Analysis, Findings, and Recommendations for Needs/Problems Assessment and Clustering of UMKM Assisted by CDA Unit Binus University

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ABSTRACT
Center For Business and Empowerment (CBSE) has committed to synergize and support the CDA Binus University. Coaching activities for Binus University-assisted MSMEs will develop from the previous activities which focused on providing competency and expertise training to Binus University-assisted MSME players by Binus University lecturers. As for improving the coaching program and to be more focused, CDA wants the MSME participants to be clusterized/categorized and then assessed or assessed their needs. The development model of computerization and needs assessment as well as the development of empowerment programs and curriculum for MSMEs assisted by BINUS hang includes 4 main stages and 1 reporting stage.

Keywords: MSME, Coaching Program, Assessment

INTRODUCTION
Center For Business and Empowerment (CBSE) at the beginning of its establishment in 2018/2019, has committed to synergize and support the CDA (Community Development Academic) unit under the Vice Rector III of Bina Nusantara University. The first program carried out together with CDA make a program to coach and assist MSME. Coaching activities for Binus University-assisted MSMEs will develop from the previous activities which focused on providing competency and expertise training to Binus University-assisted MSME players by Binus University lecturers. As for improving the coaching program and to be more focused, CDA wants the MSME participants to be clusterized/categorized and then assessed or assessed their needs. Thus, Binus
University (in this case CDA) can develop a curriculum that is more focused or targeted and able to help solve the problems faced by the fostered participants.

Based on this, the CBSE Unit helped create an assessment model for problems from aspects that would later be used as a basis for categorizing and clustering MSME participants. The assessment carried out includes aspects of the problem such as Marketing, Finance, Production, Legal, Labor, Partnership.

The development model of computerization and needs assessment as well as the development of empowerment programs and curriculum for MSMEs assisted by BINUS hang includes 4 main stages and 1 reporting stage, as follows:

**EMPOWERMENT PROGRAM DESIGN AND DEVELOPMENT FOR SMEs UNDER BINA NUSANTARA UNIVERSITY**

1. **Stage 1**: Analysis of cluster needs & characteristics, Questionnaire development
   - Questionnaire distribution
   - Cluster and Foster Father as well as PIC from the cluster (partnership between Bina and other Partners)
   - Launching the Bina-UNSM member card according to cluster

2. **Stage 2**: Curriculum and program development based on cluster needs & external partnerships
   - Cluster 2 Dimensions: Business type and Business Scale
   - Example: Culinary Cluster
     - Micro, Small, Medium
   - Partners: banking, industry, univ., government (Krisda helix)

3. **Stage 3**: Development and assistance of partnerships for clusters
   - Implementation of cluster competency development programs based on curriculum and partners
   - Resource and supporting agency

4. **Stage 4**: Coaching and Monitoring
   - Performance measurement or impact of the development program
   - Resource and supporting

5. **Stage 5**: Reporting
   - Resource and supporting

*Figure 1: SMEs Need Assessment and Empowerment Model*

**RESEARCH METHODS**

In Indonesia, the definition of MSMEs is regulated in Law of the Republic of
Indonesia No.20 of 2008 on MSMEs. Law states that a micro enterprise is a productive business owned by an individual and/or an individual business entity that has individual and/or individual business entities that have micro business criteria as stipulated in the Law (Tambunan, 2009). Referring to the model, this year is phase 1 of the program. The assessment instrument is a questionnaire developed by CBSE and designed to be distributed to all Binus-assisted MSME players by the CDA unit through a google form survey designed and distributed by the CDA unit through the Binus MSME WA group. The target respondents are the population or all members of BINUS-assisted MSMEs, namely 650 active and sustainable MSME players who are registered and according to the data base owned by CDA.

RESULTS AND DISCUSSION

Of the 650 participants, there were 435 completed forms. The 435 were then grouped and given Platinum, Gold, and silver tables and each will get a membership card according to the category (table below).

<table>
<thead>
<tr>
<th>Type card</th>
<th>Modal</th>
<th>JUMLAH</th>
</tr>
</thead>
<tbody>
<tr>
<td>PLATINUM</td>
<td>&gt;100jt</td>
<td>2</td>
</tr>
<tr>
<td>GOLD</td>
<td>50-100jt</td>
<td>6</td>
</tr>
<tr>
<td>SILVER</td>
<td>&lt;50jt</td>
<td>427</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>435</td>
</tr>
</tbody>
</table>

Table 1. Categories of MSMEs based on capital.

<table>
<thead>
<tr>
<th>No</th>
<th>Type bisnis</th>
<th>jumlah</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kuliner</td>
<td>156</td>
</tr>
<tr>
<td>2</td>
<td>Other (kelontong/Mix)</td>
<td>155</td>
</tr>
<tr>
<td>3</td>
<td>Pasien</td>
<td>52</td>
</tr>
<tr>
<td>4</td>
<td>Konsultan</td>
<td>44</td>
</tr>
<tr>
<td>5</td>
<td>Kria/Kerjanan</td>
<td>15</td>
</tr>
<tr>
<td>6</td>
<td>Pendidikan (Bimbel/jasa kursus)</td>
<td>7</td>
</tr>
<tr>
<td>7</td>
<td>Aplikasi (percetakan)</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>435</td>
</tr>
</tbody>
</table>

Table 2. Clustering of MSMEs by Business Type

1. MSME Profile, Problems/Needs Per Business Field (Descriptive Univariate)

Figures and charts in this section display the profile of MSMEs and the needs and problems they face.
From the table above, it is found that most MSME actors have S1 and S2 education at 62%, with the second largest being high school graduates at 22%.

![Figure 2. Education Level](image)

Figure 2. Education Level

From the table above, it is found that most respondents already have a business 77% and 23% do not have a business.

![Figure 3. Owning a Business Entity](image)

Figure 3. Owning a Business Entity

From the figure above, it is found that most MSME actors have not yet incorporated 91% and the remaining 9% have incorporated.

![Figure 4. Business Entity Status](image)

Figure 4. Business Entity Status

![Figure 5. Length of Establishment](image)

Figure 5. Length of Establishment
From the figure above, it is found that 38% of MSME players have been in business for less than 1 year. 36% have been in business for 1 to 3 years and the remaining 26% have been incorporated for 3 years and up to 5 years.

From the figure above, it is found that most MSMEs, namely 60%, have an initial capital of less than IDR 5 million. 6% have initial capital of IDR 50-100 million and IDR 100-250 million, while 7% have capital of IDR 20-50 million.

From the figure above, it can be categorized that 88% of MSME actors are miko-scale businesses and 12% are small-scale entrepreneurs.
From figure 8, it is known that most businesses in various types of business lengths, the most common problem faced is wanting to increase capital, followed by problems and the desire for more efficient financial management.

![Graph](image)

**Figure 9. Crosstab of Length of Business and Marketing Problems**

From figure 9, it is known that most businesses in various types of business lengths, the problem faced most is wanting to understand more about marketing through social media, followed by the problem of wanting to understand promotion and discount strategies.

![Graph](image)

**Figure 10. Crosstab of Length of Business and Labor Issues**

Employment From figure 10, most businesses in the various types of business lengths, the most common problem faced is wanting to improve personal skills, especially in the 1-year and 1-year to 3-year business length groups.

![Graph](image)

**Figure 11. Crosstab of Length of Business and Partnership Issues**
Figure 11. shows that most businesses, especially those with a business duration of 1 year and 1 to 3 years, had partnership problems with shops or marketers, followed by partnership problems with banks, which were experienced by all types of business duration.

From figure 12, it is known that most businesses, especially those with a business duration of 1 and 1 to 3 years, have problems with unattractive product design and almost all types of business duration experience problems with poor packaging design.

From figure 13, it is known that most businesses, especially those with a business duration of 1 and 1 to 3 years, have the problem of not having or not having a business license, and almost all types of business duration have the problem of wanting to have industry standard certification.
**SUGGESTION**

In accordance with the model that has been built and based on the findings and analysis of the needs of BINUS-assisted MSMEs, CDA can develop a Stage II program, namely developing a curriculum that is in accordance with the priority problems faced by MSMEs and is right on target according to the target MSMEs with problems. The following table shows the draft program proposal according to the priority scale of the problem.

<table>
<thead>
<tr>
<th>No.</th>
<th>Identification Problem Critical</th>
<th>Proposed Program</th>
</tr>
</thead>
</table>
2. Workshop on the preparation of business license documents and requirements  
3. Assistance business license registration |
| 2.  | Marketing Area                  | 1. Social Media Marketing Training  
2. Digital Marketing Training  
3. Workshop and mentoring to build.  
4. Marketing and promotion on social media |
| 3.  | Financial Area                  | 1. Training in effective and efficient financial management  
2. Seminar on various funding sources for MSMEs |
| 4.  | Production Area                 | 1. Product design workshop  
2. Product packaging design workshop  
3. Design and packaging development assistance |
| 5.  | Employment Area                 | 1. Business competency training  
2. Leadership competency training  
3. HR management competency training |
| 6.  | Partnership Area                | Negotiation training |


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