



Contribution of Business Society Credit Increasing for Society Income: Tambawu Village Denpasar Bali



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Abstract

This study examines “Contribution of Business Credit Society for Increasing Society Income in Tambawu Village Denpasar Bali. Society's Business Credit is a program that belongs to the poverty reduction group based on the empowerment of small businesses. This policy aims to improve access to capital and other resources for small business. Problems in this research: How is the contribution of Society's Business Credit to small and medium business community in Tambawu Village Denpasar Bali. The purpose of this study: to know and describe the contribution of Society's Business Credit to the business mastering medium community in the Tambawu Village Denpasar Bali. This research uses the descriptive qualitative method, using proportional sampling technique consisting of Bank of financiers and some small and medium business in Tambawu Village, Denpasar Bali. Society's Business Loan is a working capital financing scheme specifically for small businesses in the productive business sector whose business is feasible but has limitations in fulfilling the requirements set by banks. Society's Business Credit is a credit program with a value of IDR. 5 million and a maximum of IDR. 500 million. The results show that all beneficiaries of the Society's Business Credit are helped and feel the benefits and contribution of this policy with the increasing volume of small and medium business group sales can also increase the income of the community in Tambawu Village Denpasar Bali.

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1. Introduction

The strategic role of small and medium enterprises according to Bank Indonesia is, among other things, large amounts and is present in every sector of the economy, absorbing a lot of manpower and every investment creates

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more employment opportunities, has the ability to utilize local raw materials and produce goods and services that the public needs with affordable price. Many small businesses face problems and obstacles in implementing and developing their business activities. Problems and obstacles encountered include management, capital, technology, raw materials, information and marketing, infrastructure, bureaucracy and levies, and partnerships. Society's Business Credit is a program that belongs to a group of poverty reduction programs based on empowerment of small and medium enterprises. This cluster aims to improve access to capital and other resources for small and medium enterprises in Tambawu Village Denpasar Bali to build a traditional market managed by the head of the custom with 35 stores and 60 markets. Every day this market is a very crowded visit society who shop for household needs both raw materials and materials have so. For that, the existence of Society's Business Credit become a dream for small and medium enterprises. Society's Business Credit is a credit scheme or working capital financing specifically intended for small and medium enterprises in the field of productive enterprises whose business is feasible but has limitations in fulfilling the requirements set by banks. Society's Business Credit is a financing program with a value of IDR. 5 million and a maximum of IDR.500 million with a guaranteed pattern by the government with a maximum guarantee of 70% of the credit ceiling.

Literature review

The case study on Society's Business Credit has been extensively researched by both local and foreign researchers. However, the special research of the Society's Business Credit Contribution to increase the income of the community in Tambawu Village Denpasar Bali has been studied since it has not been raised as a research to obtain research findings. Based on the study of the study on Society's Business Credit,

[Fidi Ardiansyah \(2016\)](#) under the title "Implementation of Society's Business Credit (Study at Development Bank east Java Region Batu Branch). The result obtained is that there are still much societies who think that the Society's Business Credit fund disbursed by implementing banks is a grant fund from the government of Society's Business Credit which is distributed by Bank Jatim, there are still not yet effective or not yet targeted, because there are still customers who do not use the realization of funds for the sustainability of his business, but used for his personal needs or other needs.

Also research from [Ekawati Dian \(2016\)](#) with the title "Implementation of Society's Business Credit Program in Improving Prosperity of Small and Medium Enterprises in Sangiasseri Village, South Sinjai District, Sinjai ". The results of this study indicate that the implementation of the Society's Business Credit program is very helpful in improving the welfare of small and medium enterprises. One of the efforts made by Indonesian Society's Bank to introduce Society's Business Credit is by cooperating with the cooperative office in conducting socialization. Socialization is intended to provide understanding to the community in the utilization of funds and encourage business managers to take advantage of credit facilities. Impact of Society's Business Credit in improving the welfare of the small business community is very helpful and the undertakings developed to improve the welfare of small entrepreneurs.

2. Research Methods

The data used in this research are:

- a) Primary data, *i.e.*, data, and information obtained directly from sources/respondents. This data is obtained by conducting interviews with Bank BRI as a distributor of Society's Business Credit. By using proportional sampling technique with 5 samples from Indonesian Society Bank Penatih Branch and 35 traders receiving Credit for Society's Business.
- b) Secondary data, namely data and supporting information obtained from the office of the Tambawu Village Denpasar Bali.

Specification of the research model

Bourdieu Capital Theory in [Jacky \(2015\)](#). Bourdieu considers capital to play an important role in controlling oneself and others. ([Jacky, 2015](#)). Capital is an asset that the individual has in his or her social environment that is used to determine the position in a domain. The capital must always be reproduced and reproduced. According to Bourdieu, there are four types of capital, namely economic capital, social capital, cultural capital, and symbolic capital ([Bourdieu, 1990](#)). Capital economy: any form of capital owned in the form of material, such as money, gold, cars, land, and others.

Social capital: consists of valuable social relationships between individuals, or relationships and networks of relationships that are useful resources in the determination and reproduction of social positions. Cultural capital: encompasses legitimate knowledge. For example, a diploma, a way of speaking, a way of associating, a manner of self-giving (polite). Symbolic capital: derived from the honor and prestige of a person, such as the position or position of a person as head of government. Distribution of capital determines the objective structure of classes within the social system. The dominant class is the class that has the greatest number (accumulation) of the four forms of capital, while the lower class or marginal is the least owner of capital. Logically, the class of the owner of capital is the most dominant class.

Theory of Micro Economics [Sadono Sukirno \(2017\)](#) this theory that studies consumer behavior and companies and the determination of market prices and quantity of input factors, goods, and services are traded. This theory also analyzes how these decisions and behaviors affect the supply and demand for goods and services that will determine prices, determine the supply and demand of further goods and services. Micro-economic analysis, among others: Price, the price is used as a basis to analyze the interaction between supply and demand of goods or services in the market and factors that can influence it. Production, production is used as a basis for analyzing production costs and the level of production. The most profitable production level for producers, the combination of factors of production that producers must choose to get the maximum profit. Distribution, distribution of objectives for conducting microeconomic analysis related to wage labor, the amount of interest to be paid to the owner of the capital, and the number of profits earned by the manufacturer.

Research location

The location of this research is in Tambawu Village, Denpasar Bali, by observing and mapping the activity of the community in a measured way. The observation time as an object of analysis is 12 (twelve) month period from January to December running in 2017. The year 2017 usage considerations are taken to facilitate the recording of information to respondents, *i.e.*, donor banks and small business groups in the Tambawu Village Denpasar Bali.

Research Instruments

The instrument used in this research is descriptive research through literature survey and field survey and in-depth interview. The interviews were open-ended questions and closed-ended questions.

Data Analysis Method

The method of analysis used in this study include several methods in accordance with the objectives of the study are as follows:

- a) Bourdieu Capital Theory in [Jacky \(2015\)](#). Bourdieu considers capital to play an important role in controlling oneself and others. ([Jacky, 2015](#)). Capital is an asset that the individual has in his or her social environment that is used to determine the position in a domain. The capital must always be reproduced and reproduced. According to Bourdieu, there are four types of capital, namely economic capital, social capital, cultural capital, and symbolic capital ([Bourdieu in Jacky 2015](#)). Capital economy: any form of capital owned in the form of material, such as money, gold, cars, land, and others. Social capital: consists of valuable social relationships between individuals, or relationships and networks of relationships that are useful resources in the determination and reproduction of social positions. Cultural capital: encompasses legitimate knowledge. For example, diplomas, how to speak, how to get along, how to take care (polite). Symbolic capital: derived from the honour and prestige of a person, such as the position or position of someone as head of government.
- b) Theory of Micro Economics [Sadono Sukirno \(2017\)](#) this theory discusses the behaviour of consumers and companies and the determination of market prices and quantity of input factors, goods, and services are traded. This theory also analyzed how these decisions and behaviours affect the supply and demand for goods and services that will determine prices, determine the supply and demand of further goods and services. The microeconomic analysis describes, among others: Price is used as a basis to analyze the interaction between supply and demand of goods or services in the market and factors that can influence it. The analysis is carried out on The process of price formation, Factors that can affect changes in demand and supply, the relationship between demand and supply prices, Market forms, the concept of demand and supply elasticity. Production is used as a basis for analyzing production costs and the level of production. The analysis is carried out on All

relating to the cost of producing goods and services, The most advantageous production level for producers, The combination of factors of production that must be selected by the producers to get the maximum profit. The distribution of objectives is to conduct microeconomic analysis related to labour wages, the amount of interest to be paid to the owner of capital, and the amount of profit earned by the producer.

Observation Techniques and Interviews

Observation is done by observation directly in the field so as to see and observe more carefully about the condition of the Tambawu Village Denpasar Bali. In-depth interviews (In-depth Interview) with some informants who have set 40 society.

Documentation Study

Documentation study, *i.e.*, data collection techniques by taking some documents or past records in the village office and relevant agencies.

3. Results and Analysis

- a) Bourdieu Economic Capital Theory in [Jacky \(2015\)](#). Bourdieu considers capital to play an important role in controlling oneself and others. ([Jacky, 2015](#)). Capital is an asset that the individual has in his or her social environment that is used to determine the position in a domain. The capital must always be reproduced and reproduced. In line with technological developments and increasingly distant specialization in the company and the increasing number of large companies, the capital has a more prominent meaning again. Capital problems in the company is a problem that will never end because it contains many aspects. Capital is the economic resources outside of labor made by the landowner in the Tambawu Village Denpasar Bali. Sometimes capital is seen in the sense of money or in the overall sense of the value of nonhuman economic sources including land ([Mubyarto, 2000](#)). Capital, *i.e.*, physical goods used to produce other goods and the number of funds available to hire labor. Capital is an economic concept used in different contexts ([Mill in Komaruddin, 2009](#)). To obtain capital from Society's Business Credit loan with a reason to enlarge its business. To be a businessperson must have a will, a unanimous determination, courage to take chances, and endurance to face various problems and failures. In many cases, getting started with a bit of money is better because business skills honed by tackling the various problems that come is an invaluable capital with money. Money is not everything to build a business. The more important thing is passion, determination, encouragement, and hard work. All that can be owned by everyone who wants to start a business. The failure of a business is not destruction, it is even a valuable experience. Immediately get up and start another business with a new perspective. If you still think to start a business should capitalize a lot of money, it does not guarantee. However, the important thing is to have a love for what is done, passion, determination, hard work, and resilience to achieve goals. On the other hand economic capital by using Marxian capital concept tends to be a materialistic and economic determination which then publish class disagreements. That Bourdieu does not restrict capital to the economy. Bourdieu divides capital into four kinds, namely (1) economic capital in the form of money, property, ownership, and others; (2) social capital in the form of social relationships that enable one to mobilize for his own sake and others; (3) cultural / cultural capital in the form of information, education, skills, and others; and (4) symbolic capital in the form of religion, charisma, and others. The modalities are not closed, meaning that it allows between one capital and another to touch each other, negate, and present other capital ([Bourdieu in Jacky, 2015](#)). Capital is a tool to fight. Capital is attached to the habitus and determines the position of the individual in a domain. Capital can change, disappear, and increase according to the conditions faced in front of the agency or agency. The capital was championed in accordance with individual expectations about the capital. In view of a capital, Bourdieu is different from Marx, even criticizing Marx for oversimplifying the meaning of capital. If according to Marx, capital is only fixated on the economy, then Bourdieu argue more than that, capital has four forms, namely economic capital, cultural capital, social capital, and symbolic capital. Economic capital cannot stand alone because, in a life, other capital also determines and supports the struggle of an individual in a domain. Economic capital is defined as a means of production and financial means that can be converted into other capital. Cultural capital in the form of knowledge and skills, while symbolic capital in the form of self-esteem or prestige. Symbolic capital is a form of physical economic capital that has undergone a transformation so that it has been disguised to produce the right effect as long as it hides the fact that it appears in forms of capital 'material' which is essentially the source of its effects as well. Among the four capital, which

has an important and most influential position is economic capital. In relation to habitus, capital has an important role. Capital always comes along with the habitus. The reciprocal struggle between habitus and structure is accompanied by agency involvement that does not simply adhere to the structure. Agencies are always trying to be creative, mapping strategies to improvise. Economic capital is the most important element of the four capital because it can drive all business activities, whether small, medium, and large capital business. Economic capital is the driving force of all business activities. Economic capital has an important role because it can mobilize other capital in social life battle in society. If a certain amount of money is not owned by a small entrepreneur, it will not be able to start any business without money. In addition, the experience is also an important capital when going to start a business. Capital that has been obtained, can be used as a starting point of what the business wants to run. The presence of experience, also very helpful in creating business opportunities. For example, a person's experience as a restaurant employee becomes a key to success in creating a food business opportunity. That's where the capital has an important position, that is becoming part of the agency struggle. Capital plays an important role because capital allows society to control society, both themselves and the fate of others. Capital must exist in a domain, that is, the value of capital is attributed to various social and cultural characteristics of the habitus (Bourdieu in Hardyatmoko, 2013). In this case, capital is seen as the basis of dominance that can be exchanged with other types of capital. The greatest exchange is a symbolic exchange because it is in this form that different forms of capital are perceived and recognized as legitimate. Economic capital in the form of financing needed to meet the needs of production equipment, human resources, for the sake of running a business. The more strategic a business location will be the greater the required economic capital. Economic capital must exist, but the size does not determine the success of a business because there are many other factors such as knowledge, skills, courage, and business networks. The amount of business capital required is very relative because the situation and financial condition of each person are different. In addition, the background factors of each individual are also different, such as employees, retirees, housewives, students, fresh graduates, and others. The next capital is the skill, knowledge will be very useful if supported with expertise. Business opportunities built using skills will be faster developed compared with companies that are not based on the skill. Courage does not mean taking risks, but the courage that is the business capital is the courage to fight the fear of failure and dare to manage all possible risks. Taking into account the business risks that arise, as early as possible can be obtained ways to anticipate it. In addition to experience, knowledge, skills, and courage, capital is no less important is the business concept. The business concept is the direction to run the business wheel. If you do not have a clear business concept, there is no doubt that the business will not last long. The business concept is like a compass for a ship that is sailing. Without a compass, the ship will sail without purpose and clear direction. Although not having enough capital money, having a network or a good network of relationships will become more profitable capital because a good network of relationships will simplify all the business to start a business. Example when not have enough money capital, but have colleagues who work in bank Lending Business Society so the problem of capital can be assisted with the filing of credit in the bank. Based on the above description can be said that economic capital refers to the assets owned by small and medium enterprises in the Tambawu Village Denpasar Bali as a wealth that is not consumed immediately, but stored or used to produce new goods or services (investment). Capital can be tangible goods and money. Capital plays an important role because capital allows controlling, both the fate itself and the fate of others. Capital money is not everything in building a business, but passion, determination, encouragement, and hard work, can be owned by everyone who wants to start a business and for free. The amount of business capital required is very relative because the situation and financial condition of each person are different. Although the capital of money a lot, do not have enough knowledge, as well as inanimate objects that do not have the power of the soul so it will never be able to move if not moved by others. The next capital is a skill. Knowledge will be very useful if supported by the expertise they have. Business opportunities built using skills will be faster developed compared with companies that are not based on the skill. The business concept is like a compass for a ship that is sailing. Without a compass, the ship will sail without purpose and clear direction. Despite not having enough money, having a good network of relationships will be a more profitable capital because of the jar.

- b) Theory of Micro Economics Sadono Sukirno (2017). This theory discusses the behaviour of consumers and companies and the determination of market prices and quantity of input factors, goods, and services are traded. It also analyzes how decisions and behaviours affect the supply and demand for goods and services that will determine the price, supply, and demand for further goods and services. Law No. 20/2008 on micro and small enterprises, articles 7 and 8 mandated to the government and local governments to grow the business climate by establishing legislation and policies covering aspects such as funding. The funding policy is aimed at expanding and facilitating

small and medium-sized enterprises in bank / non-bank loans, expanding financing institutions and expanding their networks, providing ease in obtaining funding, helping small and medium-sized businesses obtain financing and other financial services/products under government guarantees. Society's Business Loans are loans granted by banks to small and medium-sized businesses with guarantee facilities in case of defaulted customers. This guarantee does not cover all bad debts because partly borne by banks, although the portion is smaller. With the sharing of these risks, banking institutions become more selective and apply the principles of prudence. This gives a positive impact as shown by the relatively low bad credit but on the other hand, the principle is less able to guarantee the acceleration of achieving the target of the recipients of the Society's Business Credibility. The government does not provide direct guarantee but through credit guarantee companies, and for that the government allocates additional capital and guarantee payment services annually. With this scheme, it is hoped that banks will increase credit distribution to small and medium enterprises that have a productive and feasible business but do not meet the credit requirements set by banks. The microeconomic analysis describes, among others: Price is used as a basis to analyze the interaction between supply and demand of goods or services that exist in the traditional market of Tambawu Village Bali Bali as well as factors that can influence it. The analysis is carried out on The process of forming the selling price given to the consumer, the factors that can affect the change in demand and supply that is when the Hinduism, Buddhism, Islam, and Christian are often concurrent. The relationship between the price of demand and supply is the interest of the consumer to meet his needs even though the price rises not to confine his intention to make a purchase. The forms of the market are traditional markets, department stores and modern around Tambawu Village, Denpasar Bali. The concept of elasticity of demand and supply should be applied to small and medium business actors in order not to lose customers. Production is used as a basis for analyzing production costs and the level of production. The analysis is done on all related to the cost of goods and services production, before producing the goods needs to be surveyed so that the type of goods produced by consumers. The level of production is most profitable for producers, to get the maximum profit of course efforts made to raise prices gradually by paying attention to other competitors in order to keep getting consumers fixed. The combination of production factors that must be selected by the producers to get the maximum profit, the profit per unit of production can be maximized should prioritize the quality of production and price competitive with other products. Distribution of objectives to conduct an analysis of the wage of labor, the amount of interest to be paid to the owner of capital, and the number of profits earned by the manufacturer. Distribution is very determinative of small and medium enterprises because the more smooth the distribution of goods and services sales turnover is expected to increase as businesses and medium and consumers easily get the desired goods. The amount of interest and capital of Society's Business Credit is believed to be paid smoothly in accordance with the procedures applicable to small and medium enterprises. Based on the above description, it can be said that the Funding Policy is aimed at expanding funding sources and facilitating small and medium enterprises in bank / non-bank loans, expanding financing institutions and expanding their networks, facilitating financing, and helping small and medium enterprises obtain financing and other financial services/products with government guarantees. The microeconomic analysis describes, among others: Price, the price is used as a basis to analyze the interaction between supply and demand of goods or services that exist in the traditional market of Tambawu Village Denpasar Bali and also factors that can influence it.

4. Conclusion

First, the capital acquired by small and medium enterprises from Society's Business Credit as mandated by Law no. 20/2008 on micro and small enterprises, articles 7 and 8 mandate to the government and local governments to grow the business climate by establishing legislation and policies covering aspects such as funding. Economic capital in the form of money, property, ownership, and others; social capital in the form of social relationships that enable one to mobilize for his own sake and others; cultural / cultural capital in the form of information, education, skills, and others; and symbolic capital of religion, charisma, and so on. The capital is not being closed, meaning that it allows between capital one with other capital to touch each other, negate, and bring other capital. Capital is a tool to fight. Capital is attached to the habitus and determines the position of the individual in a domain. Among the four capital, which has an important and most influential position is economic capital. In relation to habitus, capital has an important role. Capital always comes along with the habitus. The reciprocal struggle between habitus and structure is accompanied by agency involvement that does not simply adhere to the structure. Agencies are always trying to be creative, mapping strategies to improvise. Economic capital can drive all business activities, whether small, medium, or large capital business. Economic capital is the driving force of all business activities that want to run. Without a small and medium business capital in the Tambawu Village Denpasar Bali is very difficult to realize the desired goals and ideals. Second,

microeconomic analysis, among others, Price is used as a basis to analyze the interaction between supply and demand of goods or services in the market and factors that can influence it. The price of competing goods is influenced by demand and supply in traditional markets and modern markets. Production is used as a basis for analyzing production costs and levels of production. The most profitable production level for producers, the combination of factors of production that producers must choose to get the maximum profit. Continuous production and good quality of goods will increase the number of goods produced. Distribution of the objectives for conducting microeconomic analysis related to wage labor, the amount of interest to be paid to the owner of the capital, and the number of profits earned by the manufacturer. A smooth distribution will increase the sales volume of small and medium enterprises in Tambawu Village Denpasar Bali to obtain targeted benefits.

Conflict of interest statement and funding sources

The authors declared that they have no competing interest. The study was financed by personal funding.

Statement of authorship

The authors have a responsibility for the conception and design of the study. The authors have approved the final article.



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