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Analysis of Factors that Influence the Disclosure of Enterprise Risk Management in SMEs

Analisa Faktor-Faktor yang Mempengaruhi Resiko Manajemen dalam UKM

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Abstrak

Menghadapi era pasar bebas, pemerintah daerah perlu membuat kebijakan struktural yang mendukung dan memberikan insentif untuk pengembangan dan peningkatan kinerja UKM. Potensi perempuan dalam kehidupan bermasyarakat masih belum mendapat porsi yang wajar. Hal ini perlu ditangani dengan bijak dan bijaksana oleh pemerintah mengingat perempuan dari sisi kuantitas menempati urutan pertama dari komposisi warga. Jenis penelitian yang digunakan adalah penelitian deskriptif dengan metode kualitatif. Diskusi dalam artikel ini adalah peran pemerintah daerah untuk meningkatkan pemberdayaan perempuan di bidang ekonomi dengan menyediakan pelatihan keterampilan menjahit, bisnis kredit mikro, dan pelatihan kepemimpinan perempuan bagi perempuan. Di mana pelatihan keterampilan dan bisnis kredit mikro diberikan kepada masyarakat di mana tingkat ekonomi masih di bawah standar atau pra-sejahtera dalam rangka meningkatkan kesejahteraan keluarga melalui upaya yang diberikan oleh pemerintah daerah.

Kata Kunci: Ekonomi Perempuan, Pemerintah Daerah, Manajemen Risiko, UKM

Abstract

Facing the free market era, local governments need to make structural policies that favor and provide incentives for the development and improvement of SMEs performance. The potential of women in community life still has not received a reasonable portion. This needs to be addressed wisely and wisely by the government considering the women from the side of quantity ranks first from the composition of citizens. The type of research used is descriptive research with qualitative method. The discussion in this article is the role of local governments to improve women's empowerment in the economic field by providing women with sewing skills training, micro credit business, and women leadership training. Where the skills training and micro credit business is given to the community where the economic level is still below standard or pre prosperous in order to improve the welfare of the family through the efforts provided by the local government.

Keywords: Women's Economy, Local Government, Risk Management, SMEs

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INTRODUCTION

The potential of women in people's lives still has not received a reasonable portion. This needs to be addressed wisely and wisely by the government, considering that women in terms of quantity rank first in the composition of citizens. The principle of broad autonomy and responsibility is carried out, so the opportunity for districts/cities to be widely opened to be able to develop various existing ones (Barsh, 2012; Kabeer, 2001). The essence of regional autonomy must be oriented towards efforts to improve people's welfare. Therefore talking about regional autonomy is not only talking about fulfilling the budget, but must talk about various things that are oriented to the welfare of the people. For this reason, what should be a measure of the success of the implementation of regional autonomy is to improve people's welfare. In other words, if the implementation of regional autonomy has not brought people's welfare, regional autonomy needs to be evaluated again. In this case the role of the regional government as a mediator, innovator and giving guidance to the wider community so that community groups are willing to participate in supporting regional autonomy. In terms of the economy, city government must be able to provide stimulants to the community to accelerate the improve-

ment of people's welfare. Besides that the city government must be able to mediate community groups with third party groups, including investor groups, in order to access capital and also markets in marketing the production of community groups. Because so far, these two things are not owned by the middle-low economic business group (Panjaitan, 2019; Tarmizi, 2019).

Facing the free market era, local governments need to make structural policies that are impartial and provide incentives for the development and improvement of SME performance. The policy in question is oriented to; improve the quality of human resources, protect small and medium enterprises in competition and expand/strengthen SME participation, increase competitiveness, facilitate access to capital resources, and help all market networks. Without partiality in the grassroots groups, it is difficult to expect the welfare of the people of the region, especially urban communities, most of whom are living and engaged in small businesses. Thus it is expected to reduce unemployment and poverty in urban communities (Appiahgyimah, 2018).

Poverty and unemployment are not the faults and sins of the poor. They have become victims of a capitalist liberal economic system that places capital owners or

capitalists as the only parties that create jobs or job providers, while the poor groups beg for jobs (Sumartini, S. and Riswanto, 2017). The current phenomenon shows that there is a tendency for district/ city governments to provide space for investors to be able to invest in their regions. Local governments always adore that investors can open employment opportunities, reduce unemployment and increase PAD. There is one thing that local governments forget, that entrepreneurs/ investors are also seeking profits. Because the principle of investors always increases production and maximizes profits. For this reason, it is necessary to rearrange the effects of the capitalization of the urban economy, before further deteriorating (Deng, 2016).

The low level of education of women will have an impact on their position in employment and the wages they receive. With low education, it means a lack of skills and expertise, for which suitable jobs are as manual laborers and the wages they receive are lower than those who are skilled and experts in certain fields. legally the opportunity to improve the status and role of women since Indonesia ratified the women's convention with Law Number 7 of 1984. Women's backwardness can be seen from the sexual division of labor

within the community, where the role of women is in the household environment and the role of men outside the home. Sexual division of workers is clearly unfair for women because it can place women in the subordinate / marginalized position of men so that the aspiration to refer women as partners equal to men both in the family and in the community is difficult to implement. For this reason, it is necessary to empower women so that they do not place women in the position of being marginalized. For this reason, we face further about attitudes, spirit and government policies in empowering women to participate in popular economic activities.

METHOD RESEARCH

The type of research used is descriptive research with qualitative methods, according to Arikunto, descriptive method is a method in the research of the status of a human group, an object, a situation, a system of thought or a research class in the present (Arikunto, 2013). The purpose of descriptive research is to make a description, description or painting systematically, actually and accurately of the facts, the nature and relationships between the phenomena studied. While the purpose of qualitative methods is research procedures that produce descriptive data in the

form of written or oral words from people and observed behavior (Sugiono, 2010).

RESULTS AND DISCUSSION

Empowerment is an effort to improve and expand people's satisfaction to be able to play an active role in the development process. Empowerment is intended to solve problems faced by the community in regional unity, which are mostly caused by gaps in access, capital, infrastructure, information technology, knowledge and skills of the community. However, empowerment can be assumed as a step to open up the possibility of change, first looking at the current order as one of the central problems, which if there is no transformation of order so that existing problems will never be fully resolved (Zhang, 2019; Zimmerman *et al.*, 2017).

Empowerment can be said with an effort to create a just and civilized atmosphere of humanity to be more structurally effective in all aspects of life, one example is about the problems faced by women so that empowerment is needed. Based on the above definition, empowering women is very necessary so that women get access and opportunities in various aspects of life both economically, politically and socially, and equally important are being able to play an active role in decision making (Covey, Gullledge, & Leadership, 1992).

Furthermore, empowerment is focused on development is made in a democratic, centralized and participatory manner places the community as the main position, and replaces the past paradigm development is dominated by the state and capital. However, in the new paradigm, empowerment prioritizes communities and sectional institutions that are built in a participatory manner. The community occupies the main position that starts, manages and enjoys a conducive atmosphere for the emergence of innovation and creativity of the local community (Fung & Wright, 2001; Thombs, 2019).

Empowerment which is based on the principle of selection in marginalized groups of people. Namely those who are under the social structure or victims of abuse, in order to have a position and bargaining power, so that they are able to solve problems and change their position. So empowerment is not merely to improve short-term economic quality, but also strategically leads to transformation of the order. That is, the structure of the order that is not in favor of the citizens of the community towards an order that has alignments with marginal communities.

In the context of this research the concept of empowerment is associated with the role of women in enhancing efforts to strengthen the populist economy of urban communities. Because in real terms the role of women in urban communities in creating the informal

sector is quite large. For this reason, if the government wants to revive urban populist economy, the government must have a concern to empower women, so that conditions that are conducive to the emergence and development of a populist economy are created. So far, women are only objects and recipients of the development process. Though it might also be able to see the potential of women who can be played as actors of change and development. For this reason, the need to develop a community order that empowers women more, where women's human rights are protected and gender equality is the norm applied in the social and institutional framework. As is being fought by LSMs and world institutions that care about women.

The importance of women in a country is to be able to access education, work, tools and resources needed in the context of regional development. Thus it will determine the various program strategies and development activities that need to be implemented by the state. For elites or policy-making officials, with knowledge about gender, a set of knowledge about health, life expectancy, productive age and population growth trends and so on will be obtained. Therefore the decisions taken are quite accurate and fundamental with regard to the real conditions of the community.

The problem of women's role is divided into two. First, women's problems are caused by the low quality of resources that women's inability to compete with men in terms of development. Therefore, the strategy needed is a step to eliminate discrimination, which hinders efforts to educate women. Second, the efficiency approach is the idea that development fails because women are not involved in the development process. This analysis focuses more on the role of women who are very marginal, and are more oriented to the practical role of fulfilling their daily needs (Sen, 2010). The people's economy basically contains elements, namely: first, the participation of all community members in the national formation process. The second is the participation of all community members in enjoying national products. Furthermore, thirdly, activities that lead to national production must be carried out under the leadership or community members. Thus the participation of community members in the process occupies an important role in the economy of the community (Myrdal, 2017).

Besides that in the framework of the people's economy, the government must have the courage to guarantee that every citizen can enjoy national production, including the poor and neglected children. In the regional context, the local government must be able to guarantee that local residents are able to access vari-

ous regional economic policies. Thus populist economics and economic democracy, members of society are not only objects of the economy. Every member of the community must be sought by the government to be the subject of the economy. In this case it does not mean rejecting the policy of bringing investors in development in the city administration, but the implementation of these activities must remain under the supervision or control of the community. for this reason the need for the participation of all citizens in capital ownership or production factors in the process of economic development (Riswanto, 2016). This will be realized if there is a policy from the city government to access the economy of city residents, especially the middle and lower economies, which are quite large.

In this case, the role of local governments to improve the economy and employment of women is to develop employment independently and in an integrated manner aimed at increasing the competence and independence of workers, increasing workers' wages, guaranteeing welfare, protecting work and freedom of association, and carrying out various integrated efforts to accelerate the process alleviating society from poverty and reducing unemployment which is the impact of the economic crisis.

If efforts to empower women carried out by the local government are in accordance with the role and accompanied by a good

planning pattern, it will produce something good. In the context of empowerment, the most important efforts are increasing the level of education and health status, as well as access to sources of economic progress such as capital, technology, information, employment and markets, therefore the role of local government is needed in increasing community independence, through government activities to improve women's empowerment.

To carry out the empowerment function well, according to Mailing in three ways, namely: 1) Creating a climate that allows women's potential to develop; 2) Strengthening the potential or power possessed by women; 3) Empowerment also means protecting. Thus, the role of the government in enhancing women's empowerment is to motivate/increase community motivation and community participation in women's empowerment programs so that they can have a positive influence on community productivity, to achieve independence and increase community empowerment, especially women (Ansari, Munir, & Gregg, 2012; Levels, 2000).

The role of the local government to improve women's empowerment based on the essential function of the government according to Ryaas Rasyid is empowerment. The function of women's empowerment is an effort to increase the dignity of women who are now unable to escape from cultural traps, poverty and underdevelopment. There are

three ways to improve good empowerment according to Kartasasmita are: 1) Efforts to empower women must first begin by creating a climate that enables women's potential to develop. This effort starts from the introduction that every male and female human being has the potential to be developed. Empowerment by encouraging, motivating, and raising awareness of its potential and trying to develop it; 2) Strengthening the potential or power possessed by women. This effort requires more positive steps, aside from only creating a climate and atmosphere. In this case women must be given the opportunity to open access to capital, technology, information, markets, and various other opportunities; 3) Empowering also means protecting. In the empowerment process, it must be sought so that the weak do not become weaker because of lack of power in the face of the strong. Therefore, the protection and partiality of the weak is very basic in this concept of empowerment. Empowering women is enabling and empowering women as citizens who are equal to men.

Empowerment of women in the economic and employment sector of women is to develop employment independently and in an integrated manner aimed at increasing competence and independence of workers, increasing wages, guaranteeing welfare, protecting work and freedom of association, and

carrying out various integrated efforts to accelerate the process of alleviating poverty and poverty. reduce unemployment which is the impact of the economic crisis.

The role of local governments in enhancing women's empowerment in the economic sector is by carrying out various integrated efforts to accelerate the process of alleviating women from poverty and reducing unemployment which is the impact of the economic crisis. To reduce women's poverty and unemployment in the fields of economy and employment, the role of local government can be seen through the government's basic function of empowerment.

Creating a Conducive Climate for the Development of the Potential of Women in the Economy

The role of local governments in increasing the potential of women in the economic sector through work program programs that have been realized during the establishment of the women's empowerment section includes :

1. Providing female entrepreneurship management skills training includes:
 - a. Women's skills training is carried out in sewing training activities.

The purpose of this training is to increase the knowledge and skills of women in the field of sewing clothes and the aim of improving the quality of human resources and developing their potential business for the welfare of families and communities. The

program also provides insight and skills for women as an effort of the City Government to empower women in development. This skills training is carried out in the target area. This exercise is given to educated human resources which are relatively low and dealt with seriously because they have a very strong carrying capacity for the people's economy. The business of garment convection/sewing is one of the positive answers for the people's economic movement which can contribute to the economic development of the City

The potential of women in the economic field can be developed through existing work programs and received input from other experts who work together in handling women's empowerment such as non-governmental organizations, women's organizations and others that are more reachable to the target community. This is a positive input for the progress and development of the women's economy. By looking at the lack of education levels of women due to economic, cultural and educational conditions far from home, the role of non-government institutions that have been working with the government such as P2TP2 can provide training activities related to women's progress and development.

The lack of education level, the opportunity for women to work in the public space is very minimal, if it can be seen from the activities of larger women as housewives

when compared to women who work outside the home. With some of the activities of women working as housewives, it is more suitable for women to earn a living as entrepreneurs by improving the family economy. In order for women to have a reliable potential in the family where it can help the recording of the family, the role of the local government is to improve it through various efforts through programs that have been provided and can be directed towards mutual progress.

Motivation given by the regional government to women in terms of business management, design development, and the development of production quality and capital assistance in order to be able to develop and compete with other advanced businesses. Materials provided in sewing skills training in the form of materials and sewing practice exercises. The materials are as follows: basic body pattern (front and back), basic hand pattern, basic hand pattern (front and back), print kupnat, various necks, various collars, various collars, all kinds kinds of skirts, culottes, kinds of hands, vests, how to extend blouses, kebaya kartini, trousers, dres, hem/shirt, how to measure, how to make your own basic patterns, extend patterns on paper, practice cutting and sewing practices.

This training is given to pre-prosperous communities in the target area. Residents who are given training can be seen from their needs by village officials who have been re-

corded. This training is held annually in each of the various assisted districts and continued with the embroidery stage. This is to increase creativity and selling power of production.

b. Micro credit business

This business is given to all people who want to run a small business, by being given loans with very low interest without the existence of platforms such as land houses and so on because the target of this business is a weak or preprosperous economic community. To ensure that the borrowed funds reach the target, there is a team that surveys the situation of the borrower or the actual credit recipient so that the funds can be disbursed to carry out the small business.

The effort of this micro credit business is to improve the economy of preprosperous families and improve the economy of the City and reduce poverty. The funds used to help small businesses through micro-credit businesses are funds originating from the Regional Budget (APBD).

The role of local governments in improving the people's economy through micro-credit business is given to people who run small businesses such as rice stall traders, swordsmen fried food, and other small traders. These traders are prioritized by the local government in improving the welfare of their families and reducing poverty in the city. With this effort, the role of local government is

increasingly heavy in increasing female labor force participation rates and women's education in various fields.

2. Leadership Training

To realize increased knowledge of women's leadership, training was given to management and leadership of women in development using modules from the office of the State minister for women's empowerment of the Republic of Indonesia, namely: 1) The potential and role of women in development; 2) Management and leadership of women; 3) Moving the community; 4) Women as program managers.

Women's leadership training is given to gender cadres, leaders/prospective leaders are organized, as one of the efforts to increase women's engagement in various roles and strategic positions that are relatively low compared to men in order to be prepared as coaches, movers, development actors and beneficiaries of good development outcomes in the family , people as equal partners are men.

The role of local governments in empowering women in the economic field is carried out through efforts to develop interest and motivation in the field of business and skilled labor through a directed and sustainable learning process. This effort is made through a group approach by empower-ing community institutions. The efforts that lead to improving

the quality of women and their families so that the family becomes professional entrepreneurs and skilled workers. Thus it can be said that efforts will be carried out to realize the quality of the role of women and their independence in the economic field and increase the standard of family life.

Every woman, especially women who are still left behind in accordance with the potential and opportunities that exist, will be helped to develop themselves. The effort was made by fostering enthusiasm and motivation to try and improve skills, especially for women /girls from fertile age couples and preprosperous families.

Strengthening Women's Potential for Entrepreneurship

This is the role of the regional government in enhancing women's empowerment through the efforts of positive steps, in addition to only creating a climate and atmosphere. In this case women must be given the opportunity to open access to technical capital, information, markets and various other opportunities.

The steps taken by local governments in order to increase income through the development of productivity of human resources, then for women who do not have business interests are directed at improving skills in accordance with their interests, talents and potential. The role of local governments in enhancing women's empowerment in the economic sector through the efforts that need

to be implemented in developing these skills includes :

1. Increased network skills

Skills network improvement is to access institutions / centers of skill activities so that they can provide skills assistance needed by women in accordance with their talents, interests and potential and in accordance with the demands of the labor market.

The aim is to increase skilled workers who can meet work needs and are even expected to be able to create new jobs that can accommodate other workers. Improvement steps: a) Identify potential areas and skills centers. This effort is to record interests, talents possessed by women so that they can be channeled to the center of skills according to their interests, talents and expertise. This is an initial rarity in the efforts of regional governments to identify the potential of the women they have; b) Identify the areas of skills needed by women regarding the fields of small-scale industrial economics, trade and services. Efforts made by women in the field of skills related to small industrial economies such as handicraft businesses will be used as home industries to help the economy of women, while trade and services needed by women are skills in trading which provide opportunities for women to cooperate with other parties in increasing trade and services provided; c) Helps connect skill centers according to areas of interest to women.

Exercise skills can produce a maximum, so the fields of interest for women can be linked according to skill centers with their interests; d) Facilitating funding and training facilities. In order for skills training to run according to plans such as increasing the economic potential of the family, the government can facilitate by providing very low interest credit assistance to continue small businesses and skills training facilities for those who have not implemented the training; e) Fostering partnership utilization of skilled workers. The development of skills in the utilization of skilled workers is an effort to foster cooperation with the relevant agencies both government, private sector, LSM, and the community in utilizing women who have skills in certain fields.

CONCLUSION

The role of local government to improve women's empowerment in the economic sector by providing sewing skills training to women, micro credit businesses, and female leadership training. Where skills training and micro-credit businesses are given to the community where the economic level is still below the standard or pre-prosperous in order to improve family welfare through efforts provided by the local government. This role leads to the target of the regional government, namely the middle and lower classes, so that the steps taken to improve women's empowerment reach their goal of increasing the welfare of their families and communities and reducing poverty.

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