



# Analysis of Micro, Small and Medium Enterprises Development by Bank Indonesia for the Green Economy

Kardawi. A

Hasanuddin University, Makassar, Indonesia

ak23a@student.unhas.ac.id

**Abstract.** The development of Micro, Small and Medium Enterprises (MSMEs) in Indonesia has been very good for several years, this is certainly the spirit of entrepreneurship by the community today. MSMEs are also one that affects the economic level of a region in particular and a country in general. In this study, the researcher will use primary data and secondary data[1]. Then using the interview method, with the intention of wanting to know how to analyze the development of Small and Medium Enterprises (MSMEs) by Bank Indonesia case study CV Putra Mataram in Polewali Mandar Regency. As a result of the research, CV Putra Mataram received guidance from Bank Indonesia-sia in 2016, and a report on the production of Macoa Chocolate from 2017 to 2021. During that period, there were ups and downs in the business that CV. Putra Mataram, especially during the Covid-19 period. The coaching by Bank Indonesia is expected to be able to bring the economy of West Sulawesi Province to increase. In addition, the step taken by the company in relation to the green economy is the use of aluminum foil for packaging, which in addition to effectively protecting products, is also environmentally friendly because it can be recycled.

**Keywords:** MSMEs, Bank Indonesia, entrepreneurship, coaching.

## 1 Introduction

Business development has become one of the important activities carried out by individuals, groups, and organizations to encourage business development according to the expectations of their owners. However, it is not uncommon for such coaching to fail to achieve the desired goals, often due to a lack of discipline and consistency in implementing the plan that has been agreed between the coach and the business owner[2,3].

One of the areas of coaching that often receives attention is Micro, Small, and Medium Enterprises (MSMEs). MSMEs are the main focus in various coaching initiatives because of their significant role in Indonesia's economy[4]. Coaching for MSMEs is often carried out through various methods, including intensive training and mentoring that aims to increase the capacity of MSME actors in entrepreneurship[5]. In the Qur'an, it is also explained the importance of running a business in the right

way and in accordance with the principle of consensuality, as stated in QS. An-Nisa:29[6].

In addition to training on business management, MSME coaching also includes other important aspects such as product packaging, financial records, and access to financing[7]. All of this aims to ensure that MSMEs can develop sustainably and contribute positively to the national economy. Sustainably developing MSMEs need to link the green economy as an essential scarce to ensure businesses can survive and thrive while preserving the environment. In the context of Indonesia, MSMEs have a crucial role as the largest contributor to Gross Domestic Product (GDP), the most dominant absorber of labor, and a sector that is relatively resistant to economic crises[8].

Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises defines MSMEs as businesses run by individuals, households, or business entities on a small scale. Although MSMEs have grown rapidly, many still face challenges in accessing information about banking products and services, as well as the technology needed for business development[9].

One example of MSME development that has been carried out is CV Putra Mataram (Cokelat Macoa) in Polewali Mandar Regency, West Sulawesi, by Bank Indonesia. The company was founded in 2015 by four young men with a vision to harness the abundant cocoa potential in the area. This coaching is expected to improve the welfare of cocoa farmers and develop cocoa derivative products with high added value.

This study aims to analyze the impact of MSME development by Bank Indonesia on CV Putra Mataram, with the hope of providing theoretical and practical insights for various interested parties.

## 2 Literature Review

### 2.1 Definition of Construction

Coaching is a term that etymologically comes from the word "fostering" or "fostering," which in the Great Dictionary of the Indonesian Language (KBBI) is interpreted as "building, establishing, or striving to be better." Coaching can be understood as a process or action designed to achieve a certain improvement or development, either individually or in a group, with the main goal of improving existing abilities, performance, or conditions to be better and more directed[3].

Hidayat (1979:10) Hidayat sees coaching as an effort that is carried out consciously, planned, orderly, and directed to improve the attitudes and skills of students through action, direction, development, stimulation, and supervision[10].

Pamudji (1985:7) Pamudji stated that coaching means changing something so that it becomes new and has a higher value. Coaching is also understood as an effort to reform things that are carried out to make something more in line with needs and more useful[11].

Soetopo and Soemanto (1991:43) They define coaching as an activity that maintains and perfects what already exists. Coaching is an improvement to a planned

life pattern, where each individual has a certain life goal and strives to achieve it. If these goals are not achieved, individuals will try to rearrange their lifestyle[12].

Mathis (2002:112) Mathis states that coaching is a process in which individuals achieve certain abilities to help achieve organizational goals. According to him, coaching can be seen from a narrow or broad perspective, depending on the goals to be achieved in the context of the organization[13].

Champates (2006) According to Champates, coaching is an essential element to improve performance. Coaching allows for two-way communication between managers and employees, so managers can identify areas that need improvement as well as ways to do so[14].

Ivancevich (2008:46) Ivancevich defines coaching as an effort to improve the performance of employees in their current job or in the job they will soon be in. He emphasized that coaching is a systematic process that aims to change the work behavior of a person or a group of employees to improve organizational performance. Coaching is also related to mastering the specific skills and competencies necessary for success on the job[15].

## **2.2 Micro, Small, and Medium Enterprises (MSMEs)**

Micro, Small, and Medium Enterprises (MSMEs) have an important role in national economic development, especially in Indonesia. According to Bank Indonesia and the Indonesia Banking Development Institute (2015), MSMEs play a strategic role in economic growth, labor absorption, and distribution of development results. MSMEs also show significant resilience to economic crises, as evidenced by the lack of impact of the crisis on the sector. This experience prompted greater attention from the government, which was followed by the launch of Law No. 20 of 2008 on MSMEs, which strengthened the legal foundation and expanded access to capital for MSMEs (Bank Indonesia & Lembaga Pembangunan Banking Indonesia, 2015)[8].

Sumantri and Permana (2017) categorize MSMEs into several types based on business characteristics and orientation, namely: livelihood activities (informal sector), micro enterprises (small businesses with entrepreneurial spirit), small dynamic enterprises (small businesses with export potential), and fast moving enterprises (small businesses that develop into large businesses). This classification shows that there is diversity in the types and scales of businesses engaged in by MSME actors in Indonesia, which includes various sectors ranging from informal trade to export-oriented businesses[4].

Anoraga (2011) added that MSMEs have distinctive characteristics, among others, management that depends on the owner, capital provided by the owner, relatively small business scale, and local operations. In addition, the limited involvement of human resources and the emotional connection between owners and employees are also characteristic of MSMEs, which often involve family members in their daily operations[16].

MSMEs in Indonesia include various types of businesses, including manufacturing, services, wholesalers, retailers, and agricultural businesses (Anoraga, 2011)[16]. This variety of business types emphasizes the flexibility of MSMEs in utilizing the potential of local resources and adjusting to market demands. On the other hand, the

development of technology and local resources has also encouraged the growth of MSMEs in various regions in Indonesia.

Ricky et al. (2007) identified the advantages of MSMEs, such as the potential to be spread throughout the world with various business fields and low capital investment[5]. MSMEs are also known as labor-intensive sectors, which contribute significantly to income distribution and reduce the level of disruption. However, MSMEs also face a number of weaknesses, including poor management, limited funds, and sometimes inconsistent government policies, which can hinder business development.

The empowerment of MSMEs in Indonesia is important considering that only 0.24 percent of the population is involved in entrepreneurship, far below the ideal standard to accelerate economic growth (Ragimun & Rahma, 2013)[7]. Therefore, the government and various institutions continue to strive to encourage the development of MSMEs through various empowerment programs, capital support, and policies that support MSMEs' access to productive resources. In addition, bank loans disbursed to MSMEs continue to increase, although there are still challenges in optimal credit distribution to this sector (Bank Indonesia, 2011)[8].

The strategy of empowering MSMEs in Indonesia is directed at creating a conducive business climate, developing business support systems, developing entrepreneurship, and improving the quality of cooperative institutions. With this strategy, it is hoped that MSMEs can develop faster and make a greater contribution to the national economy (Ragimun & Rahma, 2013)[7].

This reference provides a comprehensive understanding of the importance of MSMEs in Indonesia's economy and the challenges and opportunities faced. If you need any other adjustments or additional references, I'm here to help you further.

### 2.3 Bank Indonesia

Based on Law number 23 of 1999 concerning Bank Indonesia, article 4 explains that Bank Indonesia is the central bank of the Republic of Indonesia and as an independent institution, free from interference from the Government and/or other parties, except for matters expressly regulated in the law. Bank Indonesia was officially established on July 1, 1953 as the Central Bank of the Republic of Indonesia[8].

Currently, Bank Indonesia has a single goal as a central bank, which is to achieve and maintain rupiah stability. Where the stability of the rupiah value contains two aspects, namely the stability of the value of the currency against goods and services, and the stability of the currency of other countries. In other words, the first aspect is reflected in the development of the inflation rate, while the second aspect is reflected in the development of the rupiah exchange rate against other countries' currencies. Both aspects can be influenced by MSME activities, so Bank Indonesia takes the initiative to coach MSMEs, of course, by conducting a selection of MSME activities that can be fostered[5].

## 2.4 Business Development

According to Purdi (2000:121), business actors have the main goal to develop their business in various aspects so that business independence is created in a sustainable manner[17]. Business development is defined as an effort to improve the quality and capacity of the business in order to achieve success. Usually, business development is measured through an increase in sales turnover, which reflects the success in managing and expanding the business.

Wina (2015:38) explained that business development indicators, especially for MSMEs, include several key aspects. Researchers such as Kim and Choi (1994), Lee and Miller (1996), Lou (1999), Milles et al. (2000), and Hadjimanolis (2000) suggest that the main indicators to measure business development are increased sales turnover, labor growth, and customer growth. These indicators show the progress and overall health of an undertaking[18].

In this study, the author uses indicators that are adjusted to the object of study, namely CV Putra Mataram as fostered by MSMEs by Bank Indonesia. These indicators include:

### ● Business Capital

Husein (2000:17) states that capital is a factor of production that affects productivity and output. Capital serves as the main driver of investment in production and infrastructure that can increase productivity[9]. Bambang (2010:18) added that capital includes goods used in the production process to generate income[20]. The amount of capital required depends on the type of business and the duration of production.

### ● Sales Turnover

Sutamto (1997:10) explained that sales turnover is the total amount of sales of goods and services to earn profits. Factors that affect sales include the seller's condition and ability as well as market conditions, such as market segmentation and consumer purchasing power[21].

### ● Workforce

Sumarsono (2009:4) defines the workforce as a group of working-age population who are able and willing to work. Labor absorption is influenced by the demand for goods and services produced, as well as the wages offered[22].

### ● Business Profits

Business profits are the main goal of business activities. According to theory, profit is a positive benefit obtained from the difference between sales revenue and expenses incurred[5]. The measure of a company's management success is often measured by the net profit earned[23].

## ● Business Independence

Business independence is defined as the ability of a company to run operations and meet consumer needs independently without relying on other parties. This includes the ability to manage resources and maintain profit sustainability through effective managerial skills[5].

## 2.5 Green Economy

The Green Economy, or known as the Green Economy, is not a new concept. The term was first introduced in 1989 in the book *Blue-print for a Green Economy* written by Edward Barbier. During the decade of the 1990s and most of the 2000s, the concept of a green economy did not receive much attention. However, the global financial crisis that occurred in 2008 forced many countries to look for ways to overcome the impact of the economic recession while advancing environmental protection[24].

At the time, several international organizations, notably UNEP (United Nations Environment Programme), put forward the idea that environmental activities and mitigation actions against the climate crisis should support the financial sector and help boost economic growth. UNEP brought this idea to the Rio+20 Summit in June 2012[24].

UNEP defines the Green Economy as "One the result in improved human wellbeing and social equity, while significantly reducing environmental risks and socially inclusive". In other words, it is an effort to achieve economic prosperity while reducing the negative impact on the environment[24].

In essence, the green economy is about combining development needs with respect for the boundaries of environmental systems, both at the local, regional, and global levels[24].

The definition of a green economy according to Indonesia is "a development paradigm that based on resource efficiency approach with strong emphasizes on internalizing cost of natural resource depleting on environmental degradation, efforts on alleviate the overtly, creating decent jobs, and ensuring sustainable economic growth"[24].

In other words, the green economy is a development paradigm that emphasizes the efficiency of resource use, internalization of the cost of environmental degradation, poverty alleviation, decent job creation, and sustainable economic growth.

## 3 Research Methodology

This research will be carried out at CV Putra Mataram (Cokelat Macoa) which is located in Wonomulyo District, Polewali Mandar Regency. The research is planned to last for one month,

The type of data used is qualitative data is data in the form of a description or explanation of the assistance factors by Bank Indonesia towards the increase in production of CV Putra Mataram (Brown Macoa) in Polewali Mandar Regency.

Quantitative data is numerical data that will be calculated and analyzed to support this research.

Primary data sources from CV Putra Mataram are pure and impure data regarding the conditions, situations, processes, and behaviors of these MSMEs. Bank Indonesia is in the form of data related to assistance provided to MSMEs.

Secondary data sources from literature studies and literature related to Bank Indonesia and CV Putra Mataram, including the vision, mission, objectives, as well as identity data of respondents and respondents' responses.

The population in this study includes CV Putra Mataram and Bank Indonesia, and the sample consists of CV Putra Mataram as many as 3 respondents and Bank Indonesia as many as 3 respondents.

Sampling uses the purposive sampling technique, where samples are selected based on certain considerations. The sample taken is expected to be representative of the population with a minimum number of 10-15% of the population if the population is larger than 100 people.

The method of data collection is by:

- **Observation:** observe and systematically record the symptoms investigated. Observation is carried out on a non-participatory basis to avoid direct involvement in the observed activities.
- **Interview:** conduct direct interviews with respondents from CV Putra Mataram and Bank Indonesia. The interview was conducted to obtain in-depth data on the development of MSMEs. The interviewer uses oral and/or electronic media question-and-answer techniques with voice recording if necessary.
- **Documentation:** collect data from written records, reports, agendas, and related documents from CV Putra Mataram and Bank Indonesia. Documentation aims to obtain objective data and complement the data collected through observation and interviews.

Data processing and analysis techniques are this research using qualitative approaches with descriptive analysis. The data analysis technique is carried out inductively, namely by observing the facts found in the field, then constructing a hypothesis or theory. The triangulation technique is used to ensure the validity of the data by combining various data collection methods simultaneously. The collected data will be analyzed descriptively to provide an in-depth understanding of MSME development by Bank Indonesia at CV Putra Mataram.

## 4 Result and Discussions

From the results of the research we conducted, it can be said that CV. Putra Mataram is a Macau Chocolate manufacturing company. The name "Mataram" is an abbreviation of "Maju Tani Rakyat Makmur", while "Macoa" comes from the Mandar language which means "good" or "good" and is also an abbreviation for "Mandar Cocoa".

The company is located at Jalan Ahmad Yani, Number 2 Sidorejo, Wonomulyo District, Polewali Mandar Regency, Postal Code 91352, Sulawesi Bar-at Province. More information about CV. Putra Mataram products can be accessed through the official website at <http://macoa.co.id>, email at [tanyamacoa@gmail.com](mailto:tanyamacoa@gmail.com), as well as official social media such as Instagram ([macoa.official](#)) and Facebook (Macoa).

CV. Putra Mataram was founded on March 25, 2015 by four young men: M. Haritz Satrio, Dheny Frisandi, Muh. Akbar Anas, and M. Taqwin. The purpose of the establishment of these businesses is to utilize local wealth, especially cocoa, for various processing. They built this company with the hope of becoming an icon of the West Sulawesi region as well as producing distinctive souvenirs with a modern touch without eliminating local cultural values.

The company's business background is interesting because it started from the concern of four young people about the state of underdeveloped areas and the declining condition of cocoa and its farmers in West Sulawesi. The idea of establishing a cocoa management industry emerged as a solution to the problem. Since 2015, this company has been trying to manage the cocoa industry with knowledge capital obtained from internet media.

CV. Putra Mataram has a vision to become an economic driver of West Sulawesi through the management of agricultural products, especially cocoa, and play a role in improving the quality of human resources. The company's mission includes:

- Become a social business.
- Process as many local cocoa beans as possible.
- Making regional souvenir products.
- Develop as many product variations as possible.
- Creating job opportunities.
- Preserving chocolate food/drinks as part of the local culture.
- Prioritizing local raw materials and human resources.
- Organizing discussions, trainings, seminars, and internships.

CV. Putra Mataram has various business licenses, including:

- Industrial Business License
- Company License
- Business Identification Number (NIB): 9120102841749
- NPWP (Taxpayer Identification Number)
- Trading Business License

- Distribution Permit (PIRT Health Office 5107602010054-18 & BPOM RI MD 824033001006)
- SNI (Mass Cocoa: SNI 3749:2009 & SNI ISO 9001:2015)
- Halal MUI (33110000020816)

The company has won several prestigious awards, including:

- 1st Place in the 2017 MSME Brand Competition Product (Al-Asyariah Man-dar University).
- Participation in The 3rd Indonesia Culture Festival in Azerbaijan 2018.
- West Sulawesi Sidhakarya Charter 2018.
- Inspirational Young Entrepreneur 2019 Bank Indonesia.
- Paramakarya Charter of the Ministry of Manpower 2019.

Business financing comes from:

- Personal expenses
- Family
- Government Assistance
- Bank Indonesia Assistance (Pembina)
- Bank Loans

Raw material suppliers include:

- Partner Farmers: wet cocoa beans
- Fostered Farmers: fermented dried cocoa beans
- Partner Stores: sugar, milk, and nuts
- CV. Putra Mataram includes:
  - Mass Cocoa: 95 kg/month
  - Cocoa Fat: 18 kg/month
  - Cocoa Powder: 32 kg/month
  - Chocolate Compound: 15 kg/day

- Chocolate Couverture: 10 kg/day
- Some of the processed chocolate products marketed are:
- Dark Chocolate: IDR 12,000
- Dark Chocolate 60%: IDR 30,000
- Dark Chocolate 70%: IDR 46,000
- Dark Chocolate 80%: IDR 46,000
- Milk Chocolate: IDR 12,000
- Almond Milk Chocolate: IDR 25,000
- And others.

The company's facilities include fermentation rooms, drying yards, production rooms, packaging rooms, and so on. Equipment includes machines for cocoa processing, packaging tools, and other supporting equipment[28].

In addition, the material used to wrap CV products. Putra Mataram produces aluminum foil and is packaged again with brand paper. The reason for using aluminium foil was not explained by CV. Putra Mataram. So, the author took the initiative to find information about aluminum foil through the internet media in an article on the <https://alodokter.com> website reviewed by dr. Sienny Agustin stating that aluminum foil is a sheet of metal that has an average thickness of about 0.2 mm. Because the material is so thin that it is easy to fold or roll and is used for food wrapping. In addition, the price of aluminum foil is also relatively cheap, and it can be used as a food wrapper when grilled or burned. The benefits of aluminum foil when storing food are useful for blocking the entry of oxygen, light, odors, and germs into food. So that the quality is maintained longer. Even aluminum foil can also maintain the temperature of food, both hot and cold, so that it does not change quickly.

In the discussion section, the author will outline the results of interviews with respondents regarding various aspects of CV operations and development. Putra Mata-ram, a cocoa processing company, as well as their interaction with Bank Indonesia.

#### 4.1 Business Capital

According to the explanation from Mr. Dheny Frisandi Nur, CV's initial business capital. Putra Mataram comes from government assistance in the form of cocoa processing equipment. However, the business experienced obstacles due to inadequate human resources and lack of assistance. This is in line with Sister Ratna Jayanti's statement which revealed that more business capital comes from grants or sponsors from various parties.

In 2015, Bank Indonesia opened a representative office in West Sulawesi and CV. Putra Mataram participates in the MSME development program. Bank Indonesia provides assistance not in the form of direct capital, but rather in business matching and financing facilities by bringing together CVs. Putra Mataram with financing institutions. Bank Indonesia's assistance also includes the provision of chocolate processing machines and human resource development support.

Bank Indonesia assesses CV. Putra Mataram has great potential in the development of chocolate products, with good human resources and a high work ethic. Mr. Bagus and Mr. Agus Lamuddin from Bank Indonesia stated that although the business capital was not given directly, assistance in the form of financing facilities and machinery as well as business matching had helped CV. Putra Mataram is developing.

#### **4.2 Sales Turnover**

Mr. Dheny Frisandi Nur revealed that in 2017, the sales turnover of CV. Putra Mataram reached Rp10,000,000,-. At the beginning of 2019, turnover increased to IDR 60,000,000 to IDR 70,000,000,-. However, the Covid-19 pandemic resulted in a significant decline in sales because chocolate is not a staple.

To overcome the decline in turnover, CV. Putra Mataram makes product innovations, such as launching Date Chocolate which is in accordance with the nuances of the months of Ramadan and Eid. This moment resulted in a significant increase in sales. In addition, discounts during Valentine's Day help increase the frequency of sales even though they don't have a major impact on profits.

Production data shows an increase in the number of productions from 2017 to 2021, with total production reaching 60,629 pieces in 2021. Although the Covid-19 pandemic poses challenges, CV. Putra Mataram has successfully adapted by maximizing product innovation and marketing.

#### **4.3 Labor**

In 2015, CV. Putra Mataram is managed by four young men who control all aspects of the business. As the company grew, the number of employees increased to 15 people with a more specific division of duties. CV. Putra Mataram also implements an internship system to recruit workers, with a comprehensive curriculum to ensure internship knowledge and skills are applied effectively.

Sister Ratna Jayanti and Sister Harma revealed that their internship experience at CV. Putra Mataram is very useful in facilitating the transition to permanent employees. Bank Indonesia also supports human resource development through MSME training and exhibitions.

#### **4.4 Business Profits**

In 2015, CV. Putra Mataram is still small, between Rp1,000,000 to Rp2,000,000,-. However, after receiving guidance from Bank Indonesia, the turnover increased to IDR 10,000,000,-. Bank Indonesia stated that training and participation in the

exhibition have helped CV. Putra Mataram in production, marketing, and access to financing.

#### 4.5 Business Independence

CV. Putra Mataram shows readiness to be independent, but is still looking for post-pandemic marketing methods. Before the pandemic, marketing methods already existed and were predicted to increase sales above IDR 100,000,000,-. However, pandemic forces companies to innovate and adjust marketing strategies. CV. Putra Mataram strives to improve product positioning and develop production capacity to compete with other manufacturers in West Sulawesi.

Bank Indonesia assesses CV. Putra Mataram as a business that has the potential to be independent. CV. Putra Mataram is no longer dependent on bank loans and continues to strive in product innovation and marketing. Moments such as giving souvenirs to the Minister of Tourism and participation in exhibitions show progress in business independence.

#### 4.6 Financial Recording

Financial records on CV. Putra Mataram follows the format set by Bank Indonesia. Despite proposals to simplify the report format, the company still adheres to existing standards. Sister Ratna Jayanti explained that recording is carried out in detail and regularly, with monthly reports through the SIKEPANG application. Both demonstrate a commitment to transparency and accuracy in financial reporting.

Overall, the results of the interview show that CV. Putra Mataram has experienced significant development in various aspects of the business thanks to the support of Bank Indonesia and the company's internal efforts to adapt to the challenges faced.

## 5 Conclusion

CV. Putra Mataram, a cocoa processing company in West Sulawesi, has grown rapidly through the support of the government and Bank Indonesia, as well as through internal innovation. The production facilities include fermentation, production, and packaging rooms with equipment that supports operational efficiency. One of the steps taken by the company in relation to the green economy is the use of aluminum foil for packaging, which in addition to effectively protecting products, is also environmentally friendly because it can be recycled.

In the context of the green economy, CV. Putra Mataram contributes by maximizing available resources efficiently and sustainably. For example, companies innovate with products that follow the cycle of seasons and market demand, such as Date Chocolate during the month of Ramadan, which reduces the risk of wasting resources.

In addition, human resource development through training and internship systems not only increases productivity but also creates quality jobs, supporting sustainable

local economic growth. Bank Indonesia plays an important role in facilitating corporate financing and development without relying on bank loans, which is in line with the principles of the green economy that prioritize sustainability and financial risk reduction.

With transparent financial records and continuous adaptation of marketing strategies, CV. Putra Mataram shows readiness to become an independent and competitive company, while still contributing to the development of an environmentally friendly economy. Bank Indonesia's support and corporate commitments to sustainable practices are examples of how the MSME sector can become an integral part of Indonesia's green economy.

## 6 References

1. A.W. Ananada, "Analisis Penyusunan Anggaran Biaya Produksi Sebagai Alat Pengendalian Internal studi kasus pada CV Putra Mataram Wonomulyo Kabupaten Polewali Mandar", hal. 28-39, Fakultas Ekonomi Universitas Sulawesi Barat, 2019.
2. I. Ismail, "Faktor-Faktor Pengembangan SDM Terhadap Kinerja Pegawai", no. 2, hal. 216, Universitas Trunojoyo Madura, 2016.
3. F.L. Kambey dan Suharmono, "Pengaruh Pembinaan, Pelatihan, dan Pengembangan, Pemberdayaan, dan Partisipasi Terhadap Kinerja Karyawan", hal. 151, Jurnal Studi Manajemen & Organisasi, 2013.
4. B.A. Sumantri dan E.P. Permana, "Manajemen Koperasi dan Usaha Mikro, Kecil dan Menengah (UMKM)", Fakultas Ekonomi Universitas Nusantara PGRI Kediri, 2017.
5. Fahrudin, "Analisis Peran Program UMKM Binaan Kantor Perwakilan Bank Indonesia Provinsi Lampung Terhadap Perkembangan UMKM menurut perspektif Ekonomi Islam (Studi pada UMKM Klaster Sentra Pengeolahan Ikan Teri di Pulau Pasaran)", Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Raden Intan Lampung, 2020.
6. Yudi, "Keutamaan Berwirausaha dalam Islam", Daaruttauhiid, [online], Tersedia: <https://www.daaruttauhiid.org/keutamaan-berwirausaha-dalam-islam>, [diakses: 22 Oktober 2024].
7. S. Ragimun dan R.W. Rahma, "Strategi Pemberdayaan UMKM menghadapi pasar bebas ASEAN", Pusat Kebijakan Ekonomi Makro Badan Kebijakan Fiskal Kementerian Keuangan, 2013.
8. Bank Indonesia & Lembaga Pengembangan Perbankan Indonesia, "Profil Bisnis Usaha Mikro, Kecil, dan Menengah (UMKM)", 2015.
9. Presiden Republik Indonesia, "Undang-Undang Republik Indonesia tentang Usaha, Mikro, Kecil, dan Menengah", kemenkeu, [online], Tersedia: <https://jdih.kemenkeu.go.id/FullText/2008/20TAHUN2008UU.HTM>, [diakses: 22 Oktober 2024].
10. C.N. Zahara, Mukhrizal, dan W. Alqarni, "Penerapan Model Collaborative Governance pada Dinas Sosial dan Dinas Tenaga Kerja dalam Pembinaan Gelandangan dan Pengemis di Kota Banda Aceh", vol. 7, no. 4, hal. 6, November 2022.

11. Pamudji, "Pembinaan Perkotaan di Indonesia", Jakarta, Bumi Aksara, 1985.
12. I.P. Sari, "Lanjutan Ketepatan dalam Mendapatkan Informasi tentang Pembinaan Karir", academia, [online], Tersedia: [https://www.academia.edu/124167919/LANJUTAN\\_KETEPATAN\\_DALAM\\_ENDAPATKAN\\_INFORMASI\\_TENTA\\_NG\\_PEMBINAAN\\_KARIR](https://www.academia.edu/124167919/LANJUTAN_KETEPATAN_DALAM_ENDAPATKAN_INFORMASI_TENTA_NG_PEMBINAAN_KARIR), [diakses: 22 Oktober 2024]
13. R.L. Mathis dan J.H. Jackson, "Manajemen Sumber Daya Manusia", Jakarta, Salemba Empat, 2002.
14. F.L. Kambey dan Suharnomo, "Pengaruh Pembinaan, Pelatihan, dan Pengembangan, Pemberdayaan dan Partisipasi terhadap Kinerja Karyawan", vol. 2, no. 3, hal. 2, 2013.
15. J.M. Ivancevich, "Perilaku dan Manajemen Organisasi", Jakarta, Erlangga, 2009.
16. P. Anoraga, "Pengantar Bisnis dalam Era Globalisasi", Surakarta, Rineka Cipta, 2022.
17. E.C. Purdi, "Trik Sukses Menuju Sukses", Yogyakarta, Grafika Indah, 2000.
18. S. Wina, "Analisis Perbandingan Tingkat Perkembangan Usaha Mikro Kecil Menengah Sebelum dan Sesudah Mendapatkan Fasilitas Mikro Studi Kasus di BRI Syariah KCP Kopo Bandung, Universitas Islam Bandung, 2015.
19. H. Umar, "Riset Pemasaran dan Perilaku Konsumen", Jakarta, Gramedia Pustaka Utama, 2000.
20. B. Riyanto, "Dasar-Dasar Pembelanjaan Perusahaan", Yogyakarta, BPFE, 2010.
21. D. Sutamto, "Teknik Menjual Barang", Jakarta, Balai Aksara, 1979.
22. S. Sumarsono, "Teori dan Kebijakan Publik Ekonomi Sumber Daya Manusia", Yogyakarta, Graha Ilmu, 2009.
23. R. Bambang, "Dasar-Dasar Pembelanjaan Perusahaan", Yogyakarta, BPFE, 2010.
24. R. Nugraha, C. R. Varlitya, L. Judijanto, S. Adiwijaya, I. Surhayani, I. A. Murwani, et al, "Green Economy", Jambi, Sonpedia Publishing Indonesia, 2024
25. S. Siregar, "Statistik Deskriptif untuk Penelitian", Jakarta, Rajawali Pers, 2012.
26. I. Hasan, "Analisis Data Penelitian dengan Statistik", Jakarta, Bumi Aksara, 2004.
27. H. Husman, "Metodologi Penelitian Sosial", Jakarta, Bumi Aksara, 1996.
28. Macoa, "Profil Perusahaan CV Putra Mataram Sedalu (Cokelat Macoa)", macoa, [online], Tersedia: [https://www.macoa.co.id/?page=news-dtails&id=20211214152857&judul=Profil%20Perusahaan%20CV.%20Putra%20Mataram%20Sedalu%20\(Cokelat%20Macoa\)](https://www.macoa.co.id/?page=news-dtails&id=20211214152857&judul=Profil%20Perusahaan%20CV.%20Putra%20Mataram%20Sedalu%20(Cokelat%20Macoa)), [diakses: 23 Oktober 2024].

**Open Access** This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

