

# Funding Cooperative Among Other Financing Access to Successful Development of Rattan Industries In Padang

*by Rika Desiyanti*

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## **Funding Cooperative Among Other Financing Access to Successful Development of Rattan Industries In Padang**

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**Abstract** - Rattan commodity in Padang include commodity most to be developed, with its potential industrial development aimed at strengthening competitiveness through competitive advantage. Analysis of access to business financing have dimensions: venture capital, resources and special financing (such as cooperative, banks and others), government funding, business support service, and network investment. The object of research rattan industrial located in Tanah Sirah Pitameh Lubuk Begalung Padang. This study using primary data, field observations, interviews, questionnaires, and secondary data. Analyses using SPSS, analysis not using regression but total achievement of respondents. The result for the total achievement of respondents: special financing (cooperative) as capital resources is not good. The conclusion is funding cooperative not influent on the successful development of rattan industries in Padang.

Keywords: Funding cooperatives, access others financing, Rattan Industries

### **INTRODUCTION**

Rattan has come to be the one source of production in society and it makes rattan most wrestled by small society. Funabashi (2013) examined the factors to earnings growth in the low-tech small and medium enterprises (SMEs) using firm-level data for the manufacturing sector of Indonesia. The most important measure for evaluating the business is profit. The results indicate that development of new products and improved quality significantly affect earnings growth. Falck et al (2009) in the paper analyzes the escape-entry incentive for innovation by incumbent firms. The threat posed by the possibility of leading-edge firms entering the market influences incumbent innovation. To overcome problems of endogeneity, find evidence that domestic entry has a negative effect on incumbent product innovation, which is a strong indication of new entrants' comparative advantage in commercializing new ideas. Iqbal and Urata, (2001) said that firms have proportionally role in economic activity. So the big companies can help smaller companies that do not have a capital or economies of scale to invest. Also in the field of research and development. This indicate that the focus of public policy should be shifted from the environment to a size that allows all companies can contribute to innovation and improvement work.

Small industry has important role in creating work field in society especially in Padang. Rattan has owned potency so that can be developed. In face of tight and threat, small industry of rattan must struggle. more than anything else openly domestic market. Small industry of rattan oppressed by constraints so that not expand as big industry. Following production data, market revenue, marketing area, amount of labour, amount of loan Rattan in Padang

Table 1. Data industrial company of crafting of rattan Padang  
Production capacities, market revenue, market, Labour market, and Investment

No	Name	Production capacities (set)	Market revenue (million)	market	Labor market (person)	Investment (million)
1	Delta dan Mylan furniture	516	25	Kel Pitameh	12	4,5
2	Ike furniture	1020	43	Kel Pitameh	7	5
3	Asmidar furniture	204	15	Kel Pitameh	5	2
4	Injaya Furniture	120	8	Pesisir selatan,Silungkang	2	2
5	Sanjaya furniture	348	16	Silungkang,bengkulu, jambi	9	4
6	Anil Furniture	1020	48	Kel Pitameh	10	5
7	Marni rotan	468	45	Bengkulu, Pekan baru, Rengat, Pasaman, Silungkang	10	3,7
8	Putri Rotan	516	37	Bengkulu, Sungai Penuh, Jambi, Padang	5	2
9	Tiga Saudara	888	40	Padang, Bengkulu	12	4
10	Asmidar Furniture	204	15	Kel Pitameh	2	2

Source Dinas Perindagtamben Kota Padang

The problem are finance less manage, the finance not conduct bookkeeping which do well by its effort. They need many working capital. They use fulfill fund alone. They need fund aid. They have to understand accessed financing of their effort. The financing can come from cooperative, banking, venture capital and others. There are so many local entrepreneurs because the locals are better able to take advantage of financial opportunities available in the area where they were born. This can be helpful in explaining how to finance the development of the area led to a continuous gap in entrepreneurial activity, technology, and revenue. (Michelacci et al 2007 and Audretsch 2012).

According Bappenas (2004) Ability access financing have contribution to industry financing. This matter cover to access venture capital, resource and special financing (cooperative and bank), financing of government, service supporter of business, and invesment network. Paija (2000) Said that contiguity of link like cooperation, bank, venture capital, trade house (exporting agent and medium), and institute of finansial other are positive.

Ayyagari Et al (2005) research about the problem of financing. high bank rate and lacking of money represent cause hit the problem of small industry finance. Because the constraint hence made by policys pushing growth of company. By economic macro they find monetary constraint which directly influence storey;level growth of company. DAI / Group nathan, (2012) said that one of the resource emulate middle small industry in Indonesia is monetary aspect, and business strategy. While according to Vi and of Minh (2003) said that besides accessing market, important industrial also pay attention the credit / micro monetary, training, technological innovation and or production, marketing, providing market, access information, access to distribution channel, and others.

## LITERATURE REVIEW

### Small Industry

Small Industry is industry owning equipments invesment below Rp 70 million, amount of labour below 20 people and have company asset at the most Rp 100 million (Dinas

Perindustrian dan Perdagangan Provinsi Sumatera Barat 2001). While according to Bappenas (2004) small industry represent done by economic activity is household or civil or a person aim to produce service and goods for commercial having net worth at most Rp 200 million and have sale value every year equal to Rp 1 Billion or less. Small industry show its resilience energy, seen from existence of ability of stay to change of environment and run its function in permeating additional labour every year around 1,8 % (BPS Indonesia, 2006). For that small industry as effort people should be able to be defended and improved again and also given attention by all stake holder.

### **Small industrial Rattan in Padang**

Center of small industries in Padang is the Tanah Sirah Pitameh Lubuk Begalung Padang. Small industrial rattan which furniture rattan handicraft desert expertise gained from generation to generation of parents. Most furniture makers have kinship families. Padang Rattan great potential to be developed. For areas of West Sumatra, rattan commodities including commodity most likely to be developed (core commodities), and plant cane as raw material, rattan has the best quality in Indonesia. In Padang, rattan second for seed industry (Perindagtamben, 2012). With its potential, Padang rattan deserve to be developed. Standard rattan crop upon which rattan commodity have best quality in Indonesia. On the development of national industry aimed at strengthening competitiveness through competitive advantage.

### **Access to Financial Business**

Access to finance represent ability to access finance giving contribution for the efficacy of development, including accessing to co-operation, bank, venture capital, specialist resource and financing, private sector and public, financing of development and research, investor network and business. Availability of capital venture is important because can form again role of financing of public risk develop new type of invesment syndicate where public sector bring capitalist and technological risk of commercial risk company venture (Paija, 2000). The financial institution flexibility to response requirement of financing, especially new market appearance. This matter can assist to all practitioner to develop link with invesment community ( either through informal and also through formal partner). For example passing loan of cooperative, some business of capital venture major can give the source of which good for specialist finance and support. Various source of financing will be used by different company depend on special. Stein (2013) found that Lack of access to finance is a key constraint on the growth of small and medium enterprises in Sub-Saharan Africa. African financial systems have improved in the past two decades but still lag behind other developing economies, hampering the positive effects of current record financial inflows.. Need to reform the financial sector to ensure the growth and effectiveness of the business.

Limitation access and inability to fulfill formal condition related to business proposal, collateral, and a number of other administrative equipment make small industry unable to continue its effort. Hence needed role of cooperative, banking financial institution and non banking (conventional and moslem law) to responds requirement of small industrial performer especially concerning requirement of working capital. Close to intermediaries such as cooperative, banks, venture capital firms, trading companies and other financial institutions seen as positive benefits (Chemmanur et al, 2011)



Access to finance is ability contributed to the successful development of rattan industry by supporting the growth and expansion of the activity. This includes access to venture capital, The availability of venture capital is critical because it can reshape the role of public risk financing syndicate to build a new type of investment in which the public sector carries a risk of technological and commercial risk of the venture capitalist firm (Paija, 2000). Close to intermediaries such as cooperative, banks, venture capital firms, trading companies and other financial institutions seen as positive benefits for development. Access business financing and dimensions are:

a. Venture capital

Government programs to empower small businesses are presence of venture capital companies. Venture capital firms providing assistance to small businesses aid good management marketing management, production management and resource management. Venture capital company formed by the government to carry out the mission of helping small businesses with equity shares. Besides equity venture capital firms also help develop small businesses. Since introduced financing through venture capital, this financing has two (2) main dimensions, namely the business dimension and the social dimension. Venture capital business dimension means financing through venture capital activities aimed to providing return financial. Social dimension of venture capital financing and management assistance means through venture capital directed help small businesses. That are experiencing difficulties in their business activities and capital small businesses in the process of growth of its business scale (Gompers, 2004). Meanwhile according to Wardoyo (2003) Venture Capital is a financing in the form of equity participation in a partnership company which wants to expand its business for a certain period of time (temporary). A financing by a company to a company with its business partner is the principle of equity financing. Business entities that perform financing equity to receive aid for a specific period. Venture capital financing softer than bank credit financing. In the venture capital and revenue sharing payments on the loan only if the venture is capable.

b. Resources and special financing

Capital remains an obstacle continued to evolve. Problems facing small businesses one of which involves the ability to access financing and governance of small business management and information access. The difficulty small businesses access to sources of capital because of limited information and the ability to penetrate the capital source. Whereas the choice of capital sources are many and varied. Financial cooperative and bank institutions are the largest source of capital that can be utilized by small businesses. But to partner with cooperative, banks, small businesses are required to present a business proposal feasible and profitable business. Besides, the bank financial institutions require small businesses to be able to meet the requirements of banks. Kerr and Nanda (2009) examine entrepreneurship and creative destruction following US banking deregulations and found that US banking reforms brought about exceptional growth in both entrepreneurship and business closures. Here's the problem. Due to the prevailing bank prudent or cautious, then more and more difficult for small businesses to access capital sources. In addition to bank loans, small industries can also borrow to cooperative. Cooperative is one form of loans to help people with the installment every period on the cash, flexible with affordable installments. These loans are given at low interest that will be used built cooperative and will be fostered, both in management and marketing to its business independently, the loan was given as a tangible cooperative to help

people.

c. Funding research and development of private and government.

Research and development is needed to encourage and produce superior research that can be implemented to provide value added and innovations in the field of small industries and other related fields. Research and development also necessary to establish cooperation among researchers, academics and activists research in the field of small industries and other related fields.

d. Service supporter of business

Support business service or commercial provided in its bearing with commerce or business, including prospecting customer evaluation, telemarketing, sales order processing of purchasing and accomplishment of service, information and detection of delivery schedule, managing logistics and distribution, customer relation management service, accountancy and processing of transaction, operational for marketing, policy of price, infrastructure support service and transaction process. Other infrastructure support" including providing office together with utility office, room sit, acceptance with personnel which competence to handle message, secretary service, facility telecommunications and internet, security and pantry.

Supporter service area now have gained strength and popular. For example, many producer which Providing advertisement service and complete marketing pursuant to project. Including not understand the way of have interaction and take care of its market, and also market its product. Hence company of supporter of business can enter to offer service for that. corporation image consultancy, tidiness pattern, and purchasing media also.

e. Investment

Investing in a broad sense is the sacrifice a number of current resources with the hope to obtain some compensation or benefits in the form future investment. Real investment and financial investment. Investment aims to get return or to get some money. The broader goal improve the welfare of investors. Doing invest to obtain a better life in the future and improve living standards, reducing inflationary pressures, the urge to save on taxes. (Desiyanti, 2008). Real investment can be tangible land, buildings, while the financial investment could be saving money in the bank (savings and deposits, stocks and bonds products).

### **Target and Benefit Research**

Target of research are to know how model access monetary financing at development of small industry, to know influence financing of cooperative and access other monetary financing to develop rattan industry, to develop small industry of rattan become taft industry and have competitiveness. Benefit Research are representing reference to research in future study about accessing financing of effort including financing of cooperative to develop rattan industry, useful research for rattan industry to become consideration for continuation of effort them in the future, to related area and government to share and also develop rattan industrial. Governmental can take decisions related to policy in rattan industry

### **METHODOLOGY**

Making a model about accessing financing. Explaining and hooking; correlating dimensions access financial to efficacy of development of rattan industry in Padang. Research

executed in Tanah Sirah Padang. This Research use primary data and secondary data. Primary data obtaining through spaciousness survey, passing interview and use questionnaire. used method analysis are validity and of reliability test instrument research, normality test and test of total value of responder performance. Can't use regression to know correlation with efficacy of development rattan industry because only 10 sample, meanwhile for regression at least 30 sample

### **Research variable and indicator**

#### **A. Efficacy of development rattan industry**

##### Indicator

1. Rattan company success in developing its effort
2. Company have excellence competitiveness
3. Utilization and development of resource (fund, human resource, network, and other resource)
4. Rattan company can good growth

#### **B. Venture Capital**

##### Indicator

1. Usage of venture capital is important for financing rattan industry.
2. Pattern financing of venture capital more better than others
3. Financing of venture capital can be trusted and can good cooperation link

#### **C. Source and special financing**

##### Indicator

1. Bank represent the source of biggest capital which exploited in accessing fund
2. In fulfilling requirement of capital source by conducting loan to bank
3. In fulfilling requirement of capital source by conducting loan of cooperative
4. Cooperative and bank always give information about loan condition
5. Cooperative loan and bank include credit subsidize

#### **D. Financing research into and development of private sector and government**

##### Indicator

1. Research is necessary for rattan development
2. Rattan Industry also better be active in activity research
3. Effort important have contribution in the case of financing research
4. Local government play important role in researching
5. Local government of contribution better in the case of financing research
6. Better research into to be executed in the form of consortium or together so that more effective and efficient
7. Research into to yield result relevant and applicative

#### **E. Service supporter of business**

##### Indicator

1. Continuity of raw material.
2. Rattan entrepreneur of rattan have fix supplier
3. Transportation of supplier water down to access consumer and producer

4. Transportation efficiency by supplier to rattan entrepreneur
5. Promotion activity to introduce marketing product
6. According to distribution channel
7. Existence of education and training of labour by big company and local government
8. Needed cooperation with party and industrial association support and commerce

F. Investment network.

Indicator

1. Doing investment apart from saving, deposit also other monetary products
2. Doing management of good investment
3. Target investment to get return
4. Doing investment in capital market

**RESULTS AND DISCUSSION**

Profile respondents.

Table 1. Profile respondents of gender, age and education ladder.

No	Profile of respondents	Frequency (People)	Percentage
1	Gender		
	1. Male	5	45,5
	2. Female	6	54,5
2	Age		
	1. 17-22 years	1	9,1
	2. 23-28 years	3	27,3
	3. 29-34 years	1	9,1
	4. 35-40years	1	9,1
	5. > 40years	5	45,5
3	Education		
	1. Junior high school	7	63,6
	2. Senior high school	3	27,3
	3. Graduates	1	9,1

**Model of access finance**

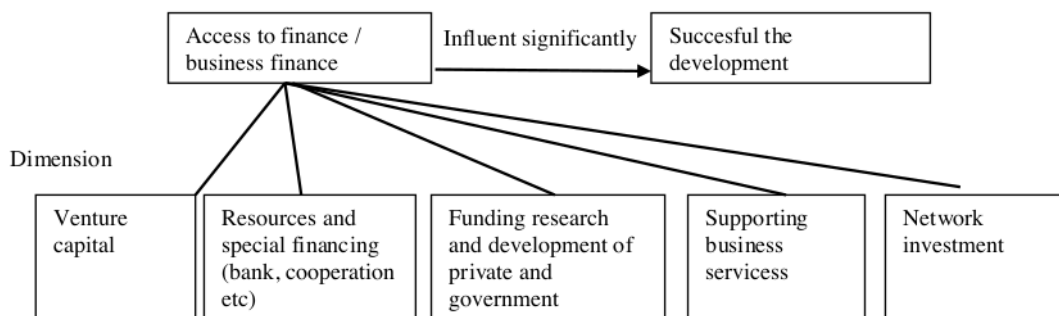


Figure 1. model of access finance



## Validity Test

Efficacy of development rattan industry.

Table 2 Validity Test Efficacy of development rattan industry.

NO	Question	<i>Corrected Item-Total Correlation</i>	Conclusion
1	Rattan company success in developing its effort	0,658	Valid
2	Company have excellence competitiveness	0,482	Valid
3	Utilization and development of resource ( fund, human resource, network, and other resource)	0,396	Valid
4	Rattan company can good growth	0,465	Valid

Financing Acces:

### A. Venture capital

Table 3 Validity Test Venture Capital

No	Question	<i>Corrected Item-Total Correlation</i>	Conclusion
1	Usage of venture capital is important for financing rattan industry.	0,829	Valid
2	Pattern financing of venture capital more better than others	0,822	Valid
3	Financing of venture capital can be trusted and can good cooperation link	0,823	Valid

### B. Source and special financing (cooperative, bank)

Table 4 Validity Test Source and special financing

No	Question	<i>Corrected Item-Total Correlation</i>	Conclusion
1	Bank represent the source of biggest capital which exploited in accessing fund	0,812	Valid
2	In fulfilling requirement of capital source by conducting loan to bank	0,812	Valid
3	In fulfilling requirement of capital source by conducting loan of cooperative	0,473	Valid
4	Cooperative and Bank always give information about loan condition	0,682	Valid
5	Cooperation loan and bank include credit subsidize	0,378	Valid

### C. Financing research into and development of private sector and government

**Table 5** Validity Test Financing research and development of private sector and government

No	Question	<i>Corrected Item-Total Correlation</i>	Conclusion
1	Research is necessary for rattan development	0,303	Valid
2	Rattan Industry also better be active in activity research	0,489	Valid
3	Effort important have contribution in the case of financing research	0,460	Valid
4	Local government play important role in researching	0,304	Valid
5	Local government of contribution better in the case of financing research	0,792	Valid
6	Better research into to be executed in the form of consortium or together so that more effective and efficient	0,081	Invalid
7	Research into to yield result relevant and applicative	0,508	Valid

There is throw away if question item whom invalid. For table 5 six question throw away because invalid and then run again.

#### **D. Service supporter of business**

Table 6 Validity Test Service supporter of business

No	Question	<i>Corrected Item-Total Correlation</i>	Conclusion
1	Continuity of raw material.	-0,091	Invalid
2	Rattan entrepreneur of rattan have fix supplier	0,000	Invalid
3	Transportation of supplier water down to access consumer and producer	0,000	Invalid
4	Transportation efficiency by supplier to rattan entrepreneur	0,000	Invalid
5	Activity of promotion to introduce Marketing product	0,152	Invalid
6	According to distribution channel	0,391	Valid
7	Existence of education and training of labour by big company and local government	0,354	Valid
8	Needed cooperation with party and industrial association support and commerce	0,420	Valid

There are throw away if question item whom invalid. For table 5 1 until 5 question throw away because invalid and then run again.

#### **E. Investment network**

Table 7 Validity Test Investment network

No	Question	<i>Corrected Item-Total Correlation</i>	Conclusion
1	Doing invesment apart from saving, deposit also other monetary products	0,733	Valid
2	Doing management of good invesment	0,407	Valid
3	Target invesment to get return	0,802	Valid
4	Doing invesment in capital market	0,607	Valid

## Reliability test

Table 8 Reliability test

Question	Cronbach Alpha	Conclusion
Efficacy of development rattan industry.	0,703	Reliable
Venture capital	0,906	Reliable
Source and special financing (cooperation, bank)	0,827	Reliable
Financing research into and development of private sector and government	0,692	Reliabel
Service supporter of business	0,401	Inreliable
Investment network	0,789	Reliable

There is throw away if question variable whom inrealible. For table 8, Service supporter of business throw away because invalid.

## Normality test

Tabel 9 Normality test

Question	Asymp sig	Conclusion
Efficacy of development rattan industry.	0,984	normal
Venture capital	0,437	normal
Source and special financing (cooperation, bank)	0,999	normal
Financing research into and development of private sector and government	0,563	normal
Service supporter of business	0,930	normal

## Descriptive totalize responder performance

Pursuant to obtained data of questioner, obtained criptive totalize responder performance: efficacy of development rattan industry. venture capital, source and special financing (cooperative, bank), financing research into and development of private sector and government, service supporter of business, investment network.

Table 10 Descriptive totalize responder performance

No	Variable name	Descriptive totalize responder performance	Information
1	Efficacy of development rattan industry.	78,17	Good enough
2	Venture capital	51,54	Not good
3	Source and special financing (cooperation, bank)	58,20	Less good
4	Financing research into and development of private sector and government	66,37	Good enough
5	Service supporter of business	67,70	Good enough

In tables 10 show mean of totalize responder performance efficacy of development is 78,17 or good enough and show that company rattan expand goodness good enough. Mean of totalize responder performance for the venture capital is not good. Although usage of capital

venture is important, worker and entrepreneur of rattan of capital venture less familiar. Worker and entrepreneur seldom or even no using capital venture source financing. Source and special financing (cooperative, bank) less good. This matter caused most responder through seldom loan to cooperative and bank as well as. They doubt if doing loan unable to repay. They nor know the way of doing loan procedure to bank. for totalize responder performance financing research into and development of private sector and government is good enough. Research and development of product and technological very important in fulfilling requirement and desire of consumer. The importance of creation of efficiency produce to machines technology weared economical energy, extension of market creation of new product and have competitive excellence. Improving research and development of technology entrepreneur, have research institute and college perform research applicative. Governmental can create a relevant applicative study center research. For totalize responder performance service supporter of business good enough.

Rattan Entrepreneur need big capital for its operational activity. They make product if consumer give down payment and if there is many order. Entrepreneur do not dare to make rattan product in many number with use themselves capital. If the product do not sold whereas their money have been embedded. There is limited capital, limited modern machine and equipments. Rattan entrepreneur only using its own capital not loan to co-operation, bank, capital venture cooperation, bank and others. This matter because of them most do not know how to raise loan and fear if unable to pay that loan return

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GENERAL COMMENTS

**Instructor**

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