

THE INFLUENCE OF CREATIVITY, BUSINESS FUNDING, AND GENDER EQUALITY ON THE PERFORMANCE OF WOMEN ENTREPRENEURS' SMALL MICRO MEDIUM ENTERPRISES

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Abstract: This research is to compare women entrepreneurs UMKM in Palembang and K Ogan Ilir Regency and analyzed by using the 17th SPSS. The similarities of women's activities in managing UMKM in Palembang and Ogan Ilir Regency were not optimized. They just try to continue the family's business that has existed before. Herein, all the product design or packaging still uses the existing ones. Therefore, they generally rely on the family's funding or personal savings. They are afraid of borrowing business funding from banks, some of them even do not know how to apply for bank loans. Meanwhile, the differences between women entrepreneurs in managing UMKM between in Palembang and Ogan Ilir Regency could be seen from the gender equality. Women were more autonomous to manage the UMKM in Ogan Ilir Regency. The next researcher is expected to examine more respondents and wider research area, and this research is expected to give contribution and references to related institutions.

Keywords: *Creativity, Capital, Gender Equality, Performance.*



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Small Micro Medium Enterprises (UMKM) has a main role in economic development and growth, especially in developing countries. By developing intensive UMKM, it can increase work integrity and create more appropriate income to meet the family needs, especially for the poor people.

UMKM is unique. Entrepreneurs working in the UMKM sector do not have to master advanced technology or must be highly educated, likewise with funding. The UMKM entrepreneurs

generally do not need too much fund. They provide the financing for their business by their savings.

Since the 1980s, the women entrepreneurs in Indonesia who are engaged in UMKM continue to increase. The increasing number of women entrepreneurs was caused by several factors, one of the factors is the families' economic pressure which required women, especially housewives to go for work to increase family income as well (Tambunan, 2009).

The number of women who become entrepreneurs from the micro, small, medium and large levels has increased significantly. Their main objective in opening a business is not only to help their husbands meet the family's economic needs but also they are eager to have a family business by their autonomous will or as a realization of their educational knowledge. Based on research sponsored

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by the Nation Foundation for Women Business Owners, the number of women business owners significantly improved 78% in 1987-1996. On the other hand, nowadays women have only 37% of existing businesses (Tambunan, 2009). Meanwhile, according to data from *Badan Pusat Statistik* (the Indonesian translation of the Central Agency on Statistics) in 2004 showed that there were 10.440.129 women entrepreneurs and 32.343.457 men entrepreneurs (Mar'atus, 2011).

Nowadays, women have been able to go for work and compete with men freely. Entrepreneurship is an option for women to prove that they can try to create a small business (Mar'atus, 2011). Those entrepreneurial actors are still dominated by men entrepreneurs. In line with this, Deputy of Resource Assessment of Small Micro Medium Enterprises (UMKM) on *Journal of Pengkajian Koperasi dan UMKM* No. 1, Year I-2006 showed that there were fewer of the number of women entrepreneurs. In contrast with the entrepreneurship of the 1980s, the number of women entrepreneurs has increased significantly, and since then women entrepreneurs have begun to become an issue of the research topic.

Although there are many involved women entrepreneurs in UMKM, it could be seen that the growth of women entrepreneurs is still lower than the men entrepreneurs in UMKM. According to Ardhanari in Widowati (2012), women who become entrepreneurs of UMKM have several obstacles in running their businesses. Those are in the form of creativity, ease of getting business funding and gender equality.

According to Zulminarni (2004), there are several factors that influence entrepreneurship, such as the personality of businessmen, technology, education, and the environment. Moreover, Hayati in Widowati (2012), stated that an entrepreneurial personality is the main factor in carrying out business. This personality of the entrepreneurship is one part to develop creativity and innovation in business.

Furthermore, creativity is needed in carrying out business, such as UMKM. Without creativity, an effort is difficult to develop and compete in the business world challenges. According to Priminingtyas

(2010), the UMKM sector managed by women causes them to have multiple roles in managing their businesses, as a housewife and an entrepreneur.

Business funding is a problem that always faced by entrepreneurs of UMKM. They still do not have the banks credibility to get business loans.

As a study conducted by Kristiyanti and Mariana (2012), it shows that women who have UMKM business is generally low-educated and have no skills of developing business. By having a low educational background, women entrepreneurs face difficulties in having banks loan. In addition, to get the banks loans, it is generally collateral in the name of her husband. A husband's permission to apply for bank credit is also needed. This is one of the obstacles for women entrepreneurs in funding out their businesses.

Besides, women who have UMKM still face the issue of gender equality. Gender can be interpreted as differences in roles, functions, status, and responsibilities in men and women. It is not natural, which can be changed and exchanged among people depending on the culture of a place (Febriani, 2012).

In addition, there are several prominent differences between men and women entrepreneurs. According to Alwisol (2017), women entrepreneurs have tolerance and are flexible, relative and creative, enthusiastic and energetic and able to connect with the community and have a *medium level of self-confidence*. Meanwhile, men with self-confidence are higher than most women. Another difference is that women are more emotional than men in general. These emotional sides of women not only can give positive effects but also can give negative effects in developing business. For example in decision making, because there is an emotional factor, it will lose its rationality for businesswomen. On the other hand, in leading employees, emotional elements can affect the irrational relationship with male or female employees. Conversely, businessmen tend to be more rational in sharing and developing the business. Therefore, this emotional factor sometimes becomes an obstacle for women to do well-developed business.

Discrimination against women due to gender problems causes women to experience injustice of-

ten. This prevents women from developing their business in UMKM. People still consider that business outside the home is better for men. Women are better suited to take care of their homes. This limits the movement of women who run UMKM.

Moreover, the problem of discriminating to businesswomen in gender equality causes women to meet unfair business experience often. This prevents women from developing their businesses in UMKM. People still consider that the business outside the home is better done by men. Women are more suitable to take care of their home as a housewife. This limits the women's creativities in developing and carrying out UMKM.

Gender equality in Palembang is no different from other cities in Indonesia. Women entrepreneurs who open UMKM businesses still need permission from their husbands to open a business. They generally open a business together with their husbands, especially if women want to develop larger businesses, they only use leisure time to manage their business or share time with their husbands.

Whereas in Ogan Ilir Regency, women entrepreneurs are more independent. If you get permission from your husband to open a business, they can be more independent. Generally, they open a business alone or together with other female entrepreneurs. In developing their business, women entrepreneurs can make their own decisions without having to involve their husbands.

Environmental influences also play a role in gender equality in Palembang and Ogan Ilir District. Generally, in Palembang, the business is family business. That is, husbands and wives open businesses together, so business-related decisions must be approved by the husband. Whereas in Ogan Ilir Regency, the average female entrepreneur opens her business alone because she imitates neighbors or female friends who have opened a business first.

However, the scale of business in Palembang is greater than in Ogan Ilir District. In Palembang, generally, women entrepreneurs have opened a large enough shop. Whereas in Ogan Ilir District, they only held their wares in front of the house which happened to be on the side of the road.

By looking at these problems, in this study aims to compare the Influence of Creativity, Business Funding, and Gender Equality on the Performance of Women Entrepreneurs' Small Micro Medium Enterprises in Palembang and Ogan Ilir Regency.

METHOD

Research Design

To achieve the objectives in this study, the factors data that influence creativity, business funding, and gender equality on the performance of women entrepreneurs' UMKM in Palembang and Ogan Ilir Regency are needed. The data obtained in the form of primary data and secondary data. The analysis method used is multiple linear regression.

Variables of Study

In this study, the writer used 4 (four) variables consisting of 3 (three) independent variables; Creativity (X_1), Business Funding (X_2), and Gender Equality (X_3), and 1 (one) dependent variable; the performance of women entrepreneurs' UMKM. This study was conducted in Palembang and Ogan Ilir Regency.

Data Collection

The technique for collecting data used in this study was the questionnaire that was distributed to women entrepreneurs of UMKM in Palembang and Ogan Ilir Regency. In addition, the obtained data was taken from the documents related to this study.

Population and Sample

This study used cross-section data, namely data collected at a certain time which gives a specific description of the characteristics of the sample taken. Data collection technique is a direct survey method by distributing a questionnaire to the sample.

In South Sumatra, three types of UMKM can be categorized into three types of businesses such as culinary, fashion, and craft. For the culinary, in Palembang, *Pempek* is one kind of traditional culinary. The population of *Pempek* culinary taken in this study was the restaurant of *Pempek* which has

5 to 10 workers. Meanwhile, in Ogan Ilir Regency, the sample business in this study was the business of *Kerupuk Kemplang*.

Then the population of fashion, the object of businesses were taken both in Palembang City and in Ogan Ilir Regency are *Songket* weaving businesses. For the handicraft business in Palembang,

the population that was taken in this study is *Palembang Carving Craft*. While in Ogan Ilir Regency, the sample business in this study was the *Bridal Ornaments Business*.

The distribution number of population of the three types of businesses managed by women is as follows:

Table 1 The distribution of business sampling and the number respondents and samples of businesses both in Palembang and Ogan Ilir Regency

| Palembang | | | Ogan Ilir Regency | | |
|--------------------------------|-------------|-----------|-------------------------|-------------|-----------|
| Kind of Businesses | Respondents | Samples | Kind of Businesses | Respondents | Samples |
| <i>Pempek</i> | 75 | 19 | <i>Krupuk Kemplang</i> | 48 | 12 |
| <i>Songket weaving</i> | 25 | 6 | <i>Songket Weaving</i> | 221 | 55 |
| <i>Palembang Carving Craft</i> | 20 | 5 | <i>Bridal Ornaments</i> | 5 | 1 |
| Total | 120 | 30 | Total | 274 | 68 |

Sample of Study

The sampling technique used in this study was purposive sampling. Moreover, in filling out the questionnaire, the Accidental Sampling was used in this study by taking respondents who had met at the time of the study by chance to meet the criteria at that time.

Based on the data in Table 1, the sample is determined at 25% of the total population. There are 120 people in Palembang City, 25% of the sample taken, so the number of samples is 30 people. Meanwhile, in Ogan Ilir Regency, the total population is 274 people, a sample of 25% will be taken. So the number of samples is 68 people.

As an instrument, a questionnaire was made in the form of a checklist based on the dimensions and indicators of each variable and by using a Likert scale measurement, which gave the respondents the opportunity to choose answers using five alternative options, namely strongly agree, agree, doubt, disagree, and strongly disagree. That each with a score of 5,4,3,2,1.

Data Analyses

In analyzing the data, a multiple linear regression analysis of the SPSS program was used in this

study as follows:

$$Y = a + b_1 \cdot X_1 + b_2 \cdot X_2 + b_3 \cdot X_3 + e$$

Where :

Y : Performance Variable

a : Constants

X_1 : Creativity Variable

X_2 : Business Funding Variable

X_3 : Gender Equality Variable

b_1, b_2, b_3 : Regression Coefficient of Creativity, Business Funding, and Gender Equality

e : Residue

Research Hypothesis

H₁ : There is any significant influence of creativity, business funding, and gender equality on the performance of women entrepreneurs' Small Micro Medium Enterprises (UMKM) in Palembang and Ogan Ilir Regency.

According to Ardhanari in Widowati (2012), there are many involved women entrepreneurs in UMKM, but it could be seen that the growth of women entrepreneurs is still lower than the men entrepreneurs in UMKM, women who become entrepreneurs of UMKM have several obstacles in

running their businesses. Those are in the form of creativity, ease of getting business funding and gender equality.

H₂ : There is any significant influence of the creativity on women entrepreneurs' Small Micro Medium Enterprises (UMKM) in Palembang and Ogan Ilir Regency.

Creativity is needed in carrying out business, such as UMKM. Without creativity, an effort is difficult to develop and compete in the business world challenges. According to Priminingtyas (2010), the UMKM sector managed by women causes them to have multiple roles in managing their businesses, as a housewife and an entrepreneur.

H₃ : There is any significant influence of the business funding on women entrepreneurs' Small Micro Medium Enterprises (UMKM) in Palembang and Ogan Ilir Regency

As a study conducted by Kristiyanti and Mariana (2012), it shows that women who have UMKM business is generally low-educated and have no skills of developing business. By having a low educational background, women entrepreneurs face difficulties in having banks loan. In addition, to get the banks loans, it is generally collateral in the name of her husband. A husband's permission to apply for bank credit is also needed. This is one of the obstacles for women entrepreneurs in funding out their businesses.

H₄ : There is any significant influence of the gender equality on women entrepreneurs' Small Micro Medium Enterprises (UMKM) in Palembang and Ogan Ilir Regency.

Women who have UMKM still face the issue of gender equality. Gender can be interpreted as differences in roles, functions, status, and responsibilities in men and women. It is not natural, which can be changed and exchanged among people depending on the culture of a place (Febriani, 2012).

Moreover, the problem of discriminating to businesswomen in gender equality causes women to

meet unfair business experience often. This prevents women from developing their businesses in UMKM. People still consider that the business outside the home is better done by men. Women are more suitable to take care of their home as a housewife. This limits the women's creativities in developing and carrying out UMKM.

RESULTS

In this study, the regression analyses were used to know the significant influence of creativity, business funding, and gender equality on the performance of women entrepreneurs' Small Micro Medium Enterprises (UMKM) in Palembang and Ogan Ilir Regency simultaneously. The results showed that:

Regression Result for Palembang City:

$$v = 7,719 + 0,488 X_1 + 0,341 X_2 + 0,292 X_3 + e$$

Based on the results of the regression above it can be concluded that creativity, capital, and gender equality influence and significantly affect the performance of female UMKM entrepreneurs in Palembang City

- If there is an addition to the creativity variable (X₁) of one percent, then the performance of female entrepreneurs (Y) will increase by 0.488 percent.
- If there is an addition to the capital variable (X₂) of one percent, then the performance of female entrepreneurs (Y) will increase by 0.341 percent.
- If there is an addition to the gender equality variable (X₃) of one percent, then the performance of female entrepreneurs (Y) will increase by 0.292 percent

Regression Result for Ogan Ilir Regency:

$$v = 10,126 + 0,243 X_1 + 0,337 X_2 + 0,619 X_3 + e$$

Based on the regression results above, it can be concluded that creativity, capital and gender equality influence and significantly affect the performance of UMKM female entrepreneurs in Ogan Ilir District.

- a. If there is an addition to the creativity variable (X1) of one percent, then the performance of female entrepreneurs (Y) will increase by 0.243 percent.
- b. If there is an addition to the capital variable (X2) of one percent, then the performance of female entrepreneurs (Y) will increase by 0.337 percent.

DISCUSSION

Based on the results of this study that was done in Palembang and Ogan Ilir Regency, there are several similarities and differences of the performance of women entrepreneurs' UMKM. *First*, Creativity is needed, especially to develop a business. Moreover, business competition is now getting tougher. Every businessman is always required to update the model or motive of his product. Even entrepreneurs must also be able to develop Creativity in marketing their products.

From the regression results of the research conducted in Palembang and Ogan Ilir District, the value of the creativity variable in Palembang was 0.488 and in Ogan Ilir District 0.243. This means that the variable value of creativity in Palembang is greater than in Ogan Ilir District. This difference is because the efforts studied for Palembang are songket cloth, typical Palembang carving crafts, and pempek. For the manufacture of songket fabric and typical Palembang carving crafts, creativity from the entrepreneur is needed. They must think of the latest songket motifs and carving crafts from Palembang and are in demand by consumers.

However, most women entrepreneurs' UMKM in Palembang and Ogan Ilir Regency are generally housewives. Generally, the creativity of women entrepreneurs in the UMKM of Palembang and Ogan Ilir Regency is still less developed. The reason is that the business income could sufficiently fulfill the family needs. In their opinions, there are still many requests for products produced. Besides, they rarely get training on the creativity of business, so they are not motivated to create new creations for the products produced. Thereby, it was not surprised if their creative thinking for developing business is still lack of innovations, such as in

finding new motifs for Songket or Kerupuk crackers, and Palembang carving craft and bride decorations.

Second, capital variables. The value of the regression calculation for the capital variable in Palembang is 0.341 and in Ogan Ilir Regency is 0.337. So for the capital variable, there is no significant difference both in Palembang and in Ogan Ilir District. According to the respondents studied, they found it hard to get capital, especially when borrowing from a bank. They are afraid to borrow from the bank, afraid they cannot pay the installments. They only try with their limited capital, such as personal savings or borrowing from their own families.

Similarly with the business funding. In women's opinions, business funding is hard to get, especially in getting a bank loan. They are afraid to borrow at a bank. They assumed that they could not pay for the credits. They only try with their limited business funding, such as personal savings or by borrowing money from their own family for business funding.

Third, the variable of gender equality, there is a considerable difference between UMKM female entrepreneurs in Palembang City and Ogan Ilir Regency. In Palembang is 0.292 and Ogan Ilir is 0.619. In the city of Palembang, respondents generally open a business together with their husband. Only a few entrepreneurs work alone without the help of their husbands.

They still have not received the full trust of their husbands in running a business, because in Palembang they sell their shop products which of course require close supervision. Only a few women entrepreneurs work alone without the help of their husbands. They generally open a business because they continue the family business. In addition, the respondent's husband in Palembang already had a steady income because he worked as a civil servant, so for husbands, the wife's job to open a business was only a side job, the main thing was to take care of the family. They generally open a business because they continue their family business, and generally their husbands work as civil servants. Whereas women entrepreneurs in Ogan Ilir Regency have to do business seriously with their own business, for economic reasons.

Moreover, for gender equality, there are differences between women entrepreneurs in UMKM in Palembang City and Ogan Ilir Regency. In the city of Palembang, respondents generally open a joint business with their husbands. Only a few entrepreneurs work alone without the help of their husbands. They generally carry out business because they continue the family business, and generally her husband works as a civil servant. While women entrepreneurs in Ogan Ilir Regency have to do business seriously with their own business, for economic reasons.

In addition, generally, the woman entrepreneur's husbands in Ogan Ilir Regency have jobs as a farmer or a taxidriver with uncertain income. Herein, if the women did not have a business such as UMKM, the needs of family life would not be fulfilled.

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Creativity is very important for an entrepreneur. Creative thinking relates directly to adding value, creating value, and finding business opportunities. It is also needed to describe the situation in future for the development of business, where an entrepreneur will be part of the business operation, it will also provide a business development that cannot be produced by exploring current trends. Moreover, respondents who were met in this study also admitted that creativity was very supportive of their business activities. They need provided-training by both the government and the company.

The variable value of creativity in Palembang is greater than in Ogan Ilir District. This difference is because the efforts studied for Palembang are songket cloth, typical Palembang carving crafts, and pempek. For the manufacture of songket fabric and typical Palembang carving crafts, creativity from the entrepreneur is needed. They must think of the latest songket motifs and carving crafts from Palembang and are in demand by consumers.

The business studied in Ogan Ilir Regency, also making songket cloth, bride decoration, and kemplang crackers. Only the manufacture of

songket cloth that requires creativity in making songket motifs that are in demand by consumers. Bridal grooming and kemplang crackers have not changed much from time to time. Generally, the creativity of UMKM female entrepreneurs in Palembang City and Ogan Ilir Regency is less developed. The reason is that they feel that the efforts made are sufficient to meet family needs. According to them, there are still many requests for products. Besides that, they rarely get training on creativity, so they are not motivated to make new creations for the products they produce. So it is not surprising that their creative thinking to develop business, such as finding new motifs for songket or packaging of crackers, and typical Palembang handicrafts and bride decorations, do not develop from year to year.

Business funding is one of the factors of production that is needed in business development. It is used to establish or carry out a well-developed business. Generally, women entrepreneurs who met in this study rarely borrowed business funding from banks. The main reason is that they are afraid of not being able to pay credit installments. So they only rely on personal savings or borrow from their own families.

The capital variable, there is no significant difference both in Palembang and in Ogan Ilir Regency. According to the respondents studied, they found it hard to get capital, especially when borrowing from a bank. They are afraid to borrow from the bank, afraid they cannot pay the installments. They only try with their limited capital, such as personal savings or borrowing from their own families.

Gender issues have long been questioned until now. This problem is still a hot issue because there is still unfair gender equality in Indonesian society. From the results of the research, most women entrepreneurs carry out their business with their husband as their partner in developing their business. Women entrepreneurs in Palembang still do not have full faith from their husbands in running a business. Women entrepreneurs in Ogan Ilir regency are already autonomous businesswomen in running their businesses. They have full support from their husbands. Because their husbands mostly work as taxi

drivers or farm laborers whose income is still below the need of family economics, so the wife must participate in helping family finances to fulfill the family needs.

The gender equality variable was a considerable difference between UMKM female entrepreneurs in Palembang City and Ogan Ilir District. In the city of Palembang, respondents generally open a business together with their husband. Women entrepreneurs in Palembang still have not received the full trust of their husbands in running a business, because in Palembang they sell their shop products which of course require quite strict supervision. Only a few women entrepreneurs work alone without the help of their husbands. They generally open a business because they continue the family business. In addition, the respondent's husband in Palembang already had a steady income because he worked as a civil servant, so for husbands, the wife's job to open a business was only a side job, the main thing was to take care of the family.

Women entrepreneurs in Ogan Ilir Regency have to do business seriously with their own business, for economic reasons. Generally, the husbands of women entrepreneurs in Ogan Ilir Regency work as farmers or public transportation drivers with irregular income. So if they don't work in opening a business, the family's needs are not fulfilled. Women entrepreneurs in Ogan Ilir Regency are independent in carrying out their business. They get full support from their husbands. Because their husbands mostly work as angkot drivers or farm laborers whose income is uncertain, so the wife must take part in struggling to help with family finances.

SUGGESTIONS

The performance of women entrepreneurs' UMKM in Palembang and Ogan Ilir Regency is influenced by Creativity. The business creativity greatly determines the number of items that can be sold on the market. This is realized by women entrepreneurs' UMKM. Herein, once there is training conducted by the government, they are very enthusiastic to follow it. But it is better if this is also ac-

companied by confidence and tenacity to be a good entrepreneur.

Business funding is very important to support the activities of women entrepreneurs' UMKM. It can be used to enlarge the business. However, women entrepreneurs could not get additional business funding from banks, to develop business activities, it is better for women entrepreneurs to try to get self-help funding.

Gender equality at this time is relatively similar. Therefore it does not need to interfere too much with the activities of women entrepreneurs' UMKM. However, women entrepreneurs should not forget their nature as women.

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