyuwangi.

Social dimension indicates that the potential conflict of fishermen in coastal areas of Banyuwangi is Low (L), it shows that there is no conflict either by fellow fishermen or between fishermen and skippers. Fishermen have a good partnership relationship with skippers as the lender of capital. Without the intervention of skipper, fishermen especially the labors can not catch fish in the sea because of limited capital.

1. Formulation of Recommendations Alternative

Formulation of recommendations based on the results of the sustainability assessment, where only those with the dominant Medium (M) and High (H) values will be given the recommendation options. The formulation of recommendations between each dimension are interrelated, in essence to achieve sustainable management of capture fisheries resources based on sustainability aspect.

Economic dimension, chosen alternative recommendation option to increase the quantity of the fish because it is the most dominant attribute. The number of fish catches in the coastal areas of Banyuwangi is decreasing every year is not only caused by natural factors alone, but the human factor also contribute in it. The mismanagement of fishing resources in the past has had an impact on the current sustainability of capture fisheries resources. The catch continues to decline until the loss of species of the fish that became a pre-eminent commodity around Bali Strait. The decline of fish catch resulting lower fishermen's income. On conservation activities of marine waters become one of the ways that can be done to rehabilitate the condition of Bali Strait. Improved fishing systems as well as the usage of more environmentally friendly fishing tools are also needed to preserve the resources of capture fisheries.

The government should also take part in addressing issues related to fishery resources. Support from the government is expected by the fishermen, where fishermen in the coastal areas of Banyuwangi need the help of more environmentally friendly fishing tools.

The environmental dimension, alternative recommendation choice is directed to waste management. During this time, the sea around Bali Strait has been polluted by the waste of industrial activity and the activities of fishermen themselves. Waste from the industry is channeled to the flow of the river that leads to the sea. This waste then contaminates the quality of the sea and causing the fish and other sea organisms to not live well. Fishermen also engage in activities that generate hazardous waste on the coast. This waste is fish spray waste that has been very rotten. The fish waste is cleaned around the beach area and then sold to the flour industry. The establishment of wastewater treatment plant (WWTP) according to standard and operated properly can minimize waste pollution that occurred around Bali Strait.

Social and cultural dimension, directed to improve education level of fishermen in coastal areas of Banyuwangi. The profession of being a fisherman does become a hereditary livelihood. It is a tradition if their parents are a fisherman, then his son will also be a fisherman. But this paradigm has begun to shift little by little, the fishing community has

begun to realize the importance of education. Increasing the educational level of fishermen ultimately has implications for their knowledge of how to manage sustainable capture fisheries resources so that they can continue to be utilized until their future children. So that management is not only exploitation, but also pay attention to environmental sustainability. In the end, sustainable development of fishery resources capture directed to improve prosperity of fishermen and coastal society.

In addition, institutional improvements in the management of catches are also important to note. The existence of institutions that become a forum for fishermen is expected to help the fishermen to independence and improve welfare.

From the above explanation can be taken several main points. In the economic dimension, 2 recommendations are given, such as the conservation of the waters of the Bali Strait and the role of government to provide support in the form of fishing tools. In the environmental dimension is given an important recommendation that is making WWTP with the appropriate standard usage. In the social and cultural dimension, there are 2 recommendations, such as the improvement of the educational level of fishermen, especially for fishermen's children and institutional improvement for the fishermen.

Development of Recommendation Details

After making an alternative recommendation formulation, the next step is to compare the alternative with current condition. Whether formulated alternative recommendations can preserve the capture fisheries that exist in the coastal areas of Banyuwangi with the category can be very much better, better, good, the same or even bad from the conditions that exist today. Comparison of this recommendation is conducted by interviews with fishermen who have knowledge about the importance of sustainability in the development of capture fisheries. The results of alternative comparison recommendations can be seen in Table 4.

Table 4. The Results Oo Alternative Comparison Recommendations

Dimensions	Criteria	Value
Economy	1. Conservation of Bali Strait	++
Environment	2. Government role	+
Social and Culture	3. Making WWTP (wastewater treatment plant)	++
	4. Education improvement	+
	5. Institutional improvement	++

Description: "++" very much better, "+" better

In the picture below shows that the medium (M) categorized criteria is fishermen income level, support from the government, and the origin of capital. There is one criteria that has high category (H) that is catching quantity amount. This suggests that these criterias play an important role in the development of fisheries resources. This criteria also has the sharpest edge of the radar because it has "++" value which means that alternative recommendations given are much better if it is applied. For government support criteria have a "+" value which means that if the recommendation is made and applied, the existing system will be better than before.

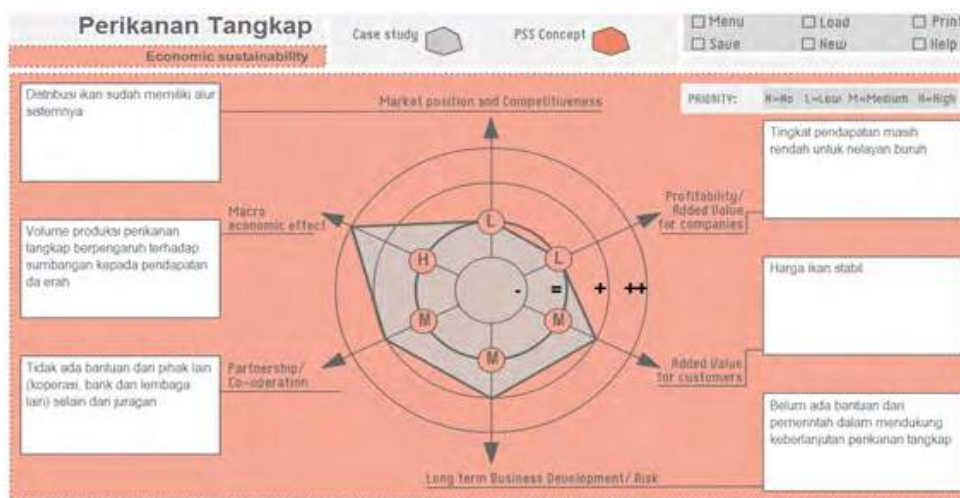


Figure 2. Sustainability Radar of Economic Dimension

In the picture below, the sustainability radar for the environmental dimension shows that the criteria of the fish waste has the sharpest radar edge shape because after being compared with the current system, the criteria has “++” value which means if the existing recommendation is applied, the existing system will be much better than before. This criteria has a medium (M) value. Other criterias that have medium (M) value are biodiversity and catching device. Biodiversity around Bali Strait experiences amazing scarcity, there are some types of fish that currently can not be found back around Bali Strait. In addition, fishing tools that are used by fishermen also requires renewal so that the sustainability of fishery resources can be maintained in relation to sustainable development.

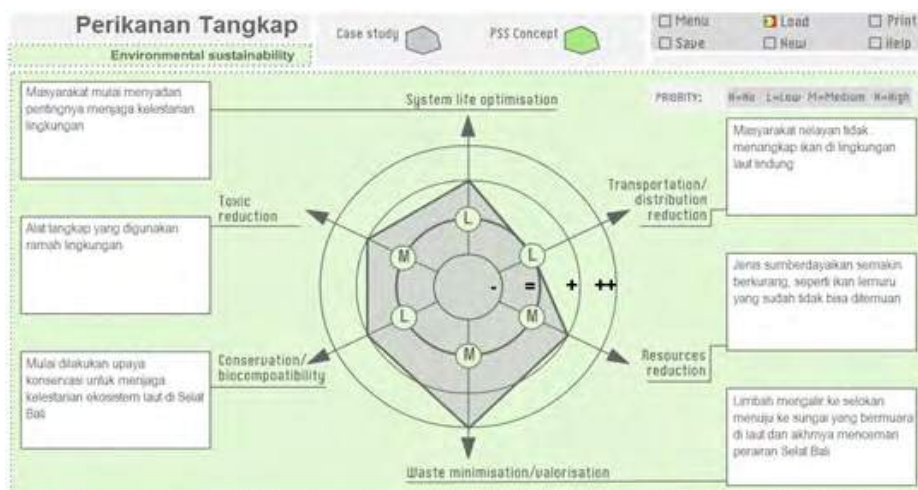


Figure 3. Sustainability Radar of Environmental Dimension

In Figure 4, a sustainability radar for social dimension, it can be seen the criteria that has the most sharp edge of the radar is the institutional. This is because compared to the current system, the implementation of institutional recommendations will make the system much better than the current one. This criteria has medium (M) value so it needs an alternative recommendation. Then another criteria that education has “+” value so that if the recommendation is applied will also make the system becomes better than before.



Figure 4. Sustainability Radar Social Cultural Dimension

4. Conclusion And Recommendation

The results of the research concluded that the development of fishery resources in the coastal areas of Banyuwangi has not reached the sustainable stage. This is shown from the results of the calculation of sustainability assessment using the PSS worksheet. The result of measuring the level of sustainability of capture fishery resources that exist in the coastal areas of Banyuwangi shows the average value which is still low. From each dimension (economic, social and environmental) there are several criterias that have medium (M) and high (H) value. This means that in each dimension requires an alternative recommendation to support the sustainable development of capture fisheries.

Economic dimension, decreasing catching quantity is a priority of recommendations formulation. The beneficiaries of capture fisheries resources should provide a compensation for conservation measures to maintain the ecosystem. In addition, the government is also an important party which has a role relates to fishery resource policy. The environmental dimension has only one priority of recommendation development, that is making WWTP and its usage according to standard. Better waste management can minimize pollution so will not affect the balance of the ecosystem of fishery resources. For the social dimension, the improvement of institutional system is a recommendation option that can improve the existing fishery resources management system in the coastal areas of Banyuwangi to support the improvement of the welfare of fishermen.

The results of this study provide recommendations of the importance of synergy of all levels of society in maintaining the balance of marine ecosystems in the Bali Strait. Increased awareness of coastal communities is needed to maintain the balance of the ecosystem of capture fisheries resources. In addition, improving the quality of human resources of fishermen becomes an important thing that can be done by the government to support the sustainable development of capture fishery resources. Finally, improvements in every aspect of supporting sustainable fisheries development can maintain the sustainability of fishery resources so that the utilization of capture fisheries resources can be done optimally without putting aside economic, environmental and social sustainability.

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Evaluation of Readiness of Rural Tourism: Case Study of Dangean, Gedangan Village, Cepogo Sub-District, Boyolali

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Abstract

Boyolali district is identical with dairy. Dangean village is located in the District of Cepogo which is a milk producing center in Boyolali. The majority of Dangean people as dairy farmers. The efforts to diversify the community business are by packing the daily activities of residents as a breeder to serve as a tourist attraction in rural tourism. This research is a descriptive qualitative research. The method that is used in this research is experiment. The sample determination is done by purposive method that is foreign student representing foreign tourists. The sample is 5 foreign students. The number of samples is determined by considering the readiness of the facilities currently available in Dangean. The results of research conducted by a team of researchers from Ambarrukmo Tourism institute (STIPRAM) Yogyakarta showed that the attractions and packaging tour packages are the factors that become the main preference tourists when traveling in Dangean. The main strengths of Dangean are the activity of attractiveness, the visual landscape of the area, and the package of tourism activities. While the weakness that is currently owned by Dangean is the low level of popularity, competitiveness, and service.

Keywords: Dangean Village, Kampung Wisata, attractions, tour packages.

1. Pendahuluan

Kabupaten Boyolali dikenal sebagai salah satu daerah penghasil susu terbesar di Indonesia. Data Badan Pusat Statistik (BPS) tahun 2013, menunjukkan bahwa Kabupaten Boyolali menjadi rumah terbesar kedua peternak sapi perah di Indonesia dibawah Kabupaten Pasuruan dengan jumlah 27.655 rumah tangga. Sentra peternakan sapi perah di Kabupaten Boyolali adalah Kecamatan Cepogo. Salah satu daerah di wilayah Kecamatan Cepogo yang menjadi penyumbang susu terbesar adalah Dusun Dangean.

Dangean merupakan sebuah Dusun yang secara administratif menjadi bagian dari Desa Gedangan, Kecamatan Cepogo, Kabupaten Boyolali. Boyolali dikenal sebagai sentra penghasil susu sapi terbesar di Provinsi Jawa Tengah. Secara Geografis dusun Dangean terletak di lereng Gunung merapi dengan ketinggian kurang lebih 1.100 mpdl (meter di atas permukaan laut) sehingga memiliki suhu lingkungan yang ideal untuk produktivitas sapi perah. Dusun Dangean ditinggali oleh ±70 Kepala Keluarga dimana pekerjaan utama masyarakat Dusun Dangean adalah peternak. Mayoritas warga dangean (90%) adalah peternak sapi perah dengan rata-rata kepemilikan sapi berjumlah 3-5 ekor tiap Kepala Keluarga. Selain beternak, masyarakat Dusun Dangean juga berprofesi sebagai bertani kebun sebagai usaha sampingannya. Komoditas pertanian yang paling banyak masyarakat tanam adalah jenis sayur-sayuran yang hidup di dataran tinggi seperti kol (Ahmad, et al., 2017).

Model peternakan rakyat seperti yang dilakukan oleh masyarakat Dangean adalah model pengelolaan yang rentan tergerus oleh persaingan industri. Penyebab utama gagalnya usaha peternakan sapi perah rakyat di Indonesia adalah faktor dari keterbatasan sistem

pengelolaan, yaitu tehnik bertenak masyarakat yang masih tradisional dan menggunakan peralatan seadanya. Kegagalan usaha ternak sapi perah rakyat turut berkontribusi terhadap tingginya angka kemiskinan dan rendahnya tingkat pendidikan di Indonesia (Ahmad, et al., 2017). Salah satu upaya untuk meminimalisir kegagalan usaha peternakan sapi perah model peternakan rakyat adalah dengan menerapkan konsep diversifikasi ekonomi.

Diversifikasi ekonomi merupakan suatu upaya untuk meningkatkan pendapatan dari suatu usaha melalui jalur lain dengan memanfaatkan komoditas yang diusahakan tersebut. diversifikasi akan meningkatkan peluang pendapatan dari usaha peternakan rakyat melalui pintu pendapatan lain. Salah satu upaya diversifikasi yang berpotensi untuk dikembangkan adalah dengan mengemas kegiatan peternakan rakyat menjadi atraktivitas melalui konsep Desa (Kampung) Wisata. Desa wisata merupakan suatu bentuk integrasi antara atraksi, akomodasi, dan fasilitas pendukung yang disajikan dalam suatu struktur kehidupan masyarakat yang menyatu dengan tata cara dan tradisi yang berlaku (Nuryanti, 1992; Dewi dkk, 2013). Desa wisata adalah sebuah kawasan pedesaan yang memiliki karakteristik khusus untuk menjadi daerah tujuan wisata dimana penduduknya masih memiliki tradisi dan budaya yang relatif masih asli (Zakaria dan Suprihardjo, 2014).

Keberhasilan diversifikasi usaha peternakan rakyat melalui konsep Kampung Wisata tidak serta merta dipengaruhi oleh unsur-unsur yang menjadi atraksi saja, melainkan keseluruhan faktor pendukung lain seperti budaya, lingkungan visual, serta keterampilan manajerial dari warga yang menjadi aktor utama dalam pengelolaan Kampung Wisata. Oleh karena itu diperlukan kajian yang mendalam mengenai faktor-faktor tersebut agar keberhasilan program diversifikasi ekonomi melalui konsep Kampung Wisata bisa lebih terjamin.

2. Metodologi

Penelitian ini dilaksanakan oleh tim peneliti dari Sekolah Tinggi Pariwisata Ambarrukmo (STIPRAM) Yogyakarta. Penelitian ini merupakan jenis penelitian deskriptif kualitatif, yaitu dengan menghasilkan data-data berbentuk angka untuk kemudian di deskripsikan dalam bentuk narasi. Metode dalam penelitian ini adalah eksperimen (uji coba).

1. Sumber dan jenis data

Sumber data dalam penelitian digolongkan menjadi data primer dan sekunder. Data primer adalah informasi asli yang diperoleh dari tangan pertama sumber data utama (Wardianta, 2006). Data primer dalam penelitian ini diperoleh dari wawancara terhadap masyarakat. Sedangkan data sekunder diperoleh dari dokumen-dokumen pendukung yang relevan. Penentuan sampel dilakukan dengan metode purposive (ditentukan). Sampel yang dipilih dalam kegiatan ini adalah mahasiswa asing yang merepresentasikan wisatawan asing. Mahasiswa asing dipilih berdasarkan pertimbangan bahwa target pasar utama Kampung Wisata Susu Dangean adalah wisatawan asing. Jumlah sampel adalah 5 mahasiswa asing. Jumlah sampel ditentukan dengan pertimbangan kesiapan fasilitas yang saat ini tersedia di Kampung Wisata Susu Dangean.

2. Pengumpulan data

Pengumpulan data primer dilakukan dengan wawancara terstruktur, yaitu wawancara dimana pewawancara menentukan sendiri masalah dan pertanyaan-pertanyaan yang akan diajukan kepada responden (Moleong, 2005).

3. Uji validitas data

Validasi data diuji dengan menggunakan metode triangulasi, yaitu mengumpulkan data sejenis dari sumber yang berbeda sehingga kebenaran data yang diperoleh bisa diuji antara yang satu dengan yang lainnya.

4. Analisis data
Analisis data menggunakan teknik analisis interaktif, dengan tiga komponen utama yang meliputi reduksi data, sajian data, dan verifikasi data.
5. Penyajian data
Data yang telah dianalisis kemudian disajikan secara deskriptif, yaitu disajikan dalam bentuk cerita yang mengalir.

3. Hasil Penelitian

Faktor-faktor Pembentuk Kampung Wisata

Tabel 1. Faktor Pembentuk Kampung Wisata

Parameter	Score					Average
	I	II	III	IV	V	
Attraction	3	3	4	4	3	3,4
Management (Tourism Package)	3	3	4	2	3	3
Society's Attitude (Hospitality)	4	4	4	4	4	4
Supporting Facilities	4	4	4	3	3	3,6
Service	3	4	4	4	4	3,8
Popularity	1	3	3	2	1	2
Homestay	4	4		3	3	3,5
Environmental	3	4	4	4	4	3,8
Landscape of Village	3	4	4	4	3	3,6
Accessibility	3	3	4	4	3	3,4
Competitiveness	2	3	3	2	2	2,4
Average						3,3

Hasil penelitian menunjukkan bahwa nilai rata-rata dari kesiapan Dangean untuk dikembangkan menjadi Kampung Wisata adalah 3,3 dari skala maksimal 4. Hal ini menunjukkan bahwa responden menilai Dangean sudah siap untuk dikembangkan menjadi Kampung Wisata. Konsep Kampung Wisata menawarkan keseluruhan suasana yang mencerminkan keaslian pedesaan baik dari kehidupan sosial ekonomi, sosial budaya, adat istiadat, serta keseharian dalam bentuk arsitektur bangunan dan struktur tata ruang desa yang khas atau kegiatan perekonomian yang unik dan menarik yang berpotensi untuk dikembangkan sebagai komponen kepariwisataan (Andini, 2013)

Parameter yang dinilai menjadi kekuatan utama Dangean untuk pengembangan Kampung Wisata menurut responden adalah Society's Attitude (Hospitality) dengan nilai 4. Fakta bahwa Dangean berlokasi di wilayah yang secara geografis berada di kaki gunung Merapi dan Merbabu yang jauh dari wilayah perkotaan menyebabkan karakter masyarakat Dangean adalah masyarakat yang ramah. Sumber daya manusia diakui sebagai salah satu komponen vital dalam pembangunan pariwisata, dimana keramahtamahan menjadi salah satu perwujudan sikap sadar wisata dalam prinsip Sapta Pesona (Pitana, 2009; Muhza et al., 2013). Berada di daerah pedesaan membuat sifat masyarakat Dusun Dangean menjadi sangat terbuka, baik, sopan, saling menghargai dan mudah menerima pendatang baru (Ahmad, et al., 2017).

Attraction

Atraksi merupakan objek daya tarik wisata yang memberikan kenikmatan kepada wisatawan, dimana atraksi bisa dibedakan menjadi 3 berdasarkan jenisnya, yaitu alam, budaya, dan buatan (Damanik dan Weber, 2006). Hasil penelitian menunjukkan bahwa atraksi utama yang dianggap paling menarik di Dangean adalah custom and culture. Atraksi budaya adalah atraksi yang dikembangkan dengan lebih banyak berbasis pada hasil karya dan hasil cipta manusia, baik yang berupa peninggalan peninggalan budaya (situs/heritage) maupun yang budayanya masih hidup dalam kehidupan masyarakat yang dapat berupa ritual, seni pertunjukan, karya seni, sastra, maupun seni rupa (Sunaryo, 2013). Beberapa tradisi yang masih di pertahankan keberlangsungannya di Dangean antara lain ulang tahun “memetri” desa, sedekah bumi “nyadran”, dan tradisi adat pernikahan (Sigarete, et al., 2017). Pasar wisatawan budaya lebih tertarik pada suatu daerah tujuan wisata yang memiliki keterikatan yang kuat dengan adat dan budaya asli lokal, dimana hal itu bertujuan agar mereka bisa belajar sesuatu yang baru dalam perjalanan wisata yang mereka lakukan (Agrusa et al, 2010).

Tabel 2. Nilai Faktor Atraksi

Attraction	Value					Average	Rank
	I	II	III	IV	V		
Milking	3	3	4	4	3	3,4	5
Horticultural Activity	3	3	4	2	3	3	4
Natural Landscape	4	4	4	4	4	4	2
Custom and Culture	4	4	4	3	3	3,6	1
Culinary	3	4	4	4	4	3,8	3

Service

Pelayanan merupakan salah satu unsur vital dalam pengembangan suatu usaha pariwisata. Pelayanan akan berpengaruh terhadap kepuasan berwisata dari wisatawan. Hasil penelitian menunjukkan bahwa unsur yang menjadi faktor utama dalam pelayanan wisata di Dangean adalah keramahtamahan. Masyarakat Dangean adalah masyarakat yang masih sangat memelihara kepedulian sosial diantara mereka yang pada akhirnya membentuk karakter masyarakat menjadi masyarakat yang ramah. Kepedulian sosial tersebut tercermin dari masih terpeliharanya kegiatan kebersamaan seperti gotong royong dan kerja bakti (Sigarete, et al., 2017). Pola kehidupan masyarakat sangat ditentukan oleh aturan-aturan dan norma-norma yang berperan penting dalam kehidupan sosial mereka, dimana aturan-aturan dan norma-norma tersebut membentuk homogenitas perilaku dan sosial ekonomi masyarakat, dengan tujuan untuk memperkuat benteng benteng kehidupan anak keturunan sehingga terjalin tatanan hidup yang terus berkesinambungan dan dominan (Senoaji, 2010). Meskipun demikian, language skill serta regional understanding masyarakat juga perlu untuk terus ditingkatkan untuk menunjang kepuasan berwisata dari wisatawan. Pada dasarnya daya tarik dari sebuah objek sejarah atau budaya tidak hanya terletak pada keindahan visualnya saja, namun juga sering kali terkait dengan legenda atau mitos yang melekat pada objek tersebut. Sehingga dibutuhkan pengelola yang memahami dan bisa menjelaskan cerita atau makna yang terkait di dalamnya agar cerita atau makna tersebut bisa sampai kepada wisatawan (Sigarete and Ahmad, 2017)

Tabel 3. Nilai Faktor Service

Service	Value					Average	Rank
	I	II	III	IV	V		
Hospitality	3	3	3	3	1	2,6	1
Language Skill	2	2	2	1	3	2	2
Regional Understanding	1	1	1	2	1	1,2	3

Home Stay

Dalam teori pariwisata, home stay merupakan bagian dari amenities. Amenitas meliputi berbagai fasilitas serta kelengkapan-kelengkapan yang dapat digunakan oleh wisatawan untuk bersantai dan beristirahat dengan nyaman selama melakukan kunjungan wisata ke suatu destinasi (Sunaryo, 2013). Keberadaan amenities akan memberikan kenyamanan tambahan terhadap wisatawan saat berwisata ke suatu lokasi (Sigarete and Ahmad, 2017). Hasil penelitian menunjukkan bahwa pelayanan tuan rumah menjadi hal yang paling kuat menurut responden. Karakter masyarakat Dangean yang ramah membawa masyarakat pada sikap yang juga ramah dalam melayani wisatawan yang menginap di home stay. Sumber daya manusia diakui sebagai salah satu komponen vital dalam pembangunan pariwisata, dimana keramahan menjadi salah satu perwujudan sikap sadar wisata dalam prinsip Sapta Pesona (Pitana, 2009; Muhza et al., 2013). Masyarakat Dangean masih memegang erat aturan-aturan religius, dimana ketaatan warga dalam hal-hal agama pada akhirnya membentuk karakter masyarakat Dangean baik masyarakat generasi muda maupun tua menjadi baik dan ramah (Ahmad, et al., 2017).

Tabel 4. Nilai Faktor Home Stay

Home Stay	Value					Average	Rank
	I	II	III	IV	V		
Architecture	2	1		1	1	1,25	4
Facilities	3	3		3	4	3,25	2
Host Service	4	4		2	3	3,25	1
Food Menu	1	2		4	2	2,25	3

Environment

Kondisi environmental juga dianggap merupakan kekuatan Dangean untuk dikembangkan menjadi Kampung Wisata. Data penelitian menunjukkan bahwa kondisi environmental Dangean mendapatkan skor yang tinggi yaitu 3,8. Posisi geografis Dusun Dangean yang berada di kaki gunung membuat kondisi lingkungan Dusun Dangean sangat ideal (Ahmad, et al., 2017). Hasil penelitian menunjukkan bahwa lingkungan sosial menjadi kekuatan utama Dangean dalam membengun Kampung Wisata. Banyaknya tradisi dan adat yang masih terpelihara serta didukung dengan sikap ramah yang dimiliki oleh masyarakat membuat lingkungan sosial Dangean menjadi sangat menarik bagi wisatawan. Pariwisata perdesaan diaplikasikan dengan menunjukkan suatu lingkungan geografis tempat terjadi/berlangsungnya aktivitas pariwisata dan karakteristik asli berupa budaya tradisional, budaya pertanian, lanskap pedalaman, dan gaya hidup sederhana (Raharjana, 2012). Wisatawan yang berwisata di daerah pedesaan biasanya berharap bisa merasakan pengalaman langsung untuk hidup sebagai masyarakat pedesaan, juga terlibat pada kegiatan-kegiatan atau acara (event) Desa (Gaman and Nistoreanu, 2015). Peluang pasar untuk kegiatan wisata dengan atraksi budaya saat ini sedang sangat tinggi dengan porsi pasar sebesar

1/5 dari pasar wisatawan, dimana umumnya para wisatawan mencari daerah yang memiliki atraktivitas budaya seperti kesenian, warisan-warisan budaya leluhur, dan juga kegiatan-kegiatan berbasis budaya lainnya (Carmen, 2013).

Tabel 5. Nilai Faktor Enviromental

Home Stay	Value					Average	Rank
	I	II	III	IV	V		
Social	2	2		1	2	1,75	1
Natural	1	1		2	1	1,25	2

4. Kesimpulan

Dusun Dangean memiliki potensi untuk berkembang melalui konsep Kampung Wisata. Kekuatan utama yang dimiliki oleh Kampung wisata Dangean adalah atraktivitas kegiatan, lansekap visual daerah, dan paket kegiatan wisata. Sedangkan kelemahan yang saat ini dimiliki oleh Kampung Wisata Dangean adalah rendahnya tingkat popularitas, daya saing, serta pelayanan.

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The Challenges of the Existence of Lurik Weaving in Klaten Regency, Central Java

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Abstract

Traditional Indonesian textiles are famous for their rich artistic features that have wide variations with various decorative motifs that represent environment areas with harmonious cultivation. One of the traditional textiles is weaving. In various regions of Indonesia, weaving is not only functioned as a cover of body or clothing, but also, it is often associated with various beliefs and used in traditional ceremonies or rituals. One of the very simple weaving results, both in appearance and in the process is a striated fabric whose motives are dominated by striated (lorek-lorek) or lines. An area that has a historical relation closely that is related to weaving lurik is Klaten, where the statue of a woman who was weaving a decorator in one corner of this city. However, the image of Klaten as a producer of lurik weaving is endangered. The research result of researchers team from Ambarrukmo Tourism Institute (STIPRAM) of Yogyakarta by using descriptive research method, through interview with respondent shows that the main factor that cause fading image of Klaten as producer of lurik weaving is lifestyle change of society. Some efforts have been made by the government through various policies. But in fact, its still not give maximum results.

Keywords: Lurik weaving, Klaten, lifestyle, government policy

1. Introduction

Clothing is one of the basic needs for every human being. Clothing history begins with a long history of human civilization. In the past ancient humans used leaves to cover their bodies, then developed using animal hair and bark as a cover for the body, so clothing needs to be an important element in human life. Indonesian traditional textiles are famous for their rich artistic picture that has a wide variety with a variety of decorative motifs that represent the environment with harmonized cultivation, one of the traditional textiles is weaving. Virtuous woven fabric in Indonesia not only functions as a cover for nakedness or clothing, weaving in Indonesia is associated with various beliefs and is used in various traditional ceremonies or rituals. Various types of woven fabric in Indonesia include Lurik, ikat weaving and songket weaving. One of the very simple weaving results, both in appearance and in the process, is Lurik. Although very simple, this lurik fabric has various meanings.

Lurik is the name of the weaving cloth, the word lurik itself comes from the Javanese language, lorek which means lines, which are symbols of simplicity. The name of the motif is derived from the name of the flora, fauna, or from something considered sacred. Traditional lurik motives have meanings that contain advice, ideals, and hopes for the wearer. However, currently the number of lurik users is less than a few decades ago. The craftsmen from time to time begin to disappear. One of the centers of Lurik in Central Java that still survives to date is the center of Lurik. Non-Machine Weaving Tools (ATBM) in Tlingsing Village, Cawas District, Klaten Regency. In this Tlingsing, every house has this Non-Machine Weaving Machine (ATBM) and still weaving, although weaving is not the main job but only a side job for them. Besides that, this ATBM lurik woven fabric has a rival with the Lurik ATM (Machine Weaving Tools) located in Pedan District.

2. Methods

This research was conducted by a research team from the Yogyakarta Ambarukmo College of Tourism (STIPRAM). The method used in this research is descriptive qualitative, that is by interpreting qualitative data from the observed actors, then presenting them in the form of stories (Ahmad and Sigarete, 2018).

1. Source and type of data

Data sources in the study are classified into primary and secondary data. Primary data is original information obtained from firsthand the main data source (Wardianta, 2006). Primary data in this study were obtained from interviews with Lurik craftsmen and collectors. Whereas secondary data is obtained from observation and communication with related informants as well as from relevant supporting documents.

2. Data collection

Primary data collection is done by structured interviews, namely interviews where the interviewer determines his own problems and questions to be asked to the respondent (Moleong, 2005). Determination of the sample was carried out by the method determined (purposive sample) based on consideration. Whereas secondary data is obtained by unstructured interviews, namely interviews whose questions are not compiled but adjusted to the particular circumstances and characteristics of the respondent, with a question-and-answer method that flows like in everyday conversation (Moleong, 2005).

3. Test data validity

Data validation was tested using the triangulation method, which is collecting similar data from different sources so that the correctness of the data obtained can be tested between one another.

4. Data analysis

Data analysis uses interactive analysis techniques, with three main components which include data reduction, data presentation, and data verification.

5. Presentation of data

The data that has been analyzed is then presented descriptively, which is presented in the form of a flowing story.

3. Findings and Argument

History of Klaten Lurik

Lurik is a weaving whose motif is dominated by lorek-lorek or lines. The lines of long lines of a piece of fabric are called lajuran, and the width of the fabric is called poor feed, while the small boxes are called cacahan, the three patterns in Java, especially Central Java and East Java are called Lurik. Klaten has many cultural characteristics inherent in this city, one of which is Lurik made with traditional tools or which is often referred to as ATBM (Non-Machine Weaving Machine). The weaving in Java is strengthened by the use of weaving on statues and reliefs of temples scattered in Java. This lurik is spread in the regions of Yogyakarta, Solo and Tuban. In the city of Klaten itself, Lurik fabrics have become a hallmark of this city, and nowadays Klaten lurik craftsmen have been scattered in various areas such as Cawas, Pedan, Delanggu, Bayat, and other areas.

In the past this ATBM lurik woven fabric originated in Pedan Subdistrict, a pedicure cloth made from cotton thread woven with traditional looms. The coloring process starts from the yarn, so that the color of the front and rear fabric is the same. The pattern of weaving forms a vertical line that supports a very varied color combination. In the era of the 60s, Pedan was once a center for lurik production in Central Java. With the support of cooperatives in each district, the Klaten lurik entrepreneur reaches 500 people with 70,000

workers. This Lurik has been around since the 1940s. The equipment for weaving used at that time was still very simple (weaving), made of bamboo and wood (Sadilah, 2009).

In Pedan, Lurik Non-Machine tools (ATBM) developed rapidly, most of the people in Pedan District worked as weavers, and there were also people from other sub-districts who worked as weavers in Pedan, such as Cawas and Delanggu. ATBM was introduced by someone of Pedan, who learned through an education path like a course in Bandung (Sadilah, 2009). The Lurik industry was further eroded in the New Order when textile and conglomerate factories emerged. Weavers in Pedan are many who change jobs, they prefer to work in Garments, because according to them the weaving process takes a long time to produce one piece or one roll of cloth is given a small wage, the wages are not in accordance with the level of complexity in the process weaving. That way, people from Cawas and Delanggu who previously worked as weavers in Pedan, all returned to their respective districts, because they were more interested in developing the business in their respective region, especially in Tlingsing, Cawas, Klaten.

Traditional looms used throughout Indonesia in general are gendhong looms. Gendhong weaving is a very simple loom made of wood, so called because lungsen yarn on the loom (gledek and apit) is tied to "por" (the back of the weaver), weavers usually sit on the ground or sit in bamboo halls, with straight leg position forward. Gendhong looms later developed into Non-Machine Looms (ATBM) which were introduced in 1930. Non-machine looms (ATBM) were allegedly first introduced by the Dutch government in 1911. At that time the Dutch East Indies government brought Non-Machine Looms (ATBM). This tool is made of wood, where the piston is connected with a rope, so that if one of the looms is moved, automatically the other tool will move (Isbandono, 2016). The demand for these fabrics is increasing, especially in the Japanese era, many people use bagor clothing, which is the reason why weavers use ATBM (Sadilah, 2009).

Weaving motifs also continue to experience development. Originally weaving cloths had a simple ornament in the form of plain lurik. In its development until now there are 4 types of Lurik, namely: plain lurik (vertical and plain horizontal), vertical plain horizontal lines, horizontal plain vertical lines, and a combination of vertical lines with horizontal lines (plain weaving).

The Challenge of the Existence of the Klaten Lurik

Lurik is full of meaning and cannot be separated from trust, so its existence always accompanies traditional ceremonies. Lurik's philosophy and meaning is reflected in its motives and meaning. For example the Honey Gedog motif, which is used in mitoni or siraman ceremonies, there are also lurik with Lasem motifs used as bridal equipment in the Probolinggo area, the people use the Lurik "Tuluh Watu" selendang for the seven-monthly ceremony (Jawa Tingkeban) and to make (Ruat). The use of striated is still ongoing, but using lurik with names that have philosophical meaning has rarely been found (Asti, 2015).

Nowadays, it is difficult to find striated craftsmen who make woven with a certain meaning. This is because it makes woven with a high level of complexity and expensive prices that are less competitive in the market. There are also many weavers who used to make lurik with certain meanings that do not pass on their skills to their next generation. There is also the opinion that the next generation is not interested in lurik but working on batik that is more varied and easily marketed. There is also the next generation of weaving to switch professions not as weavers, for example as employees or traders. On the other hand, most people do not understand lurik which has such philosophical meanings and increasingly rare traditional ceremonies, especially those who use lurik as part of the ritual.

The Central Java and Klaten government require the ranks of Civil Servants to wear lurik

uniforms. Circular of the Regent of Klaten No.025 / 575/08 dated June 25, 2008, concerning the trial of the use of Lurik / Batik, as specific clothes has Positive Impact Areas (Kedaulatan Rakyat, 10 July 2008). More and more people are glancing at classic weaving products. Klaten, resulting in the revision of the Regent's SE with new SE No. 65/77/06/2010, which requires Civil Servants (PNS) to wear lurik uniforms two days a week. Not only executives who respond to this phenomenon, even in the legislature. The regulation on the obligation to use lurik uniforms for Klaten Regency DPRD members in 2009-2014 is stated in article 98 paragraph 3 Chapter VI regarding the trial and decision making of the related draft *taatib*. The article reads: In the event that there are no specific meetings and activities the leaders and members of the DPRD wear civilian clothes using the Klaten DPRD's planned lurik clothes. This is certainly an opportunity for the craftsmen to market their products.

Unfortunately, all of regulations above does not specifically mention that the uniforms used are local products from Klaten. this is involved in traditional markets and supermarkets that are starting to flood the manufacturer's lurik products, both from domestic and overseas (especially China and India) which can be obtained at relatively cheaper prices than the classic Klaten products. Besides being cheap, the manufacturer's quality is also better than classic lurik. This is a challenge for lurik craftsmen to maintain their products (quality and quantity). One characteristic of classical lurik is that the fabric tends to shrink after being washed, thick and faded. In its development, lurik fabrics are increasingly diverse and are also used by the private sector and the general public. For example, for party clothes, men's and women's clothing, pillow cases and chairs, and others. Klaten Regency has several centers of lurik craftsmen and can be used as educational tours and cultural tourism.

4. Conclusions

Klaten Lurik is one of the intellectual works of Indonesian ancestors which is often associated with various beliefs and used in various traditional ceremonies or rituals. But the existence of Lurik as a regional cultural heritage is threatened by changes in people's lifestyles which increasingly leave pride in Lurik. Because of this, more preferential efforts are needed, especially from the Government through the policies of regional regulations so that Lurik as the cultural heritage of the Klaten region is not lost due to the times.

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The Influence of Interpretative Media in order to Change the Tourist Behavior of throwing garbage in Breksi Cliffs, Sleman, Yogyakarta

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Abstract

Breksi cliffs were built and managed for tourist destinations in 2015. One of the challenges in the management of tourism in Breksi Cliff is garbage. The main factor ignoring garbage problems by tourists is due to their poor understanding of the environment and the dangers of environmental damage. So that, we need an initiative from the manager of Breksi Cliff in managing the environment around the tourist site through the installation of an interpretive media that is educative to the tourists about the environment, as well as an effort to provoke tourists to participate actively in order to control garbage in Breksi Cliffs. This research is a qualitative research and it is using experimental method. The study design was randomized complete design with 2 treatments and 3 repetitions. The data were collected by sampling method, by counting the trash in 2x2 m area around the sampling points. The data collection is 6 times with 3 times data retrieval before treatment and 3 times data after interpretative media installation treatment. The result of research by researcher team from Ambarukmo Tourism Institute (STIPRAM) Yogyakarta based on statistical analysis shows that there is real difference of amount of garbage before and after installation of interpretative media, where the garbage quantity decrease from 13,4 to 4,1.

Keywords: Breksi cliff, interpretative media, garbage, experimental

1. Introduction

The tourism industry is projected as one of the driving forces of development in 2018. Selection of the tourism industry as an economic engine in 2018 due to several reasons. First, the magnitude of the potential appeal of which is owned by Indonesia which includes the natural beauty and cultural diversity. Indonesian nature and culture are always ranked in the world's top 10 every year. Even the island of Bali has been named the world's best travel destinations in 2016 by one of the world's leading travel media. Second, promising market potential. From the perspective of the global travel market has a relatively high resistance since continued to show a positive trend amid rampant international terrorism. Whereas from a national perspective, the trend of constant economic growth above the 5% figure will create many new rich communities that are potential as a target for tourism.

As an industry, tourism actually contributes to the economy. However, like other industrial sectors, tourism also holds potential damaging effects from the environmental side. The nature of tourism, especially conventional economic tourism causes tourism development to be oriented only to economic goals. As a result, tourism development is not just an explorative activity, but is more identical to exploitative activities. This overly exploitative development is the main threat to the existence of tourism activities in a location. Excessive exploitation of tourism resources will make the attraction of a tourist site fade. The waning of attraction due to a decrease in the quality of the tourist environment will be responded by tourists by leaving the tourist location. Therefore, environmental factors must also get special attention in managing a tourist location so that tourism activities can run sustainably.

Breksi Cliff is a fairly new tourist location in Yogyakarta. Breksi Cliff began to be built and managed for tourist purposes in 2015. As a new tourist location, many things become challenges in the management of Breksi Cliffs. One of the challenges is in terms of garbage. Garbage becomes a serious problem for tourist sites based on natural beauty such as Breksi Cliff where the aesthetic elements are inherent and become one of the offerings in tourism activities. Tourists not only enjoy a comfortable natural atmosphere, but also enjoy visual offerings from the location. So that the presence of too much garbage will make visiting satisfaction from tourists low. Visit satisfaction is positively correlated with interest in returning to visit. The low tourist satisfaction will have an impact on the low interest of tourists to visit the Breksi Cliff. For this reason, an initiative from the manager of the Breksi Cliffs is needed in managing the environment around the tourist sites.

2. Methods

The research was carried out by a research team from the Yogyakarta Ambarukmo College of Tourism (STIPRAM). This research is a type of qualitative research using experimental methods, namely by testing the hypothesis and then tested statistically to determine the effect of the trials that have been conducted. The research location was chosen based on consideration (purposive), where the researcher determined the Breksi Cliff as the location of the experiment. Determination of the Breksi Cliff is based on the fact that the environmental conditions in the location are still much disturbed due to the presence of quite a lot of garbage.

Data collection technique

Data about the large amount of garbage in Breksi Cliff is taken by sampling method, namely by calculating the amount of waste in certain points that are considered to represent the real conditions on the location. Trash in 2x2 m area around the calculated sampling points are then accumulated. Data retrieval will do as much as 3x to 6x with details of the data retrieval of data before treatment and after treatment installation 3x interpretive media.

Data analysis

The study design used a completely randomized design (CRD) with two treatments and three replications. The treatment given is:

T0 = Without interpretive media

T1 = With interpretive media

Mathematical models of experimental design in this study are:

$$Y_{ij} = \mu + \tau_i + \epsilon_{ij}$$

Information:

Y_{ij} = The results of observing the effect of the i-th treatment and the j-test

i = 1,2

j = 1,2,3

μ = middle value of all observations

τ_i = effect of the i-treatment

ϵ_{ij} = the effect of the experimental error from the i-treatment and the j-test

The research hypothesis are:

H0: $\tau_i = 0$: There is no effect of the installation of interpretive media on the changing attitudes of tourists in disposing of garbage.

H1: $\tau_i \neq 0$: There is an effect of the installation of interpretive media on the changing attitudes of tourists in disposing of garbage.

Data were tested according to the procedure F variance and if there is a real treatment effect ($P < 0.05$) followed Duncan test at 5% level.

3. Findings and Argument

Breksi Cliff Tourism Object

Breksi cliff is located in Sambirejo Village, Prambanan District, Yogyakarta (Farhan, 2016). Breksi is the name of a rock type included in clastic sedimentary rocks where rock fragments are the result of previous rock breakdown, which is a product of volcanic activity that experiences water transportation (Candra, 2014). Breksi Cliff Park is a chunk of former mining quarry (Nursastri, 2016). Breksi Cliff was previously a limestone mine site (Rizal, 2016). The number of breccia rocks in Yogyakarta province is quite large and spread in Bantul, Sleman and Gunungkidul regencies (Candra, 2014). The limestone from the mining at Breksi Cliff is used as the main material for sculpture, and is used as a base or wall of the building as a substitute for ceramics (Hakim, 2015).

Traditional mining that has been going on for years has transformed lush hills into white box cliffs that contrast with the surrounding green vegetation (Hakim, 2015). Mining activities at Breksi Cliff were stopped by the government because the location of Breksi Cliff is a geological site that is part of Purba Nglanggeran Volcano (Rizal, 2016). The Breksi cliff is proclaimed as a cultural heritage because it is a historical evidence of geological phenomena where the Breksi Cliffs are deposits of the ancient volcanic ash of the Nglanggeran volcano (Nursastri, 2016). Breksi cliff is included as one of the geological sites and has been designated as the Geoheritage of Ijo Temple which must be protected (Hakim, 2015).

Breksi cliffs were opened for tourist sites in March 2015 (Rizal, 2016) by Karang Taruna Sambirejo (Farhan, 2016). Development of Breksi Cliffs is done by carving cliffs with cultural images such as wayang (Narsisti, 2016). Cliff carving is done by local artists with a working time of about 6 weeks for one puppet relief (Bona, 2016).

Tourists on the Cliff Breksi are dominated by teenagers. This is influenced by the main attractivity factors offered at Breksi Cliff in the form of visual attractivity supported by the addition of photo spots. Ahmad and Sigarete (2018) in their research found that the main preference of teenage tourists is the attraction of spot photography. From the Breksi Cliff, tourists can see the panoramic view of the beauty of the Ijo Temple and Ratu Boko Temple with a backdrop of Merapi and merbabu mountains (Narsisti, 2016), and can see Prambanan and Borobudur Temples (Farhan, 2016). Breksi Cliff is also commonly used as a camping location that offers a sunrise atmosphere (Rizal, 2016). In addition, at the foot of the cliff there is an amphitheatre called Tlatar Seneng which is used as a venue (Narsisti, 2016). The number of tourists visiting Breksi Cliff reaches 3,000 vehicles at weekends (Bona, 2016). Breksi Cliff Tourism Object does not yet have a local regulation so that there is no tariff to enter and its management is still carried out by Karang Taruna (Bona, 2016). Tourists are allowed to pay the entrance fee accordingly, and only at a fee of Rp 2,000 for motorbike parking (Hakim, 2015), and Rp. 5,000 for cars, and Rp. 10,000 for bus parking (Bona, 2016). The entrance fee for the Breksi Cliffs which is fairly cheap is the main attraction for teenagers. The most ideal admission price for teenagers is around IDR 5,000 - IDR 25,000 (Ahmad and Sigarete, 2018).

The Influences of Installation Interpretative Media

Table 1. The experiment data

Repetition	Plot	Treatment	
		Before	After
The first	Plot 1	15	5
	Plot 2	13	6
	Plot 3	15	3
	Plot 4	14	3
	Plot 5	13	3
	Plot 6	13	2
	Plot 7	13	5
	Plot 8	17	5
	Plot 9	13	6
	Plot 10	13	3
		Rata-rata	13,9
The second	Plot 1	11	4
	Plot 2	13	4
	Plot 3	16	4
	Plot 4	14	4
	Plot 5	13	4
	Plot 6	15	5
	Plot 7	13	4
	Plot 8	11	4
	Plot 9	13	4
	Plot 10	9	5
		Average	12,8
The third	Plot 1	15	6
	Plot 2	15	3
	Plot 3	14	2
	Plot 4	10	3
	Plot 5	17	6
	Plot 6	11	2
	Plot 7	13	4
	Plot 8	16	5
	Plot 9	13	6
	Plot 10	11	4
		Average	13,5
Average		13,4	4,1

Statistical test results show that there is a significant influence of the installation of interpretative media on the behavior of throwing garbage from tourists in the Breksi Cliff. The data shows the average amount of waste after the interpretive media is 4.1. Down from 13.4 before the installation of interpretive media. This shows that interpretative media about the environment can actually open up tourists' awareness of the importance of the environment and shape the behavior of tourists to be more concerned about the environment. Environmental interpretation is a bridge or form of communication between objects or natural resources with visitors coming in the area (Junianti, 2016). Media is one of the elements of communication, because in the communication process there is always a process of delivering information and information sources or from the sender of messages to the target or recipient of information through the media (Muntasib, 2003; Joni, et al., 2010). Techniques in environmental interpretation consist of two, namely direct techniques (attended service), and indirect techniques (unattended service) through the media (Sharpe, 1982; Junianti, 2016). Effective communication media must be based on community preferences, trial use of media and methods or time for media distribution (Weinreich, 1999; Joni et al., 2010).

Interpretation in relation to the environment is a form of service to visitors to parks, forests, and protected places and other recreational places (Sharpe, 1982; Junianti, 2016) Interpretation activities in a tourist environment are an ideal way to engage and improve community understanding of the environment (Henning and Pakpahan, 1991). The interpretation of the tourist location environment is considered to influence visitor behavior and reduce adverse effects on the environment (Junianti, 2016). The informative approach alone is not enough to make tourists aware of the importance of environmental sustainability, so that interpretations that contain more than just information can be used as a tool to foster tourists' attention and appreciation for a tourist location that ultimately tourists will be encouraged to protect and conserve something of interest to them (Henning and Pakpahan, 1991). The interpretation program not only supports conservation and management of the area but also increases the satisfaction and comfort of tourists (Moscardo, 1998; Oktawirani et al., 2012), where tour guides and tourism facilities play a role in supporting the transfer of knowledge and environmental preservation of tourist sites (Yusiana and Mayadewi, 2016) The main purpose of an interpretation is not instruction but provocation (Tilden 1977; Junianti, 2016).

4. Conclusion

Environmental problems, especially in tourist locations become one of the serious problems to be solved soon. Poor environmental quality will reduce the level of tourist satisfaction from tourists so that it will worsen the image of a tourist attraction which will have an impact on the decline in competitiveness of the tourist motorcycle taxi. Interpretative media can be used as an alternative solution in an effort to control environmental problems in order to maintain the existence of tourism activities in a tourist attraction.

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Innovation Strategy in Batik Business to Increase Value Creation and Sustainability: Study At Batik Company in Banyuwangi District of East Java Province, Indonesia

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Abstract

Batik is a cultural heritage Indonesia nation that has been recognized by the world. This is due to batik has sociocultural and economic value. This potential when processed and developed properly will be one source of strength in the creative industry to expand the work and welfare of the community. The current competition in the batik industry is very tight. This fact requires that batik companies need to develop innovation strategies that can increase the added value in order to remain adaptive in the market. The purpose of this research or paper is to develop a framework for applying innovation strategies to improve value creation and sustainability in batik companies in Banyuwangi district. This research uses qualitative research. Informant of this research is owner of batik company. Data collection techniques using in-depth interviews. Data analysis uses domain and taxonomy analysis. The results of the study show that there are variations of innovation strategy implementation in batik company. These variations will be described in more detail in this paper.

Keywords: Innovation Strategy, Value Creation, Sustainability, Batik Company.



Village Funds and Development in Indonesia: The Role of Social Capital

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Abstract

In developing countries like Indonesia, the main problem is poverty. The greatest poverty occurs in rural areas. Government takes policy by focusing on rural development. One of the mandate of Law No. 6 Year 2014 about The Village is to allocate budgeting at Village Fund scheme to optimizing infrastructure and empowerment as effort to reduce poverty. This study aims to determine contribution of Village Funds to develop village communities. This research was conducted through descriptive analysis and literature study with observation in the year 2015 until 2017. The hypothesis in this research is the implementation of Village Fund Program has a significant influence on rural poverty reduction. The results show that during the implementation year 2015-2017, the Village Fund Program has an influence in reducing rural poverty indicated by the declining number of rural poor from 17.7 million in 2014 to 17.1 million in 2017 and a decrease in the percentage of the rural poor from 14,09% in 2015 to 13.93% in 2017. Social capital plays a role in the success of the planning process through consultation and supervision of village infrastructure development. In addition, empowerment activities with local wisdom as a form of strengthening social capital increases economic and social activities.

Keywords: rural poverty, village fund, social capital

1. Introduction

The government through regional autonomy empowers regional governments to administer their own government, with the full support of the government in its implementation. The emphasis of regional autonomy is placed at the district or city level, but if examined, the essence of regional autonomy is based on self-reliance initiated by the lowest level of government, is the village (By 2014). Nasrul (2013) argues that rural development is an important part of national development, since the still dominant rural areas of more than three quarters of Indonesia are rural and more than half of the population still live in rural areas.

Law No. 32 of year 2004 on Villages gives villagers the opportunity to organize and manage their own households, which is organized by taking into account the principles of democracy, community participation, equity, justice, and attention to the potential and diversity of the region. This is reinforced by the presence of Law no. 6 Year 2014 about Village. Firmanzah (2014) in Abidin (2015) added that the Act recognizes the authority of the village and empowers the village more strong, advanced, independent and democratic. The village government is expected to manage its territory independently including the management of the village's assets, finances, and income to improve the quality of life in the village and the welfare of the community.

Enactment of Law no. 6 About the Village is accompanied by Village Funds Program as one of the funding sources of village development. The Village Fund is a fund sourced from the State Budget (APBN) intended for villages used to fund government administration, development implementation, community development, and community empowerment in

village. The purpose of granting the village funds is as a stimulant or stimulant fund to push finance village government programs supported by the participation of self-help community in carrying out government activities and community empowerment (Harning and Amri, 2016).

Development policies made by the government can be used as drivers economic growth. Through the Village Fund Program is expected to reduce rural poverty through empowerment and rural infrastructure development. The Village Fund program seeks to maximize social capital through the local wisdom of each village. Kusuma et. al. found that rural social capital plays a role in ecotourism development in Banyuwangi (Kusuma et al., 2017). Furthermore, the Village Fund Program in Kota Banda Aceh enhances infrastructure, economic and social development (Harning and Amri, 2016). Research conducted by Sofianto (2017) found that the implementation of village funds contributed to increased accessibility of villagers and community participation in development. Yasa also found that community participation in the Bali Province plays a role in reducing poverty. The relationship between empowerment and village development becomes interesting for further research.

Indonesia is a developing country with more than half of its population living in rural areas. The government always strives to synergize the village development policy with national development. One of the government's efforts is through the Village Fund Program. Thus, a review of village development issues is needed to reduce poverty and affect economic growth.

2. Methodology

This research is a descriptive research. According to Whitney (in Nazir 1988: 34 in Sofiyanto, 2017), descriptive research is a fact-finding with the right interpretation in order to get a systematic, factual and accurate description, description, or painting facts, traits and relationships between the phenomena investigated. Meanwhile, literature studies conducted by searching for various written sources, whether in the form of books, archives, magazines, articles, and journals, or documents relevant to the issues studied. Year of observation is the Year 2015 to 2017, where Year 2015 marked the beginning of the enactment of Law no. 6 About the Village and the start of the Village Fund Program.

3. Results and Discussion

Village Autonomy

The village is an embryo for the formation of political and governmental society in Indonesia, long before the modern nation-state of Indonesia was formed (Santoso, 2006 in Sofianto, 2017). Law no. 6 of 2014 about the Village provides significant changes in village governance. In essence the Village Law has a vision and engineering that gives wide authority to the village in the field of administration of village administration, implementation of village development, village community development, and empowerment of village communities based on community initiative, rightful authority, and village customs. Widjaja (2003: 165) states that village autonomy is native, round, and whole autonomy and is not a gift from the government. Instead the government is obliged to respect the original autonomy possessed by the village. As a legal community that has its own original structure based on privilege, the village can perform legal acts both public law and civil law, possessing property, and can be prosecuted and prosecuted in court (Harning and Amri, 2016) .

Village Fund

Indonesia has about 73,000 (seventy three thousand) Villages (Mulyono, 2014). The Village Fund is a fund sourced from the State Budget (APBN) intended for villages used to

fund government administration, development implementation, community development, and community empowerment. In 2015, the Village Fund is budgeted at Rp 20.7 trillion, with an average of each village getting an allocation of Rp 280 million. In 2016, the Village Fund increased to Rp 46.98 trillion with an average of Rp 628 million per village and in 2017 again increased to Rp 60 trillion with an average of Rp 800 million per village. Based on the evaluation from Department Financial, in the three years of implementation, the Village Fund has proven to have produced facilities and infrastructure that are beneficial to the community, among others in the form of the construction of more than 95.2 thousand kilometers of village roads; 914 thousand meters of bridges; 22,616 units of water connections; 2,201 units of boat moorings; 14,957 PAUD units; 4,004 units of Polindes; 19,485 well units; 3.106 village markets; 103,405 drainage and irrigation units; 10,964 Posyandu units; and 1,338 units of embung in the period 2015-2016.

Poverty

Poverty is defined as a low standard of living, namely the existence of a material deficiency level compared to the standard of living prevailing in the society concerned. The evaluation results of the use of the Village Funds over the past two years also indicate that the Village Fund has managed to improve the quality of life of the villagers as shown by, among others, the decline in rural inequality ratio from 0.34 in 2014 to 0.32 in 2017. The decline in the number of poor rural areas from 17.7 million in 2014 to 17.1 million in 2017 and a decrease in the rural poor from 14.09% in 2015 to 13.93% by 2017.

Social Capital

The development of villages sourced from the Village Fund is directed at infrastructure development and community empowerment conducted by raising local village wisdom. This includes the strengthening of social capital in a growing context in society. Principles that are articulated in the context of village setting, include: the principle of recognition; subsidiarity; diversity; togetherness; mutual cooperation; kinship; discussion; democracy; independence; participation; equality; empowerment; and sustainability (Mulyono, 2014). Putnam (1995) defines social capital as a picture of social organization, such as networks of norms and social beliefs that facilitate mutual coordination and cooperation (Yustika, 2012). In the development of village infrastructure self-managed cooperation named "gotong royong" involving the participation of villagers. This is where social networking mechanisms and social norms of society play a role in the development process. Togetherness and common purpose are the drivers of the villagers in participating. The preparation of village planning and accountable reporting in the Village Revenue Expenditure Budget (APBDesa) is one way to foster citizens' trust. Human resources become capital that is very important in doing development. The linkage of this problem with community empowerment is enormous. The impact of community empowerment is the community's independence in overcoming their problems through initiative and creativity to improve the quality of life. Village empowerment programs succeed through the participation of rural social networks, through religious leaders, community leaders, and community groups. The existing social networks are successful in giving influence to the village community to participate in developing their village.

4. Results and Discussion

Consistency of village development should be supported by commitment, awareness and active participation of all stakeholders towards the progress of the village, as a forum for realizing the welfare of the community (Mulyono, 2014). Through the enactment of Law no. 6 Year 2014 on the Village is placed the foundation of village-based village autonomy

development. The emergence of the Village Law was accompanied by a Village Fund Program mechanism that focused on infrastructure development and village empowerment. Since its inception in 2015, the Village Fund Program has proven to reduce rural poverty and improve the quality of rural living.

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Competitive Sector and Transformation of Economic Structure in Tuban Regency (2010-2015 Period)

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Abstract

On its duties, functions, and responsibilities to manage the potential of a region and also part of Autonomy implementation, Regional Government must be able to increase economic growth, equal distributions of income, and optimize regional development. Economic development performance can be seen through the economic growth accompanied by the change of output distributions and economic structure. Competitive sectors are ought to be owned by each region in the implementation of Regional Autonomy to finance developments, including the region of Tuban. Tuban had experienced transformations of economic structure due to the conversion of agricultural to industrialization. These economic transformations in Tuban are marked by the decrease of agricultural sector and the increase of industrial sector, along with the establishment of PDRB and employment. This study aims to identify the competitive sector and analyse the transformation of economic structure in the district of Tuban by using data variables of GRDP in year 2010 and employment data in year 2000. The method used is quantitative descriptive analysis according to Location Quotient (LQ) and Dinamic Location Quotient (DLQ) to identify competitive sector. Analysis tool Shift Share modified by Esteban Marquillas is used to analyse economic structure of Tuban. The result of LQ and DLQ analysis shows that mining sector is the basic sector and has potential to be developed as competitive sector in Tuban. The result of Shift Share analysis by Esteban Marquillas shows that there was transformation of economic structure from agriculture sector to trading sector in Tuban.

Keywords: Dinamic Location Quotient, Location Quotient, Shift Share, Shift Share Esteban Marquilla

1. Introduction

Economic development depends on the policy in determining competitive sectors. Samuelson (Tarigan, 2014:46) explained that every region must have competitive privilege that could be developed vastly and combined with other sectors so that the growth of one sector will encourage the growth of other sectors, which eventually might end up to a rapid economic development.

Each region must have competitive sector to develop regional economic growth and to increase employment. If the region of Tuban has owned competitive sector, other sectors cannot be abandoned because it might lead to imbalances in development, such as income distributions that become widen, high number of unemployment, and declining of public welfare. To avoid such loss, the development must be balanced and in line with the effort to collaborate competitive sectors with other sectors.

According to Tarigan (2014:46) regional economic growth is the increase of overall community income in the area. Regional revenue describes the prosperity of a region due to its ability to portray remuneration occurred in the region. According to Boediono (1985:1), economic growth is a process of output rise per capita in the long run. Output rise must be higher than population rise. This development has a tendency to go forward

and continue. According to basic export theory by Richardson (Tarigan, 2014:55), regional economic growth is determined by the demand for goods and service from outside the region. Richardson divides economic into two sectors, base sector and non-base sector, in which this base sector triggers the growth of other sectors.

According to Adam Smith, economic growth is influenced by capital accumulation in two ways. Firstly, there is direct capital enhancement that increases the number of outputs. Second, indirect capital enhancement that increases productivity per capita along with the existence of specialization and more various divisions of labours. Eventually, specialization will accelerate economic growth. The process of capital accumulation is influenced by broader market and profits that are above the minimum profit (Boediono, 1985: 9)..

In addition to economic growth, transformation of economic structure is also one of the determinant performances of economic development. Transformation of economic structure occurs as a result of economic growth. Kuncoro (Sun'an, 2015: 65) explains that structural change is a phenomenon faced by developing countries, where the economic structure was initially subsistence and merely focused on the agricultural sector, a modern economic structure dominated by industry and services. Chenery's development pattern theory explained that along with increased income per capita, the economy of a country will shift from agricultural sector to the industrial sector. In line with the process of structural transformation, there will be a decrease in consumption of food ingredients due to an increase in consumption of non-food ingredients (Kuncoro, 2000: 54; Sun'an 2015: 73). The results of Chenery and Syrquin (Tambunan, 2003) research showed there is a change in the output contribution in the economy in the long term, here means the contribution of agricultural output will decrease while the contribution of industry and services will increase in line with the increase in national income or income per capita.

In terms of labor, according to Lewis, there will be a process of transfer, output growth and employment from the agricultural sector to the industrial sector, although the shift is lagging behind the process of changing the structure itself. As a result of lag, the agricultural sector will play an important role in increasing the supply of labor in the structural transformation process. The low productivity of the agricultural sector labor has gradually increased, similar to the productivity of the industrial sector in the transition period (Sun'an, 2015: 75). Ranis-Fei in the theory of labor economic development explains that economic development takes place by allocating labor surpluses in agriculture that have zero output contributions to the industrial sector so that the workforce is more productive with the same wages as agriculture.

East Java Province is one of the regions located in Java Island which has an average rate of economic growth at 6.09% in year 2011-2015. Sectoral contribution within the establishment of GRDP in 2010-2015 according to constant rate shows that the manufacture industry sector has the largest contribution to GRDP in East Java Province at 29.25% followed by the wholesale and retail trade sector at 18.18% and the agriculture, forestry and fisheries sectors. The smallest contributions in GRDP are from the sectors of water supply, waste management, waste and recycling.

Tuban Regency is one of the districts in East Java Province. Tuban had given large contribution to the formation of East Java GRDP in 2010-2015. The GRDP of Tuban on the basic constant rate shows that it is dominated by the manufacturing industry sector at 30.65%, the agriculture, forestry and fisheries sector and the construction sector, each at 18.66% and 13.01%. While the employment of Tuban is dominated by the agricultural, plantation, forestry, hunting and fisheries sectors, the trade sector, restaurants and accommodation services as well as the community, social and individual service sectors.

Tuban has the potential that becomes obligatory to be developed, including the energy

sector (tides can be used as PLTU), tourism sector (as the earth guardian and the city of a thousand caves and many unexposed tourist attractions), industrial sector (the site of many large industries such as Indonesian cement , holcim cement, steel steel industry and others and local handicrafts (batik and woven gedogs)), agriculture and plantations sector (rice, corn, beans and siwalan, duku prungahan and star fruit are the typical groceries of Tuban) and fisheries has the potential to be developed as a fish processing industry (BPS Tuban Regency, 2015: 63) .This study aimed to identify the competitive sectors and analyze whether there is a transformation in the economic structure in Tuban 2010-2015.

2. Method

Research Design

The type of this research is quantitative descriptive, aims to make a systematic, factual and accurate description of the facts and nature of the population in a particular place, Tuban, to develop a detailed understanding. The location and time of the study were Tuban Regency in 2010-2015.

Data Sources and Type

Data used in this study are secondary data obtained from BPS of Tuban Regency and BPS Provincial of East Java regarding the GRDP and Labor of Tuban Regency and East Java Province. Data used from GRDP in this study were started from year 2010 along with 17 categories business sectors and for the labor, data used are from the population aged 15 years and over who worked in main business fields from year 2000 along with 9 business sectors.

Analysis Method

Data analysis was done using quantitative descriptive analysis according to Location Quotient (LQ) and Dinamic Location Quotient (DLQ) analysis tool to identify the competitive sectors as well as the Shift Share analysis tool and Shift Share analysis tool modified by Estebn Marquillas to analyze the economic structure of Tuban.

1. Analysis of Location Quotient

Analysis of Location Quotient (location questionnaire) or abbreviated as LQ is a comparison between the magnitude of the role of the sector / industry in an area and the magnitude of the role of the sector / industry nationally. Generally the variables used are added value (income level) and number of employment. Formula of LQ (Tarigan, 2014) as follows:

$$LQ = \frac{\frac{x_i}{PDRB}}{\frac{X_i}{PNB}} \quad (1)$$

where:

- x_i = GRDP sector i in Tuban Regency
- PDRB = total GRDP of Tuban Regency
- X_i = GRDP sector i East Java Province
- PDRB = total GRDP of East Java Province

2. Analysis Dinamic Location Quotient

Analysis Dinamic Location Quotient is a comparison between the development or growth rate of the sector / industry in an area and the development rate of the sector / industry nationally. DLQ and LQ shared a lot of similarities, but only DLQ is more suppressed to development rate. Formula of DLQ (Wiwekanda, 2016) as follows:

$$DLQ_{ij} = \left(\frac{\frac{1 + g_{ij}}{1 + g_j}}{\frac{1 + G_i}{1 + G}} \right) \quad (2)$$

where:

- g_{ij} = development rate sector i of Tuban Regency
- G_i = development rate sector i of East Java Province
- g_j = development rate of Tuban Regency
- G = development rate of East Java Province

3. Analysis of Shift Share

Shift share analysis is one of the quantitative techniques commonly used to analyse sector growth and changes in regional economic structure towards higher administrative economic structures as a comparison or reference. Shift share analysis equation and its components (Hasani, 2010) as follows:

$$D_{ij} = N_{ij} + M_{ij} + C_{ij} \quad (3)$$

where:

- i = analysed economy sector
- j = analysed area Tuban
- n = comparison area East Java
- D_{ij} = changes in sector i in area j (Tuban)
- N_{ij} = national growth sector i in area (East Java)
- M_{ij} = industrial mix of sector i in area j (Tuban)
- C_{ij} = competitive sector i in area j (Tuban)

Variable used in this study are labor which is notated as (y), as follows:

$$D_{ij} = y_{ij}^* - y_{ij} \quad (4)$$

$$N_{ij} = y_{ij} \cdot r_n \quad (5)$$

$$M_{ij} = y_{ij} (r_{in} - r_n) \quad (6)$$

$$C_{ij} = y_{ij} (r_{ij} - r_{in}) \quad (7)$$

whereas:

- y_{ij} = labor in sector i in area j (Tuban)
- y_{*ij} = labor in sector i in area j at the end of analysis year (Tuban)
- r_{ij} = growth rate sector i in area j (Tuban)
- r_{in} = growth rate sector i in area n (East Java)
- r_n = the average rate of growth of labor in area n (East Java)

$$r_{ij} = \frac{y_{ij}^* - y_{ij}}{y_{ij}} \quad (8)$$

$$r_{in} = \frac{y_{in}^* - y_{in}}{y_{in}} \quad (9)$$

$$r_n = \frac{y_n^* - y_n}{y_n} \quad (10)$$

where:

y_{in} = labor sector i in area n (East Java)

y_{in}^* = labor sector i in area n at the end of analysis year (East Java)

y_n = total labor of all sectors in area n (East Java)

y_n^* = total labor of all sectors in area n at the end of analysis year (East Java)

4. Analysis Shift Share Modified by Esteban – Marquillas (SS-EM)

Analysis of Shift-Share modified by Esteban – Marquillas (SS-EM) is a modification of classic Shift-Share analysis. This analysis is used to solve the problem of the effect of allocation and specialization that has not existed in the classic Shift Share analysis. In the modification of Shift Share Esteban Marquillas new element is added namely y'_{ij} defined as a region variable (y_{ij}), formulated to (Sufriadi, 2015).

To find out the allocation effect using the formula:

$$A_{ij} = (y_{ij} - y'_{ij})(r_{ij} - r_{in}) \quad (10)$$

whereas:

$(y_{ij} - y'_{ij})$ = describes the level of specialization in sector i Tuban

$(r_{ij} - r_{in})$ = describes the level of competitive advantage of sector i in Tuban.

The modification result using Shift Share by Esteban Marquillas can be formulated as follows (Supomo dalam ma'mum, 2012):

$$D_{ij} = y_{ij}(r_n) + y_{ij}(r_{in} - r_n) + y'_{ij}(r_{ij} - r_{in}) + (y_{ij} - y'_{ij})(r_{ij} - r_{in}) \quad (11)$$

3. Result and Discussion

Results

1. Analysis of Competitive Sector

a. Analysis of LQ (Location Quotient)

LQ (Location Quotient) analysis is used to determine the most competitive sector or economic source of a regional economy by using a comparison between the magnitude of the role of the business field in Tuban Regency to the magnitude of the role of the business field in East Java Province. The comparison used GRDP data of Tuban and GRDP data of East Java Province in 2010-2015. Seen from these comparisons, there are several possible LQ values as follows:

- LQ > 1 means that the sector is source sector and has the potential to be developed as an economic driver for Tuban Regency.
- LQ = 1 means that the magnitude of the role of the sector i in Tuban Regency has the same amount with the magnitude role of the sector i in East Java Province.
- LQ < 1 means that the sector is non-source sector and has the least potential to be developed as an economic driver for Tuban Regency.

LQ results on GRDP from 17 (seventeen) business fields in 2010-2015 in Tuban Regency were only 5 (five) business sectors can be considered as source sectors, namely: mining and mining (1.76), agriculture, forestry and fisheries (1.46), construction sector (1.43), manufacturing industry sector (1.05) and government administration, defense and social security sectors (1.01), while others are non-source sectors..

LQ results from 2010 to 2015 describe the sectors that have the highest LQ average are: 1) the mining and mining sector with LQ by 1.76; 2) the agriculture, forestry and fisheries sector with LQ by 1.46 and 3) the construction sector with LQ by 1.43. Meanwhile the lowest LQ was experienced by the accommodation and food supply sector by 0.17, the transportation and warehousing sector by 0.19 and the company services sector by 0.25.

The mining sector consistently produced the highest LQ from 2010-2015. The second highest LQ result from 2010-2015 experienced a change from the construction sector to the agriculture, forestry and fisheries sectors. The lowest LQ consistently from 2010-2015 occurred in the sector of providing accommodation and food between 0.16 and 0.18. Likewise, the second lowest LQ also consistently occurred in the transportation and warehousing sector from 2010-2015 with LQ ranging from 0.18 to 0.20.

b. Analysis of DLQ (Dinamic Location Quotient)

Dynamic Location Quotient analysis is a comparison of growth rate of a sector / industry in a region towards the growth rate of a sector / industry nationally. In fact, DLQ is almost the same as LQ, but the emphasis of DLQ is on the growth rate based on GRDP. So the analysis used the data of the economic growth rate of Tuban Regency and the data of East Java Province's economic growth rate in 2011-2015 over constant rate according to business field in year 2010 as basic year. Seen from these comparisons, there are several possible DLQ values as follows:

- $DLQ > 1$ means that sector *i* could be expected to become the source sector in the future
- $DLQ = 1$ means that the growth rate of sector *i* in Tuban Regency has the same amount with the sector *i* in East Java Province
- $DLQ < 1$ means that sector *i* is the least expected to become the source sector in the future

The results of Tuban DLQ analysis in 2011-2015 in average show that out of 17 business fields there are only 4 source sectors in the future, namely: 1) the mining sector; 2) the sector of water supply, waste management, waste and recycling; 3) the service company sector; 4) the transportation and warehousing sector. Other service sectors have results of $DLQ = 1.00$ means that the development potential of other service sectors in Tuban Regency is comparable to the development of the same sector in East Java Province, while other sectors are non-source sectors in the future. The results of DLQ each year show a shift in the business base in the future. This shows that economic sectors growth in Tuban Regency fluctuates so that sometimes in certain years a sector has the potential to become a source sector but in the following year or before it has non-source potential.

DLQ results above in average show the sectors that have the highest DLQ, include: 1) mining sector by 1.68; 2) the water supply sector, waste and recycling waste management by 1.34; and 3) the transportation and warehousing sector and the company's service sector by 1.02. Other service sectors have DLQ 1.00 results. While the sectors that have the lowest DLQ results even negative, are: 1) electricity

and gas procurement sector (-2.36); 2) the sector of providing accommodation and food (0.32) and 3) the construction sector (0.41).

The mining sector from 2011-2013 by 1.02-2.72 had the highest DLQ value while in 2014 the sector of water supply, waste management, waste and recycling was by 2.06 and in 2015 there were two sectors namely the real estate sector and the service company sector had the highest DLQ value by 1.38. When viewed from the lowest DLQ value from year to year in 2011-2012 and 2015, the electricity and gas procurement sector classified in (-9.90) - (-0.76) while in 2013-2014 the sector of providing accommodation and food classified in (-1.35) - (0.36).

2. Transformation of Economic Structure Analysis

a. Shift Share Analysis

Shift Share Analysis is used to analyze changes in the regional economic structure towards the higher economic structure of the administrative region as a comparison. For this purpose, this analysis uses three basic components related to each other:

- National share component (Nij) or national growth, the amount of regional employment increase
- Proportional shift component (Mij) or structural components (industrial mix), to measure the magnitude of the net regional shift caused by the composition of the industry / sector in the region concerned.
- Differential shift component (Cij) often termed a locational, regional or competitive advantage component to measure the competitiveness of the sector in Tuban Regency compared to the same sector in East Java Province.

The results of the shift share analysis on the labor in 2010-2015 in Tuban Regency, show: 1) the contribution of national share component has a positive effect on the employment in Tuban Regency by 38,368.08 workers against employment in East Java; 2) Proportional shift component has a negative effect which means the growth of employment in Tuban Regency lags behind -40,208.04 workers from East Java Province; 3) The effect of differential shift components has a positive effect which means that Tuban Regency has a competitive advantage so that the employment growth is faster than the provincial level by 95,093.97 workers. Total employment growth shows a positive number of 93,254 workers, which means that the growth of employment in Tuban Regency from 2010-2015 is relatively faster than the total growth of employment in East Java.

The sectors that have the highest employment are: 1) the trade, restaurant and accommodation services sector by 59,551.00 workers; 2) The construction sector by 55,628.00 workers; 3) Community, social and individual services sector by 55,453.00 workers. While the business fields that have the lowest employment growth are: 1) Agriculture, plantation, forestry, hunting and fisheries sectors; 2) Mining sector; 3) Transportation, warehousing and communication sectors. Each has a growth of -52,353.00 workers, -37,544.00 workers and -25,516.00 workers.

b. Shift Share Analysis Modified by Esteban Maquillas

Shift Share Analysis modified by Esteban Maquillas is used to solve the problem of the effect of allocation and specialization that do not yet exist in the classic Shift Share analysis. Shift Share Modified by Esteban Maquillas analysis on competitive advantage (Cij) is divided into two components, namely competitive advantage (C'ij) and allocation influence component (Aij). While for National share component (Nij), Proportional shift component (Mij) and total growth (Dij), the results are the same as the classic Shift Share. The influence of allocations can be seen from two parts, namely the level of specialization of the sector i in Tuban Regency multiplied by the

competitive advantage in Tuban Regency. The results of the Esteban Marquillas Shift Share analysis on the Tuban Regency employment in 2010-2015 showed the comparative advantage of labor (C'_{ij}) of 952,987.70 workers while the specialization allocation (A_{ij}) was negative -857,893.74 workers. The results of Esteban Marquillas' Shift Share analysis show some of the sector possibilities as follows:

- Sectors that have competitive advantages and specialization levels are two sectors, namely: trade, restaurants and accommodation services which have comparative advantages (C'_{ij}) of 16,256.96 workers and specialization allocation (A_{ij}) of 13,383.81 employment, social and service sectors and individuals have a comparative advantage (C'_{ij}) of 4,999.91 workers and specialization allocation (A_{ij}) of 31,796.11 workers.
- Sectors that have competitive advantages and do not have a specialization level are 4 sectors, namely: 1) the mining sector has a competitive advantage (C'_{ij}) of 92,916.01 workers while the specialization (A_{ij}) is -125,821.64 workers; 2) the electricity, gas and drinking water sector has a competitive advantage (C'_{ij}) of 16,150.81 workers while the specialization (A_{ij}) allocation is -16,992.67 workers; 3) the transportation, warehousing and communication sector has a competitive advantage (C'_{ij}) of 23,289.63 workforce while the specialization (A_{ij}) allocation is -39,093.45 workers; 4) the financial institutions, real estate, leasing and business services sector has a competitive advantage (C'_{ij}) of 877,386.65 workers while the special allocation (A_{ij}) is -859,334.60 workers.
- Sectors that have a specialization level and do not have competitiveness are 3 sectors, namely: 1) the agriculture, plantation, forestry, hunting and fisheries sectors have a special allocation (A_{ij}) of 52,186.62 workers while competitive advantage (C'_{ij}) in on 3,116.71 workers; 2) the manufacturing industry sector has a special allocation (A_{ij}) of 16,862.32 workers while competitive advantage (C'_{ij}) is -362.80 workers; 3) the construction sector has a specialization allocation (A_{ij}) of 69,119.76 workers while competitive advantage (C'_{ij}) is on -74,532.76 workers.

Discussion

1. Competitive Sector

The results of the LQ (Location Quotient) analysis show that there are 5 source business sectors out of 17 existing sectors, namely: 1) the mining and mining sector; 2) agriculture, forestry and fisheries sector; 3) construction sector; 4) the manufacturing industry sector and 5) the government administration, defense and social security sectors. The source sector from 2010-2015 has a multiplier base of 1.31, which means that source sector is able to influence the formation of GDP at 1.31 times the total output generated by this source sector. This is because the source sector has abundant output so that it can be exported outside Tuban. By doing that, the GRDP of Tuban Regency would be increased.

This is in accordance with the economic base theory of Tiebout (Tarigan, 2014) which states that in an economy in the long run only the export sector that is able to drive economic growth and according to Richardson's export base theory (Tarigan, 2014) which states that only an increase in exports can push increase in regions due to an increase in other sectors tied to regional income. In addition, free trade between regions encourages each region to move in sectors that have comparative advantages. Comparative advantage is an economic activity which favor comparisons for regional development (Sarwedi, 2014: 12; Tarigan, 2014: 80). Samuelson (Tarigan, 2014: 46) also explained that each region must have a sector that has a competitive advantage to

be developed quickly and synergized with other sectors so that the growth of one sector will encourage the growth of other sectors, eventually will be able to drive the economy to grow rapidly.

The results of DLQ (Dinamic Location Quotient) show that there will be 4 source sectors on the future, namely: 1) mining sector; 2) water supply, waste management, waste and recycling sectors; 3) the service company sector; and 4) transportation and warehousing sectors. This shows that the source sector can change.

The results of the LQ and DLQ analysis portray that in the sector that remains as the source sector in the future is the mining sector. This is because Tuban Regency has considerable mining and extraction potential from petroleum products. In addition to petroleum, mining materials produced in Tuban Regency in 2014 are: 1) 357,576 tons of Quartz sand spread in several places, namely Bancar Subdistrict, Tambakboyo District, Jatirogo District, and Singgahan District. Quartz sand is used as a material for making glass and other production materials; 2) 3,440.14 tons of Clay is scattered in several locations including Jenu Subdistrict, Tambakboyo District and Kerek District. This clay is used as raw material for cement; 3) 14,687.91 tons of Limestone spread in Kerek District, Merakurak District, Tambakboyo District, Palang District, Sematan Kematan and Montong District. Limestone is used as raw material for cement and paint-making materials; 4) 198 tons of Phosphate is found in Kerek Subdistrict, Merakurak Subdistrict and Bangilan Subdistrict marketed outside the region and exported for fertilizer production; 5) 130,576 tons of Ballday; and 6) in 2013 dolomite had a production of 4,130 tons.

The growth of the economy as a whole requires superior sectors that can be developed and have a positive impact on the growth and absorption of employment in the area. However, the development of the non-source sector must not be abandoned because it can lead to imbalanced of income. So development must be carried out in a balanced or sustainable manner so that it will not cause further widening income inequality. This is because there are many cases of higher economic growth in the region in line with high inequality in the area.

2. Transformation of Economic Structure

The results of the analysis of the classic Shift Share and Shift Share by Esteban Marquillas in the employment in 2010-2015 shows that the trade, restaurant and accommodation services sector has the highest growth and the results of the analysis of the Shift Share by Esteban Marquillas this sector has a level of specialization and competitive advantage. In addition to the trade sector, restaurants and accommodation services, the social, individual and social services sector has the third highest growth after the construction sector.

Classic Shift Share and Shift Share by Esteban Marquillas' analysis results show the change of employment from the primary sector, namely agriculture, plantation, forestry, hunting and fisheries to the tertiary sector / services, namely the trade sector, restaurants and accommodation services and the social, individual and social services sector.

This is in accordance with the model of labor surplus by Arthur Lewis (Su'nan, 2015: 78) that in developing countries there will be a shift of labor from the traditional sector to the modern sector because the agricultural sector traditionally has a surplus of labor. The results of the change of labor led to output growth and employment growth in the modern sector. This is also matched with the labor situation in Tuban which shows that the employment growth of the agricultural sector is declining and followed by an increase in employment from the non-agricultural sector which causes economic growth to rise and mark an increase of GRDP of Tuban Regency.

Ranis-Fei's labor economic development theory (Jhingan, 1996) also explains that in economic development there is an allocation of labor from the agricultural sector because labor in the agricultural sector has zero contribution to the industrial sector so that the workforce is more productive. This also happened in Tuban Regency where the agriculture, plantation, forestry, hunting and fisheries sectors had a labor growth of -2.66%. The labor growth of the agriculture, plantation, forestry, hunting and fisheries sectors is lower than the growth of the labor force in Tuban Regency, which is 0.25%

Chenery and Syrquin stated that transformation in economic structure are divided into three categories, they are: transformation in economic structures that are seen as changes in the accumulation process, transformation in economic structures that are seen as changes in the process of allocation of resources, and transformation in economic structures that are seen as changes in demographic and distribution processes. The accumulation process includes activities for stock establishment, government savings, and activities to provide education to the community. The resource allocation process is the structure of domestic demand (public expenditure on domestic production), production structure and trade structure. Demographic and distribution processes include changes in the allocation of employment in various sectors, urbanization, birth and death rates and income distribution (Sunan, 2015: 76). These changes in the allocation of employment from various sectors in Tuban, resulted on the trade, restaurants and accommodation services, construction sector, social services, social and individual sectors, financial institutions, real estate, business rental and service sectors, and manufacturing industry sectors having positive workforce growth.

4. Conclusion

The results of the competitive sectors identification in Tuban Regency in 2010-2015 are:

1. The results of the LQ (Location Quotient) analysis show that the source sector in Tuban Regency in 2010-2015 is the mining sector, the agriculture, forestry and fisheries sector, the construction sector, the manufacturing industry sector and the government administration and social security sector.
2. The results of the DLQ (Dinamic Location Quotient) analysis show that there are 4 source sectors in the future, namely: mining sector, water supply sector, waste management, waste and recycling sector, the service and transportation and warehousing sectors.

This shows that the mining sector is the source sector both in the present and in the future.

The results of the analysis of transformation in the economic structure of Tuban Regency in 2010-2015 are:

1. The results of the classic Shift Share analysis show that the trading sector of restaurants and accommodation services has the highest employment growth in Tuban Regency followed by the construction sector and the social, individual and social service sectors.
2. Shift Share modified by Esteban Marquillas analysis results show there are 2 sectors that have competitive advantages and specialization levels, namely: 1) the trade, restaurants and accommodation service sector and 2) social services and individuals, while other sectors either have competitive advantage or specialization, and neither both.

This shows that there have been changes in the economic structure from the agriculture, plantation, forestry, hunting and fisheries sectors to the trade, restaurant and accommodation services sectors in accordance with the theories of Arthur Lewis's labor surplus model, Rannis-Fei's labor development economic theory and Chenery's development pattern theory.

5. Suggestions

The Tuban District Government needs a strategy to improve the performance of the source sector in order to increase the economic growth of Tuban Regency. But the non-source sector must also be brought up to discussions so that economic activities in the Regency can run optimally.

The Tuban District Government must focus on productive sectors in absorbing employment to reduce unemployment in Tuban Regency and increase GRDP.

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Evaluation of Program Innovation in Village Credit Institution (Case Study of “Wariga: Investment As Family Heritage” Program of Bedulu Village Credit Institution in Gianyar Regency, Bali)

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Abstract

Village credit institution or Lembaga Perkreditan Desa (LPD) is a financial institution formed by Desa Pakraman (custom village) in Bali Province, aiming to improve the economy of rural communities. LPD generally provide savings and credit services, but some LPD have been innovating with programs that meet the needs of the community. One of them is Bedulu LPD which makes WARIGA (investment as family heritage) financial services program. As we know, the community in Bali is predominantly Hindu, and it is a must to carry out the Ngaben ceremony for his deceased family. Ngaben ceremony costs fairly high, therefore Bedulu LPD cooperate with insurance service providers, to provide compensation of Rp.7 million Rupiah for each person of family when there are members of his family who died. The obligation of each family is to make a deposit of Rp.2 million rupiah per family once time.

In practice, people's interest in the WARIGA program is very high, but there are still obstacles that occur. Such a failure to claim to the insurance company, so that the LPD must bear the payment of customer claims. So this research was conducted to evaluate WARIGA innovation program on LPD Bedulu, and to know the appropriate program development strategy. Analytical techniques used are SWOT analysis (Strength, Weakness, Opportunity, and Threat).

The results of the analysis show that WARIGA program is very helpful to the people of Bali, and needs to be maintained continuously with growth and build strategies that include: (1) expansion of WARIGA program promotion; (2) screening of potential victims in accordance with the requirements of an insurance company to prevent claims from failing; (3) extension of credit for additional capital from WARIGA program so as to increase LPD's profit.

Key words: rural economics, SWOT analysis, village credit institution (Bedulu LPD), WARIGA program

1. Introduction

Village Credit Institution (LPD) in Bali are the best in the Fund and Rural Credit Institution (LDKP) system in Indonesia, although there is strong competition at the local level from the many formal and informal institutions (Bedson, 2009). The Village Credit Institution (LPD) is a financial institution formed by the Custom Village in the Bali Province.

The LPD is seen as a profitable entity, which depends on savings and deposits as a source of funding. The LPD has several objectives (Mantra, 1998), namely as follows: First, it encourages economic development of rural communities through targeted savings and effective capital distribution. Second, eradicating debt bondage systems, dark pledges, etc. that can be compared to that in rural areas. Third, creating equity and employment opportunities for rural residents. Fourth, creating purchasing power and expediting payment

and exchange traffic in the village. The operational foundation of the LPD based on the awig-awig (custom norms) of traditional villages, which promotes family ties and the spirit of mutual cooperation between custom villagers.

The background to the need for Microfinance Institution (MFI) is; First, as an instrument to overcome poverty. The poor generally have micro-scale businesses. Second, MFIs are needed because they are one of the instruments for developing microfinance markets. Pragmatically, the microfinance market is a financial aspect of all economic processes in the micro segment which includes everything related to savings and business credit (Pantoro, 2008). Siu (2001) explained that the Micro Finance Institution, which in Indonesia is called a Microfinance Institution is an institution that provides financial services to the poor and low-income families (as well as their micro-scale business activities), enabling them to better manage their risks, achieve consistent consumption patterns, as well as developing its economic base). There are four factors that cause the growth of LPD in Bali to increase rapidly, namely:

1. The political will of the local government of Bali to provide credit to the community through the establishment of LPDs;
2. LPD is in accordance with and can meet the needs of Balinese people, especially in rural areas;
3. LPD operates only in traditional village areas with relatively small areas;
4. The LPD has been able to act as a financial institution as well as a bank because it is not only as a borrowing institution, but as a savings institution.

If we pay attention to the condition of the funds collected and the loans disbursed, it seems that in addition to maintaining the relationship with the awig-awig traditional villages, for the development of LPDs in the future, integrated management needs to be implemented that can maintain health and independence on an ongoing basis. With healthier, more stable and independent conditions, it is expected that public trust in LPDs can increase in the future so that LPDs can compete or synergize with other similar financial institutions.

In general, LPDs provide savings and credit services, but some LPDs have innovated with various programs that suit the needs of the community. One of them is Bedulu LPD which makes WARIGA financial services (Family Investment Heritage). As we know, the people in Bali are predominantly Hindus, and it is a must to carry out the Ngaben (cremation) ceremony for their deceased families. The Ngaben ceremony fee is high, therefore Bedulu LPD cooperates with insurance service providers, to provide compensation of Rp.7million for each family if a family member dies. The obligation of each family is to deposit funds amounting to Rp.2million per family card once.

In its implementation, the public interest in the WARIGA program in Bedulu LPD was very high, where during the first year 1,022 participants were registered. For almost two years, there were still obstacles to the implementation of the WARIGA program in Bedulu LPD. Such as a claim failure to an insurance service company, so that the LPD must bear the customer's claim payment. So this research was conducted to evaluate the WARIGA innovation program in Bedulu LPD, as well as to find out the appropriate program development strategies.

In determining the strategy, the company needs to pay attention to conditions both internal conditions and external conditions of the company. The step that must be done is to collect external and internal data (Antiningrum, 2003). The purpose of this study is to identify internal and external factors that influence the WARIGA program on Bedulu LPD. In addition, this study also aims to find out the appropriate strategies for the development of the WARIGA program.

2. Methods

This research is quantitative descriptive. The study population is the community (especially community leaders) in Bedulu Village including Bedulu LPD management and employees. The sample in this study was determined by purposive sampling as many as 50 respondents.

Data collection method was carried out by questionnaire, followed by data analysis techniques with SWOT analysis. SWOT Analysis An analysis of the environmental variables of a company or industry that can create strength, weakness, opportunity, and threat. SWOT analysis of the WARIGA program in Bedulu LPD consists of several stages. First, identify strategic factors. This first stage was carried out in the SWOT analysis by identifying the strategic factors of the WARIGA program in Bedulu LPD, both from the internal and external environment. Second, gives weighting to strategic factors. Weighting is given by the assessment team based on the level of importance of the influence of strategic factors on the success of the program. The total weighting value for all components of the strategic factors is 1.00 for the internal and external environment. Third, assessment of strategic factors. After weighting, then the assessment team provides an assessment of each strategic indicator using a Likert scale, where the assessment team is asked to give a value to each indicator of strategic factors by choosing one of 4 (four) tiered scales, namely: very good, with value 4; well, with a value of 3; less, with a value of 2; and very less, with a value of 1. Fourth, determining the range/interval. This range of values is needed to position the internal environment on strengths and weaknesses, as well as the external environment on opportunities and threats. To determine the interval used the following formula:

$$\begin{aligned} \text{Interval} &= \frac{\text{Range of weight}}{\text{Class}} \\ &= \frac{3}{4} \\ &= 0,75 \end{aligned}$$

While the cut point calculation is as follows:

$$\begin{aligned} \text{Cut Point} &= \frac{\text{Sum of Value}}{\text{Class}} \\ &= \frac{4 + 3 + 2 + 1}{4} \\ &= 2,5 \end{aligned}$$

So, if the value obtained is greater than 2.5 it is an opportunity and strength, whereas if the value obtained is less than 2.5 it is a threat and weakness. From the results of the calculation of the value interval, the results criteria are known as in Table 1 below.

Fifth, position the values obtained in internal and external matrix (IE) diagrams. The results of the score of each factor are entered into the internal and external matrix to determine the position of the WARIGA program on Bedulu LPD, after inputting can then be determined the appropriate development strategy according to the environmental conditions of Bedulu LPD.

Table 1. Criteria for Analysis Results

Score	Range of Score	Criteria	Intern	Extern
4	3.26 – 4.00	Very Good	Strength	Opportunity
3	2.51 – 3.25	Good	Strength	Opportunity
2	1.76 – 2.50	Bad	Weakness	Threat
1	1.00 – 1.75	Very Bad	Weakness	Threat

3. Results and Discussion

Identification of strategic factors as a determinant of the success of the WARIGA program in Bedulu LPD

The strategic factors identified to determine the success of the WARIGA program in Bedulu LPD consisting of internal and external strategic factors are presented in Table 2.

Table 2. Internal and External Factors Strategic Which Affect the Success of WARIGA Program on Bedulu LPD

No	Internal Factors Strategis	External Factors Strategis
1	LPD health conditions	Attitudes/interests of the community
2	Competency of LPD's management	Culture of local communities
3	Commitment of LPD's administrators	Economic conditions of the community
4	Service quality LPD's employee	Public education
5	Promotional support	Support from Custom Village
6	Competencies of LPD's employee	Collaboration with insurance companies
7	LPD's accounting control system	
8	LPD's facilities and infrastructure	

Table 2 shows that there are 8 (eight) internal strategic factors and 6 (six) external strategic factors identified that determine the success of the WARIGA program in Bedulu LPD. The internal strategic factor will be the strength or weakness of the company / industry concerned. If internal factors have a positive effect, it will become a strength, and if a negative effect will be a weakness. External strategic factors are opportunities or threats for companies/industries. If the negative effect will be a threat.

Evaluation and formulation of WARIGA program development strategies on Bedulu LPD

The formulation of the WARIGA program development strategy in Bedulu LPD begins with analyzing the internal and external conditions of the WARIGA program at Bedulu LPD based on a questionnaire distributed to respondents. The collected data was then analyzed by SWOT analysis.

The internal strategic factor analysis of the WARIGA program on Bedulu LPD was done by comparing respondents' assessments about the importance of internal strategic variables today compared to the future. The level of importance of current and future internal strategic variables is indicated by the score on the current and future weight and condition / state of internal strategic variables, as well as the score on the rating. Table 3 shows the WARIGA program's Internal Factor Analysis Summary (IFAS) at the current and future Bedulu LPDs. The weighted average value is categorized as strength if it is $2.50 < N \leq 4.00$ and is categorized as a weakness if it is worth $1.00 < N \leq 2.50$.

Table 3. Internal Factors Analysis Summary (IFAS) of the WARIGA Program on Bedulu LPD

		Present			Future		
		Weight	Rating	Weighted Score	Weight	Rating	Weighted Score
1	2	3	4	5=3x4	6	7	8=6x7
1	LPD health conditions	0.12	2.95	0.35	0.12	3.22	0.39
2	Competency of LPD's management	0.12	3.20	0.38	0.12	3.27	0.39
3	Commitment of LPD's administrators	0.13	3.08	0.40	0.13	3.42	0.44
4	Service quality LPD's employee	0.13	3.24	0.42	0.13	3.33	0.43
5	Promotional support	0.13	3.18	0.41	0.13	3.47	0.45
6	Competencies of LPD's employee	0.12	3.03	0.36	0.12	3.18	0.38
7	LPD's accounting control system	0.13	3.04	0.40	0.12	3.23	0.39
8	LPD's facilities and infrastructure	0.12	3.27	0.39	0.13	3.35	0.44
Total		1.00	24.99	3.12	1.00	26.47	3.31

Based on the average weighted score of IFAS in Table 3, it can be seen that the WARIGA program's internal strategic factor in Bedulu LPD is currently valued at 3.12, which means that it is above 2.5 so that it is the strength of the WARIGA program in Bedulu LPD. All internal strategic indicators have a weighted score ranging from 0.35 to 0.42. LPD health condition indicators have the lowest value (0.35). This condition means that LPD health indicators are considered not good for the development of the WARIGA program in Bedulu LPD. This is in accordance with the reality that the health level of Bedulu LPD 2017 is quite healthy, not in a healthy position. Although at a glance in terms of facilities and infrastructure support, Bedulu LPD looks good, but it turns out that the overall health condition is considered to be quite healthy.

Future average weighted score of IFAS for all internal strategic factors is 3.31, which means greater than 2.5, which means strength. The IFAS value of the WARIGA program in Bedulu LPD is 3.31, which means it is greater than 2.5 so that it is a strength. Weighted score of IFAS WARIGA program on Bedulu LPD in the future is greater than the current weighted score of IFAS ($3.31 > 3.12$). This shows that all internal WARIGA program internal indicators on Bedulu LPD have the potential to change to be stronger in the future.

Analysis of the external strategic factors of the WARIGA program at Bedulu LPD was done by comparing respondents' assessments about the importance of external strategic variables today compared to the future. The level of importance of current and future external strategic variables is indicated by the score on the current and future weight and condition / state of external strategic variables, as well as the score on the rating. Table 4 shows the WARIGA program's External Factor Analysis Summary (EFAS) at the current and future Bedulu LPDs. The weighted average value is categorized as an opportunity if it is $2.50 < N \leq 4.00$ and categorized as a threat if it is worth $1.00 < N \leq 2.50$.

Table 4. External Factors Analysis Summary (EFAS) of the WARIGA Program on Bedulu LPD

		Present			Future		
		Weight	Rating	Weighted Score	Weight	Rating	Weighted Score
1	2	3	4	5=3x4	6	7	8=6x7
1	Attitudes/interests of the community	0.17	3.21	0.55	0.17	3.27	0.56
2	Culture of local communities	0.17	3.02	0.51	0.17	3.15	0.54
3	Economic conditions of the community	0.16	2.75	0.44	0.16	2.98	0.48
4	Service quality LPD's employee	0.16	2.81	0.45	0.16	3.04	0.49
5	Public education	0.17	3.03	0.52	0.17	3.12	0.53
6	Collaboration with insurance companies	0.17	3.05	0.52	0.17	3.22	0.55
Total		1.00	17.87	2.98	1.00	18.78	3.13

Based on the EFAS average weighted score in Table 4, it can be seen that the strategic external factor of the WARIGA program at Bedulu LPD is currently valued at 2.98, which means that over 2.5 is an opportunity for the WARIGA program in Bedulu LPD. All external strategic indicators have a weighted score ranging from 0.44 to 0.55. Indicators of the economic condition of the community have the lowest value (0.44). This condition means that the economy of the community in the village of Bedulu and its surroundings is perceived as not good by the respondents.

The future EFAS average weighted score for all external strategic factors is 3.13, which means greater than 2.5 which means strength. The EFAS value of the WARIGA program in Bedulu LPD is 3.13, which means it is greater than 2.5 so that it is a strength. The weighted score of EFAS for the WARIGA program on Bedulu LPD in the future is greater than the current weighted score of EFAS (3.13 > 2.98). This shows that all of the WARIGA program's external strategic indicators in Bedulu LPD in the future have greater opportunities than at present.

Determining Strategic Position and Formulation

The results of internal and external analysis (IFAS and EFAS) are then incorporated into the internal-external matrix or often called the IE matrix. In the IE matrix there are nine cells (Figure 1), with the following strategy implementation: (1) the growth and build strategy is applied if the position of the company/institution is in cells I, II, and IV; (2) a hold and maintain strategy is applied if the position of the company/institution is in cells III, V, and VII; and (3) harvest and diversify strategies are applied if companies/institutions are in cells VI, VIII, and IX.

According to David (2006) in his book Strategic Management, strategic positions in cells I, II or IV are most appropriate for implementing intensive strategies (market penetration, market development and product development) or integration (backward integration, forward integration and horizontal integration). The right strategy applied by Bedulu LPD in relation to developing the WARIGA program is an intensive strategy, namely

a strategy that requires an intensive effort to improve the competitive position of Bedulu LPD, namely: (1) Market penetration strategy, namely a strategy to seek wider market share for WARIGA products through more active marketing and promotion efforts; (2) screening of prospective victims according to the requirements of the insurance service company to prevent claims failing; (3) expansion of credit for additional capital from the WARIGA program so as to increase profits.

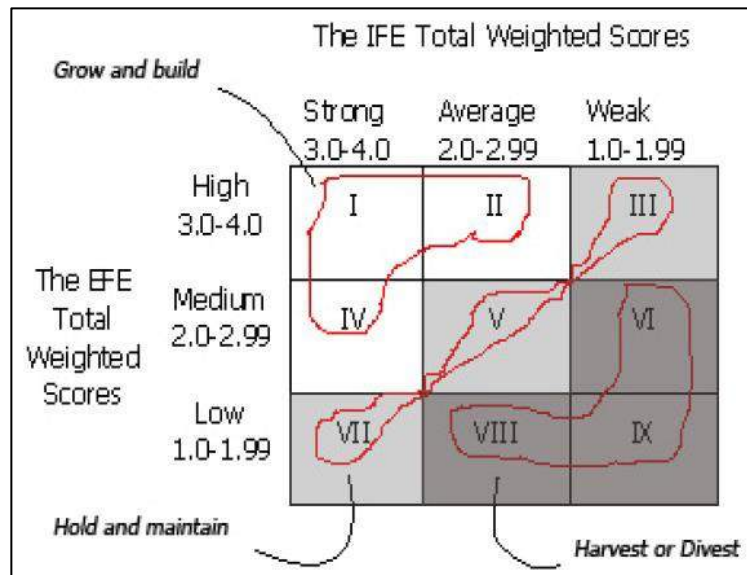


Figure 1. IFAS - EFAS Matrix (David, 2004)

Based on the Growth and Build Strategy that will be applied by Bedulu LPD as a microfinance institution based on local wisdom, whose existence is only in Bali, in the future it will be the main funding source for various activities of rural communities, especially for traditional activities. Considering that LPDs are established by traditional villages, the WARIGA program which also contributes to traditional villages when claims occur is a tangible form of LPD feedback to support traditional villages and preserve Bali's local wisdom.

4. Conclusion and Implication

Based on the previous discussion as a result of the evaluation of the WARIGA program on Bedulu LPD, it is known that there are internal and external strategic factors that influence the success of the WARIGA program. Internal strategic factors will be the strength or weakness of the WARIGA program in Bedulu LPD. If internal environmental factors have a positive effect it will be a strength, and if a negative effect will be a weakness. The internal strategic factors of the WARIGA program in the identified Bedulu LPD consist of: LPD health conditions; competency of LPD's management; commitment of LPD's administrators; service quality LPD's employee; promotional support; competencies of LPD's employee; LPD's accounting control system; LPD's facilities and infrastructure.

Furthermore, it is also known that there are external strategic factors which constitute opportunities or threats to the WARIGA program on Bedulu LPD. If a positive effect will be an opportunity, and if a negative effect will be a threat. The external strategy factor of the WARIGA program on the identified Bedulu LPD consists of: attitudes/interests of the community; culture of local communities; economic conditions of the community; public education; support from Custom Village; collaboration with insurance companies.

The strategic position of the WARIGA program in Bedulu LPD currently has strong competitiveness and medium category attractiveness. The best strategy to be implemented so that later the WARIGA program on Bedulu LPD has a strong appeal is the growth and build strategy.

The results of the analysis show that the WARIGA program is very helpful for the Balinese people, and its sustainability needs to be maintained with a growth and build strategy which includes: (1) expansion of program promotion; (2) screening of prospective victims according to the requirements of the insurance service company to prevent claims failing; (3) expansion of credit for additional capital from the WARIGA program so as to increase profits.

Based on previous pemasanan, it can be suggested to Bedulu LPD in the future to make the WARIGA program have a strong appeal and strong competitiveness are as follows: (1) the strategy of market penetration can be done by Bedulu LPD with a ball picking system to prospective participants, not only by waiting for program participants who come to register; (2) an increase in the number of WARIGA program participants can be done through collaboration with traditional institutions in each banjar (sub-village) by giving a fee for its performance; (3) by giving bonuses in the form of goods/merchandise to program participants who can invite more people to join the WARIGA program.

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The Synergy Model of Baitul Maal Wa Tamwil (BMT) with Village-owned Enterprises (BUMDES) as an Alternative for Strengthening Micro, Small and Medium Enterprises in Rural Communities in East Java

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Abstract

This research is based on the potential of a large village fund, a combination of 1.4 billion per the year 2018 which is used for rural development and overcoming poverty problems, managing these funds through Village-owned Enterprises. The business entity owned here is one of the institutions engaged in the social and economic fields and as a service provider to the village community primarily regarding the business field. Of the total 257.9 million Indonesian population, the number of poor people reached 27.76 million people (10.70%); The percentage of poor people in rural areas (13.96%) is greater than urban areas (7.43%). The total population of the village reached 119.8 million people with a total workforce of 58.4 million people still found the elementary school (57.78%). The government issues funds for village development and empowerment through various productive activities. One of them is through new business associations included in Micro, Small and Medium Enterprises. The Number of Micro, Small and Medium Enterprises (UMKM) Is 57.8 Million Business Units Or 99.99% of the total existing business units in Indonesia. UMKM, up to 54.98% of GRDP (Gross Regional Domestic Product), is around 600 Trillion. However, Micro, Small, and Medium Enterprises still have problems, such as capital, human resources, raw materials, production processes, markets (buyers), and management. In other sectors, Islamic banking and various developments, Finance for Sharia Deposit Ratio (FDR) in East Java even more from conventional banking. Islamic banking is more pro-Micro, Small, and Medium Enterprises with a ratio of Micro, Small, and Medium Enterprises financing accounts which reach 84.28%, especially like BMT (Baitul Maal Wa Tamwil). Based on this fact, improvements are needed that all sectors can work optimally. Research methods is used qualitative approaches with qualitative research types, secondary data types. Full method of literature study data. Data analysis method is a qualitative descriptive data analysis technique. The concept which will be compiled is that the BMT (Baitul Maal Wa Tamwil) model will be synergized with BUMDes (Village-owned Enterprises) to overcome the problem of Micro, Small, and Medium Enterprises and poverty in the village because BMT (Baitul Maal Wa Tamwil) can interact double, become financial and social institutions. Patterns of synergy can be applied by BMT (Baitul Maal Wa Tamwil) as Mudhorib, BUMDes (Village-owned Enterprises) as Mudhorib as well as Shohibul Mal, BUMDes (Village-owned Enterprises) as mediators, BUMDes (Village-owned Enterprises) as a market for goods for sale and purchase of BMT (Baitul Maal Wa Tamwil), and BMT (Baitul Maal Wa Tamwil) as the main investor in the development of village assets. From the existence of this pattern, it is expected that Micro, Small, and Medium Enterprises will develop and sustainable rural development to reach community welfare can be achieved.

Keywords: BMT (Baitul Maal Wa Tamwil), BUMDES (Village-owned Enterprises), UMKM (Micro, Small, and Medium Enterprises), Rural

1. Introduction

Indonesia as one of the major countries in the world with a population reaching approximately 210 million people. Based on data obtained from the PEW Research Center in 2009 by Bank Syariah Mandiri Analysis through the Forum on Religion and Public Life, the Future of the Global Muslim Population in October 2010 illustrates that the total Muslim population in Indonesia amounts to around 202,867,000 people. It is much higher than countries with other Muslim populations such as Pakistan (174,082,000), India (160,945,000), Bangladesh (145,312,000), Egypt (78,513,000), Nigeria (78,056,000), Iran (73,777,000), Turkey (73,619,000), Algeria (34,199,000), and Morocco (31,993,000). By this number, Indonesia still stands at 21% (202,867,000: 161,120,000) of a total of 5 North African Countries and 3% (202,867,000: 198,180,000) over 16 Middle Eastern Countries¹. This is a great potential if it is managed in the right sector. Especially, related to economic activities, and of course, the action is based on Islamic values such as Islamic economics.

The Indonesian economy is still not stable. The economic activity is still not focused and clear. Financial institutions are one of the economic sectors which have a large share to influence economic stability. In addition, it is also necessary to support the shift in the mindset of a part of the community after the monetary crisis, from the beginning as an employee or an employee as an entrepreneur. The position of the private sector, as well as Financial Institutions, has a strategic role in helping to advance and to develop the economic sector of these small and medium-sized communities. Moreover, the collaboration of financial institutions with operations with the principles of Islamic economics which have been proven effective and more resistant during the monetary crisis that the time will be sufficiently able to answer the part of those who doubt the optimal empowerment of small and medium economies².

Still, in the economic sector, the development of the sharia financial industry from year to year does have a very positive trend. The most visible indicator is the increasing number of Islamic Financial Institutions (LKS) which are established and spread throughout Indonesia³. National banking assets as of September 2011 amounted to Rp. 3,248 trillion. While Islamic banking assets amounted to Rp. 123.4 trillion. The growth of national banking assets in 2007 - 2011 ranged from 15% -18%. In the same period, the growth of Islamic banking assets was 23.6% -50.1%. Although Islamic banking assets are still small from national banking assets, the growth of Islamic banking assets is much higher than the growth of national banking assets. This shows the potential which is still very large in Islamic banking. The development of the number of Islamic banks (BUS + UUS) was very significant from 22 banks in 2005 to 33 banks in 2011 (up to September 2011)⁴. The increasing number of Islamic Financial Institutions (LKS) which are established and spread throughout Indonesia will affect various sectors of the economy. Islamic banking continues to grow over time with the increasing number of Islamic banks⁵. As of December 2014, the Sharia banking office network reached 2,910 offices. An increase of more than double that of 2009 which totaled 1223. Likewise, when viewed from the number of assets, Third Party Funds (TPF), and financing of Islamic banking, which has continued to increase from year to year (Figure 1). This condition shows that Islamic banking has been accepted by the people in Indonesia and has become an alternative for the community by providing financial services⁶.

¹Forum on Religion and Public Life, *The Future of the Global Muslim Population, October 2010*.

²Mardani, *Hukum Ekonomi Syariah di Indonesia*, Bandung: Refika Aditama, 2011, hlm 23

³Syukri Iska, *Sistem Perbankan Syariah di Indonesia*. Yogyakarta: Fajar Media Press, 2012.

⁴Bank Indonesia, *Sumber: Statistik Perbankan Indonesia, September 2011*

⁵Syukri Iska, *Sistem Perbankan Syariah di Indonesia*. (Yogyakarta: Fajar Media Press, 2012), hlm 247

⁶Otoritas Jasa Keuangan, *Sumber: Statistik Perbankan Syariah Indonesia, 2015*

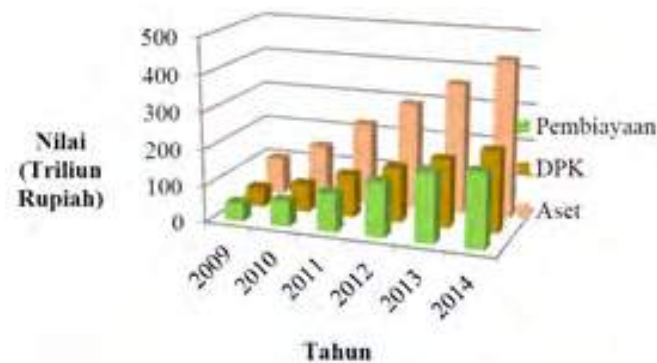


Figure 1. Total Assets, Financing and DPK of Sharia Banking in Indonesia 2009-2014

The impact of the increasing number of LKS (Islamic Financial Institutions) is clearly very influential on the economy. This is strengthened by the support of the government which has focused and tried to optimize the Islamic/Islamic economy which in this case through the support of the development of LKS (Islamic Financial Institutions). The development of worksheets is indeed at its peak and experiencing a bright spot. Many LKS (Islamic Financial Institutions) have been running and the public response is also very positive. One of the LKS (Islamic Financial Institutions) which are in great demand by the community and has a positive trend is Baitul Maal Wa Tamwil (BMT). BMT principles which are similar to cooperatives make BMT much in demand by the public. In conducting financial transactions, BMT adopts many sharia principles collaborated with cooperative principles that the superiority of these non-bank financial institutions becomes more numerous. Besides that, the most prominent is the ease of making transactions because the requirements to become BMT customers or precisely BMT members are easily met and can reach all people⁷. The current trend in the development of Micro, Small, and Medium Enterprises in Indonesia has led to many sectors which have not gained much competition.

The most prominent sectors are the rural sector. This sector still has many opportunities to develop and still has a positive impact on the economy if it is indeed able to be optimized according to the existing legislation. Under the Village Law No. 6 of 2014 article 78 concerning village development explained that village development aims to improve the welfare of rural communities and the quality of human life and poverty alleviation through 1) providing basic needs; 2) construction of village facilities and infrastructure; 3) development of local economic potential; and 4) sustainable use of natural and environmental resources⁸. To realize this, the new government plans to allocate funds of approximately 1.4 billion per village in each year to realize this goal. The fund will later become a stimulus for villages in East Java to progress and to develop that they can be independent and prosperous.

Government programs to support the optimization of the rural sector in East Java by launching a procurement program and the establishment of Village Owned Enterprises (BUMDes). As a business entity that is focused and plays an important role in empowering rural communities, it is expected that BUMDES (Village Owned Enterprises) can be clearly optimized⁹. If it is seen from the whole description

⁷Wordpress,Info Perkembangan BMT.Diakses melaluisitus <https://infoBMT.files.wordpress.com/2012/01/perkembanganBMT1.pdf>, pada tanggal 15/03/2016

⁸Departemen Pendidikan Nasional, Buku Panduan Pendirian Dan Pengelolaan Badan Usaha Milik Desa (BUMDES), Malang : Pusat Kajian Dinamika Sistem Pembangunan (PKDSP) Fakultas Ekonomi Universitas Brawijaya, 2007

⁹Aurisophanz,Masyarakat Pedesaan Dan BUMDES, Diakses melalui situs <http://aurisophanz.com/2014/11/masyarakat-pedesaan-dan-BUMDES.html>, pada tanggal 15/03/2016

above, it can be seen that the synergy between BMT (Baitul Maal Wa Tamwil) and BUMDes (Village Owned Enterprises) is considered very important to support the growth of Micro, Small and Medium Enterprises in rural communities which in fact need special attention and treatment in order to realize a fair economy and the creation of civil society. Therefore, efforts to create a synergy model of Baitul Maal Wa Tamwil (BMT) with Village Owned Enterprises (BUMDes) as an alternative to strengthening of Micro, Small and Medium Enterprises in rural communities in East Java. The expected impact when synergy between Baitul Maal Wa Tamwil (BMT) and Village Owned Enterprises (BUMDes) will create prosperity and overcome poverty problems.

2. Research Method

This research is used qualitative with descriptive qualitative research. The method used in writing this paper is a descriptive case study qualitative analysis method based on the literature review. The analytical study is intensive testing, using various sources of good qualitative evidence. In this case, also uses comparative studies of the results of previous studies and articles in the mass media related to the discussion. From the data obtained then compiled based on rules and analysis in accordance with the rules of writing that facilitate the discussion of existing problems.

With this method, the writers want to examine how the accelerated model of increasing financing of microfinance institutions through Islamic boarding schools theoretically and empirically. It is hoped that the results obtained in this study can contribute in the form of constructive and useful recommendations, both to the writers, reader, community, and the State. The type of data used is primary and secondary data. Data collection methods through interviews and literature studies are by studying the literature related to previous research. The method of data analysis is a qualitative descriptive data analysis technique with the data obtained from interviews or literature reviews and related websites arranged into actual facts for later conducted the discussion.

3. Findings And Argument

The Synergy Model of Baitul Maal Wa Tamwil (BMT) with Village-owned Enterprises (BUMDes).

Village-owned Enterprises (BUMDes) is expected to be able to stimulate and move the wheels of the economy in the countryside through the establishment of economic institutions which are managed entirely by the village community. This economic institution is no longer established on the basis of Government instructions. But it must be based on the wishes of the village community who depart from the potential which if managed properly will lead to demand in the market. In order that the existence of this economic institution is not controlled by certain groups which have large capital in rural areas. The ownership of the institution is owned by the village and jointly controlled where the main objective is to improve the economic standard of living of the community. The establishment of this institution is intended, among other things, to reduce the role of middlemen who often causes an increase in transaction costs between product prices from producers to end consumers¹⁰.

Through this institution, it is hoped that every producer in the countryside can enjoy the difference between the selling price of the product and the proper production costs

¹⁰Undang-Undang Republik Indonesia No. 32 tahun 2004 tentang Pemerintahan Daerah dan PP No. 72 Tahun 2005 tentang Desa

and the consumer does not have to bear the expensive purchase price. Helping the needs of public funds which are consumptive and productive. To become the main distributor to meet the needs of nine staple foods. In addition, it functions to flourish the activities of economic actors in the countryside. BUMDes (Village-owned Enterprises) in its operation is supported by village monetary institutions (financing units) as units which carry out financial transactions in the form of credit and deposits. If the economic institutions are strong and supported by adequate policies, economic growth accompanied by equitable distribution of assets to the people at large will be able to overcome various economic problems in the countryside. The ultimate goal, BUMDes (Village-owned Enterprises) as an instrument is social capital which is expected to be a prime over in bridging efforts to strengthen the economy in the countryside. To achieve these conditions, strategic and tactical steps are needed to integrate the potential, market needs, and design of the institution's design into a plan. In addition, it is necessary to pay attention to the localistic potential and policy support (goodwill) of the government above it to eliminate the low surplus of economic activities in the village due to the possibility of not developing the economic sector in rural areas. That, the integration of agricultural systems and structures in the broadest sense, trade businesses and integrated services will be used as guidelines in institutional governance¹¹.

BUMDes (Village-owned Enterprises) is managed by the spirit of kinship and mutual cooperation in conducting business in the economic and/or public service sector. Not only oriented to financial benefits, but also to support the improvement of welfare. Business results are use for business development and village community empowerment development, and provision of assistance to the poor through grants, social assistance, and revolving fund activities. Village development aims to improve the quality of human life and poverty alleviation, through the provision of basic needs, the development of facilities and infrastructure, the development of local economic potential, and the sustainable use of natural and environmental resources, by promoting togetherness, kinship and mutual cooperation.

BMT (Baitul Maal Wa Tamwil) is a community economic institution which aims to support the economic activities of the lower and poor people, with the core of two business activities encompassing bait al-mal and bait at- tamwil. As bait al-mal, BMT positioned itself as an institution which collects and distributes funds from the people which come from zakat, infaq, alms, and cash waqf (ziswaf). The distribution is applied to those who (mustahiq) zakat, according to the rules of religion and modern financial management. In managing ZISWAF funds, BMT (Baitul Maal Wa Tamwil) does not get financial benefits, but it is permissible to obtain compensation for operational costs appropriately, both in the context of 'amil (ZIS) or nadzir (waqf).

BMT as bait at-tamwil is a financial institution which becomes an intermediary between shahibulmal (fund owner) and mudarib (business actor) that the main business collects public funds in the form of savings and distributes through the financing of popular and profitable people's businesses on a micro scale according to the sharia system. The synergy of BMT with BUMDes can be through several things:

1. BMT (Baitul Maal Wa Tamwil) supports BUMDes (Village-owned Enterprises) in actualizing the value of spiritualism in socio-economic development and community empowerment: poor people, micro and small businesses.
2. BMT (Baitul Maal Wa Tamwil) can be the main partner of BUMDES (Village-owned Enterprises) in capital.
3. BMT (Baitul Maal Wa Tamwil) can play a role and contribute to growing attitudes of independence and entrepreneurship.

¹¹Buku *Panduan Pendirian Dan Pengelolaan Badan Usaha Milik Desa (BUMDES)* Departemen Pendidikan Nasional Pusat Kajian Dinamika Sistem Pembangunan (PKDSP) Fakultas Ekonomi Universitas Brawijaya 2007

4. BMT (Baitul Maal Wa Tamwil) can partner with BUMDES (Village-owned Enterprises) as the central accumulation and utilization of various potential socio-economic resources (financial, human, technology) in the creation of efficient results with more added value.
5. BMT (Baitul Maal Wa Tamwil) and BUMDES (Village-owned Enterprises) can play a role as a forum for community economic development.

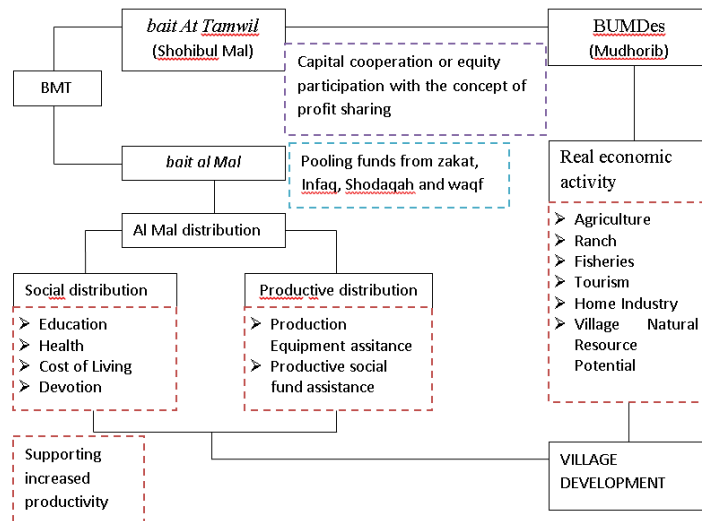


Figure 2. Synergy model between BMT and BUMDES

Figure 2 shows the synergy between BMT and BUMDES (Village-owned Enterprises) in the capital, BUMDES (Village-owned Enterprises) capital sources sourced from village income and expenditure budget, village capital participation, and capital participation of village communities. The village income and expenditure budget comes from the village expenditure budget, while the capital participation of the village community comes from community saving, and village capital participation is capital derived from third parties, can come from government assistance, village assets or originating from business cooperation.

BMT (Baitul Maal Wa Tamwil) can synergize with BUMDES (Village-owned Enterprises) through village capital participation, BMT (Baitul Maal Wa Tamwil) as Shohibul Mal while BUMDES (Village-owned Enterprises) as Mudhorib. This form of cooperation can use mudharabah or musyarokah contracts. If capital 100 percent comes from BMT (Baitul Maal Wa Tamwil), the contract used is Mudharabah agreement, if the capital is a mixture, the contract used by Musyarokah. This capital can be used by BUMDES (Village-owned Enterprises) for real business, such as agriculture, livestock, fisheries, tourism, and or the potential of natural resources in the village. The profits generated from this business will be distributed between the BMT (Baitul Maal Wa Tamwil) and BUMDES (Village-owned Enterprises) with the agreed portion.

In the above scheme, it also shows the synergy of BMT (Baitul Maal Wa Tamwil) and BUMDES (Village-owned Enterprises) in social matters, the function of Bait Al Maal means that BMT positions itself as an institution which collects and distributes funds from the people from zakat, infaq, alms and cash waqf (ZISWAF). The distribution is applied to those who have the right (mustahiq) zakat, according to the rules of religion and modern financial management. In managing ZISWAF funds, BMT (Baitul Maal Wa Tamwil) does not get financial benefits, but it is permissible to obtain compensation for operational costs appropriately, both in the context of 'amil (ZIS) or nadzir (waqf).

Distribution of funds collected by BMT (Baitul Maal Wa Tamwil) can be distributed in two ways, social and productive distribution. In terms of social distribution, BMT (Baitul Maal Wa Tamwil) can channel its social funds to the community for the cost of life, health, and education. With this program, the quality of human resources will increase. Good quality human resources will increase their work productivity that the resulting output is better and quality. Thus, BUMDES (Village-owned Enterprises) get benefit from this program because it can increase the productivity of the community and the business activities of BUMDES (Village-owned Enterprises) which are run by the village community will grow further.

The productive distribution of BMT (Baitul Maal Wa Tamwil) distributes funds by means of production equipment. These production tools will be used by the community to increase economic activity. The potential of natural resources in the village will be able to be utilized by its potential, for example, if the potential of the village is plantations, then the assistance of processed tools from plantation products will further increase the economic potential of the plantation. That it will increase the productivity of the community and ultimately village development will be achieved.

a. Form of Synergy Formed

- BMT (Baitul Maal Wa Tamwil) as Mudhorib, BUMDES (Village-owned Enterprises) as Mudhorib and Shohibul Mal

The synergy model of BMT (Baitul Maal Wa Tamwil), BUMDES (Village-owned Enterprises) and UMKM (Micro, Small and Medium Enterprises) is formed such as the function of Islamic Banks, BUMDES (Village-owned Enterprises) as Shihibul-Mudhorib means BUMDES (Village-owned Enterprises) as fund managers from BMT (Baitul Maal Wa Tamwil), BUMDES (Village-owned Enterprises) as well as being Shohibul Mal because BUMDES (Village-owned Enterprises) as the owner of funds (power of funds) to be channelled to third parties (to Micro, Small and Medium Enterprises). Thus, UMKM (Micro, Small and Medium Enterprises) as Mudhorib as fund manager of BUMDES (Village-owned Enterprises).

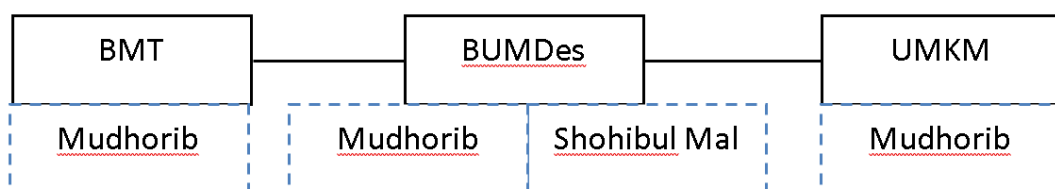


Figure 3. Synergy Model BMT, BUMDES, and UMKM

- BUMDES as mediator
 The synergy pattern of BMT (Baitul Maal Wa Tamwil) and BUMDES in this second pattern is that BUMDES (Village-owned Enterprises) is a mediator between BMT (Baitul Maal Wa Tamwil) and UMKM (Micro, Small and Medium Enterprises). This pattern can be applied using the Mudhorabah Muqayyadah agreement. BMT (Baitul Maal Wa Tamwil) plays the role of Shohibul Mal who invests funds in BUMDES by providing certain conditions in the use of these funds, for example specifically distributed to the agricultural sector or the livestock sector. With these requirements, BUMDES (Village-owned Enterprises) then channel funds to a predetermined sector to Micro, Small and Medium Enterprises or the community which focuses on the agricultural and livestock sectors. BUMDES, in this case, can require fees for the establishment of cooperation between BMT (Baitul Maal Wa Tamwil) and Micro, Small and Medium Enterprises.

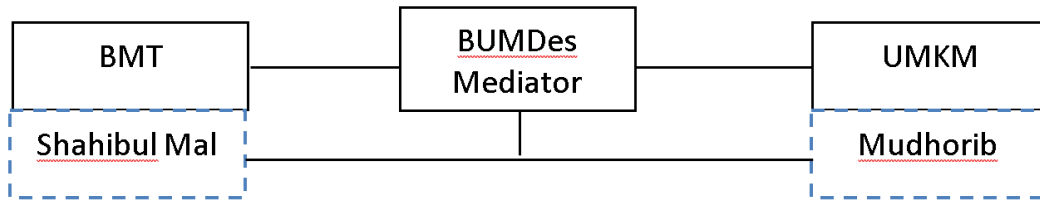


Figure 4. Position of BUMDes as Mediator

- BUMDES (Village-owned Enterprises) as goods markets for BMT (Baitul Maal Wa Tamwil) sale and purchase products
 BUMDES (Village-owned Enterprises) is an institution established to maximize the potential of villages with economic value. This productivity result certainly requires a market that the item can be sold. One of BMT's products is buying and selling. The contracts used in this transaction are buying and selling, Murabahah, Salam and Istisna'. The synergy of BMT (Baitul Maal Wa Tamwil) with BUMDES (Village-owned Enterprises) here is that provide goods needed by BMT (Baitul Maal Wa Tamwil) customers. BMT (Baitul Maal Wa Tamwil) provides funds to buy goods from BUMDES (Village-owned Enterprises) then sold to the customer.

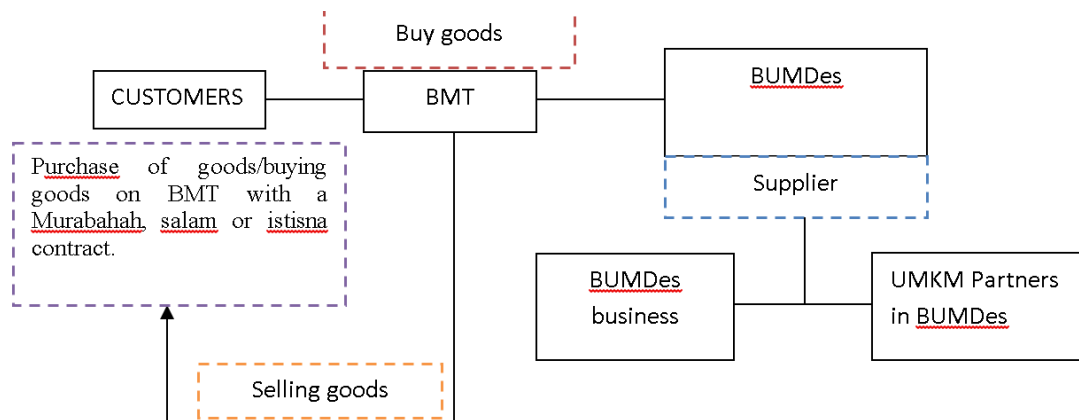


Figure 5. Synergy Process between BUMDES and BMT

- BMT as the main investor in the development of village assets
 In this concept, BMT (Baitul Maal Wa Tamwil) is the main investor in BUMDES (Village-owned Enterprises). The concept is that BUMDES map village infrastructure assets, then BUMDES (Village-owned Enterprises) draw the asset project with a certain value. This asset then cooperates with BMT (Baitul Maal Wa Tamwil). As an example of village asset A is fertile land but water difficulties, then BUMDES (Village-owned Enterprises) draw irrigation development on a plot of land, then the land is deposited to the BMT (Baitul Maal Wa Tamwil) with the stipulated time using the wadhiah contract yadh dhamanah, the land is then used by BMT (Baitul Maal Wa Tamwil) for development irrigation, after the building is completed, BUMDES (Village-owned Enterprises) and the community will pay for the use of irrigation services to BMT (Baitul Maal Wa Tamwil) until the deposit period is finished. At the end of the deposit, BMT (Baitul Maal Wa Tamwil) benefits from ujah from the community and BUMDES (Village-owned Enterprises), and the village will have irrigation and the village's assets will increase. The contract used in this concept is

not only wadhiah and ijarah, it is also possible to use the contract wakalah bil ujah, mudharabah, musyarakah or other financing which can be used in this project.

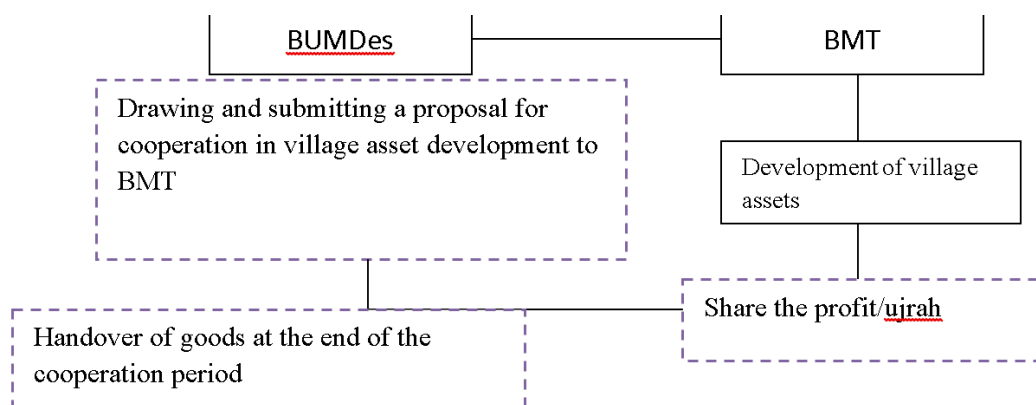


Figure 6. Cooperation BUMDES and BMT

- b. The expected impact when the synergy model between Baitul Maal Wa Tamwil (BMT) and Village Owned Enterprises (BUMDES) can be realized

The expected impact of the synergy is sustainable rural development through cooperation and optimization of the role of related institutions such as BUMDES and BMT for rural communities. With this optimization, the goal of BUMDES itself, which can be seen from the side of “can stimulate the economy of rural communities” can be achieved. In addition, primarily the improvement of the system in rural communities in managing the potential of the village with the assistance of BMT as a third party, and the role of the community will also increase as economic actors in the countryside. For more details, the effects of the synergy will be divided into several sub-sections. Among others are:

- i. Impact on the Government
 - Accelerate the economic growth of rural communities that improve the living standards of rural communities and create community welfare to decrease poverty (the achievement of development missions).
 - Community income has increased, this can contribute to GDP (gross domestic product) for the government through taxes.
 - Economic turnover will have an impact on the creation of many jobs to overcome the problem of unemployment.
 - The impact on an ongoing basis and if analyzed systematically will have a broad and positive impact on the Indonesian economy.
- ii. Impact on Institutions (BMT, BUMDES, and UMKM (MICRO, SMALL and Medium Enterprises)
 - Providing income to the institution that it can support the development and development of the institution itself.
 - Establish a pattern of cooperation that the direction and objectives of the institution to achieve the initial goals of the institution can run smoothly and suitable for the target.
 - Facilitate the process of performance of the institution because it has complemented the institutions with each other, this is due to a clear synergy.
- iii. Impact on Society
 - The economic community will be moved that standard of living can be increased because it has income from the business or in collaboration with related institutions.

- The problem of Micro, Small and Medium Enterprises can be overcome that it will accelerate the development of Micro, Small and Medium Enterprises.
- Opening jobs for the community that social problems such as unemployment can be overcome.
- Community income increases and rural development becomes better. The impact is that people's lives can be fair, peaceful, and prosperous. This will reduce poverty.

4. Conclusion

The synergy between BMT and BUMDES can be applied with various models or patterns which are very beneficial for the parties concerned. The synergies include:

- a. BMT as Mudhorib, BUMDES as Mudhorib and Shohibul Mal
- b. BUMDES as mediator
- c. BUMDES as a market for goods for sale and purchase of BMT products
- d. BMT as the main investor in the development of village assets

The synergy model is expected to have a significant impact as a stimulator of sustainable rural development. Other assumptions explain that this synergy is very beneficial for all components in the economy and, for more details, the effects of synergies will be divided into several sub-sections. Among them are: Impacts for the Government, Impacts for Institutions (BMT, BUMDES, and UMKM (Micro, Small and Medium Enterprises)), and Impacts on Society.

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