

Empowerment of Micro, Small and Medium Businesses As Madura's Economic Growth Drivers Through Partnership With Microfinance Institutions

Makhmud Zulkifli
R.Gatot Heru Pranjoto
Djulaeka

Faculty of Economics, Trunojoyo University, Madura

ABSTRACT

Micro, Small and Medium Enterprises (SMEs) are the largest group of economic actors in the Indonesian economy and proved to be the national economic safety valve in times of crisis, as well as being dynamist economic growth after economic crisis. Besides being the largest business sector contribution to national development, SMEs are also creating substantial employment opportunities for workers in the country, so it is helping to reduce unemployment.

One key to the success of micro, small and medium enterprises is the availability of a clear market for the products of SMEs. Meanwhile, the fundamental weaknesses faced by SMEs in the field of marketing is a low market orientation, weak in a complex and sharp competition and inadequate marketing infrastructure. Faced with an increasingly open market mechanisms and competitive, market control is a prerequisite to improve competitiveness. Therefore, the role of government is needed in encouraging the success of SMEs to expand market access.

KEYWORDS: *empowerment, micro small and medium enterprises, economic growth*

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I. INTRODUCTION

By learning from the experiences of the last few decades that have given birth to an unhealthy economy, development policies in this reform era are carried out by taking sides with the people's economy (people's economic system) through one of the programs empowering Micro, Small, Medium Enterprises and Cooperatives. - constellations (Arwan G. and Yeti A.2003). The existence of small and medium enterprises and cooperatives is a manifestation of the economic life of most Indonesians.

Empowerment of Micro, Small and Medium Enterprises in the dimension of national development based on a people's economic system, is not only aimed at reducing the problem of inequality between income groups and between actors or employment.

The role of MSMEs in the domestic economy has increased, especially after the 1998 crisis. At a time when banks were facing difficulties in finding debtors who were not problematic, MSMEs became an alternative for disbursing bank credit. Based on BPS data in 2019, there were 65.5 million MSMEs with details of 64.6 million micro enterprises, 798.7 thousand small enterprises and 65.5 thousand medium enterprises or an increase of 1.98% compared to 2018 or 99.9% of total business units. and able to absorb 119.6 million workers or 96.92% of the workforce. BPS data also estimates that 60.51% of GDP comes from this business unit and accounts for almost 15.56% or equivalent to 332.9 trillion of Indonesian goods exports. Judging from its credit reputation, MSMEs also have quite a proud achievement with a relatively small level of credit congestion. At the end of 2019 the level of non-performing loans for SMEs only reached 3.34% compared to total bank loans which reached 10.2%.

The results of the research by the Data and Information Center of the Ministry of Cooperatives and Small Entrepreneurs Development (1998) on 69,609 industrial companies showed that as many as 19,268 companies reduced their business activities and the rest ceased their business activities. However, not all business lines go bankrupt in times of crisis. Various studies show that small and medium enterprises have relative strength to survive compared to large enterprises in the face of shocks. In this case, small and medium enterprises provide optimism to survive and develop (Surachman, 2003).

When linked to government efforts to tackle poverty, MSMEs can play a role at least through two channels. First, through job creation, because employment is an effective and sustainable poverty alleviation effort, and secondly, through the development of small businesses, it can directly empower the poor so that business potential can only be developed to increase their prosperity.

Although Small and Medium Enterprises during the crisis played a significant role in moving the economy, including accommodating workers who were hit by the crisis, the performance of MSMEs still needs to get special attention (Tatang, 2004).

II. ADVANTAGES AND DEVELOPMENT OPPORTUNITIES

Small and Medium Enterprise Development has several comparative advantages over large enterprises. These advantages include: In terms of capital, small business development requires relatively small business capital compared to large businesses. In addition, the technology used does not need high technology, so its establishment is relatively easy compared to large businesses.

The motivation of small businesses will be greater, considering that their life and death depend on the sole effort. Someone with a high survival motive will certainly be more successful than someone whose motivation is not that high. In addition, the existence of a strong emotional bond with their business will increase the strength of small entrepreneurs in competition (Department of Cooperatives, 1995).

Has a high ability to adapt to market demand patterns, even able to serve individual tastes. In contrast to large businesses which generally produce mass products (standard products), small companies have a variety of products so that they will easily adapt to consumer desires. In addition, it also has the ability to serve very specific demands which if produced by large-scale companies are inefficient (not profitable).

Is a type of business that is suitable for pilot projects. Most of the large businesses that exist today are small-scale businesses that have developed, and to open a large-scale business it is also sometimes started with a small-scale business. This is intended to avoid the risk of loss that is too large due to failure if the business being carried out is immediately large, because starting a business on a large scale of course requires a large initial capital as well.

III. WEAKNESSES AND OBSTACLES

As economic actors, MSMEs still face structural-conditional constraints internally, such as Limited Operating Costs. Small initial capital will affect business operating costs. If you are not good at organizing and managing it, then you can fail in developing a business. Minimal Experts. The relatively weak capital structure and access to sources of capital often encounter collateral problems (collateral) as one of the conditions for obtaining credit (Alimarwan Hanan, 2003).

Low technical skills, and simple production technology. The low technical skills of the workers resulted in the difficulty of product standardization. Likewise, the use of simple production technology results in varying product quality. If this happens, then the product sent is likely to be claimed by the consumer. This will be very detrimental, especially if the product is rejected by consumers abroad.

The workers are generally family, meaning that in recruiting workers more emphasis is placed on the family aspect, which is more concerned with the closeness of the relationship than the expertise possessed.

In management, there is no specialization and often the owner handles it himself, meaning that in running the company there is no clear job description. In addition, the labor turnover rate is high, this will make it difficult to turn the workforce into truly experts.

Weak in financial administration. This condition is often the reason why companies find it difficult to apply for credit to third parties, because investors only want to invest their money if its security is guaranteed, meaning that the money invested is guaranteed to come back and at the same time make a profit. Weak financial administration makes it difficult to conduct a feasibility assessment.

Many costs are out of control. Associated with the weakness of financial administration, it is often found that there is no clear separation between company assets and personal assets, resulting in the swelling of directors' privileges. does not take into account depreciation on fixed assets, does not take into account family workers.

Difficulty obtaining a business license. The bureaucracy that must be taken by MSMEs in obtaining permits is often quite long, causing the length of time required to obtain permits. In business, opportunities are not obtained every time, maybe even in a limited time, meanwhile the processing of obtaining permits sometimes takes quite a long time. If this happened, then the opportunity would simply be lost.

There is no/lack of protection for small businesses. Something that is weak should be protected from the threat of the strong. Due to the absence of legal protection, small businesses are often cornered by large businesses. Many small companies have gone out of business because of the entry of large businesses into the field of business that small businesses are engaged in. Or because it does not have a copyright, the product is produced by another party so that the business is eliminated. In partnerships with large companies, there is often

a pattern that is contrary to what it should be, in which small entrepreneurs actually subsidize large entrepreneurs.

Difficulty obtaining credit. Even though small and medium enterprises are actually reliable against the crisis, it is difficult to get facilities because they are faced with complex credit rules and a dilemma for them and the lending bank (Kamio, 2003).

In connection with the building agency. A small business is sometimes fostered by more than one institution, each of which has a different purpose due to different interests, so a small business must solve various problems (one tap should be able to take several lives). Or even entrepreneurs who are starting to succeed, their time runs out only to serve coaches and receive guests for the benefit of coaching, data collection or comparative studies.

IV. OBJECTIVES OF COACHING AND EMPOWERMENT

Empowerment is an effort/process to make something that was previously helpless become empowered. Coaching is a treatment so that SMEs have the ability. Efforts to achieve these goals are carried out through coaching. The target of the guidance carried out for small entrepreneurs is to reduce or if possible eliminate the weaknesses and obstacles that the company has/faced as well as to increase and take advantage of its advantages and opportunities, such as:

The development of business scale, business opportunities, and market share. With intervention from external parties, it is hoped that their business scale can be increased from small to medium, and from medium to large. Likewise, with assistance for access to outside parties, business opportunities and market share can be developed.

Access to sources of capital. Helping access to funders/investors or credit providers/providers will solve the problem of the company's capital needs, not because they don't want to provide funding to entrepreneurs, but because each of them doesn't know and doesn't know each other. Therefore, it is necessary to have a facilitator who can connect the two parties.

Enhancing entrepreneurial skills. Entrepreneurial ability is something that must be owned by an entrepreneur, where an entrepreneur must be able to make decisions, delegate authority clearly, take moderate risks, motivate employees, collaborate with various parties, and other entrepreneurial traits.

Improved managerial and technical capabilities. An entrepreneur is a manager, therefore the ability is needed to coordinate all his subordinates and manage all their potential. The technical skills of employees in Small and Medium Enterprises are generally low, this will affect the quality of the products produced which are often not in accordance with predetermined standards.

Increasing and strengthening linkages and partnerships that need, support, and benefit each other. Currently, there are often partnerships that do not match the desired pattern. In a small business partnership with a large business, large businesses should be able to provide subsidies to small businesses, but often the opposite condition is encountered where small businesses subsidize large businesses.

PROGRAM FOR EMPOWERING MICRO, SMALL AND MEDIUM ENTERPRISES.

MSME empowerment is the treatment given to MSMEs who are powerless in order to become empowered in the sense of eliminating or at least reducing their weaknesses and actualizing their potential and taking advantage of their opportunities. Empowered MSMEs are MSMEs that have sufficient capital capacity, have broad access to investors, sources of raw materials, potential consumers and other stakeholders, and have strong competitiveness.

In order to improve their capabilities, MSMEs need: training, mentoring, consulting, and business meetings (Kartawan, 2004). In relation to the function of mentoring and consulting, so far various institutions/agencies have carried out such as: Agricultural Field Extension Officer (PPL) at the Ministry of Agriculture, Family Planning Field Officer (PLKB) at BKKBN, Indonesian Chamber of Commerce and Industry (KADIN), Universities, private consultants and so on.

Empowered MSMEs are MSMEs that have sufficient capital capacity, have broad access to investors, sources of raw materials, potential consumers and stakeholders, and have strong competitiveness. To achieve this, it can be done in various ways, including: increasing access to banking/financial institutions, empowering KKMB, through partnerships, and increasing entrepreneurial abilities.

Increase access to banking/capital sources

One of the weaknesses of Small and Medium Enterprises and cooperatives is the ability to capitalize. Therefore, helping access to sources of capital or credit providers/providers will solve some of the problems of the company's capital needs. In reality, many MSMEs require funds from sources of capital, on the other hand, sources of capital have sufficient funds to be channeled to SMEs, but there is a gap so that the two poles never meet so that no transactions occur. The obstacles that make it difficult for MSMEs to access sources of capital

include: not knowing each other between sources of capital and UKMK, there are differences in habits where MSME entrepreneurs are not too familiar with bookkeeping while on the other hand banks are very familiar with bookkeeping, the inability to compile business feasibility, including the difficulty of fulfilling the administrative requirements requested by the owner of the fund. It is only natural that the owner of the fund in providing funding to other parties is very careful, because anyone in releasing his funds hopes that the funds are safe, in the sense that the funds are guaranteed to be returned and at the same time gain profits from them. Without getting to know each other, it is impossible for the owner of the funds to give it to another party, this is commensurate in everyday life, people will not marry if each of them does not know each other.

Small businesses often do not keep books or make very simple bookkeeping, where various costs are not clearly accounted for, such as: no depreciation on fixed assets, no personal or family labor costs, and no segregation of company assets. with personal wealth. This condition will cause difficulties for the owner of the funds to conduct business feasibility.

The feasibility of the business to be financed is a guide for the source of capital (capital owner) to determine whether to fund the business or not. Therefore, the ability to compile a feasibility study is very important, because it is possible that the actual business to be financed is very potential and will be able to provide large profits, but because the presentation in the feasibility study does not reflect the real potential if the business is financed, the source capital does not want to provide funding. In other words, although the business will provide large profits, if the feasibility of the business is not able to convince the source of capital, then the business will not be funded.

Efforts are being made, among others: bringing together UKMK with fund owners, providing bookkeeping training and preparing business feasibility studies or proposals for submitting funds.

KKMB Empowerment

Taking into account the above, it is necessary to have a facilitator who can connect the two parties (MSMEs as parties that need capital institution funds) so that understanding is achieved between MSMEs and sources of capital (banks). One of the efforts made is the empowerment of Bank Partner Financial Consultants (KKMB). The consultant is a member or element of a Business Development Services Provider (BDS-P) that meets certain qualification standards. What is meant by BDS-P according to the Ministry of Cooperatives and SMEs is an institution that provides business development services in order to improve the performance of SMEs. The institution is a legal entity, not a financial institution, and can receive fees from its services. In relation to KKMB empowerment, the services provided by BDS-P are consultation/assistance in terms of management/financial analysis in order to accelerate the increase in SMEs that can partner with banks so that the funds available in banking can be absorbed/used by SMEs effectively. good, with the construction.

Market share expansion

The ability to dominate the market is an absolute requirement for a business to exist or thrive. A business must be able to actualize the potential of the existing market as optimally as possible, both the domestic market and the foreign market. To expand this market share can be done in various ways, such as: exhibitions, business meetings, through the internet.

In addition, with regard to marketing, it is necessary to seek to cut the distribution chain so that the opportunity to earn profits can be increased. If the product is an export commodity, it is necessary to strive so that the producer entrepreneur becomes an exporter at the same time.

Business Partnership

Based on Government Regulation of the Republic of Indonesia Number 44 of 1997 concerning Partnership, what is meant by Partnership is business cooperation between Small and Medium Enterprises or Large Enterprises accompanied by guidance and development by medium enterprises or large enterprises by taking into account the principle of mutual need, mutual strengthening, and mutually beneficial.

In this Partnership, one of the obligations of Medium and Large Businesses is to provide guidance to Small businesses in one or more aspects:

1. Marketing, by:
 - a. help market access
 - b. provide market information assistance
 - c. provide promotion assistance
 - d. help identify markets
 - e. develop business network
 - f. help improve product quality and value added packaging
2. Human Resource Development and Development by:
 - a. education and training
 - b. apprenticeship

- c. comparative study
- d. consultation
- 3. Capital:
 - a. Providing information on credit sources
 - b. Mediator on sources of financing
 - c. Helping access to capital
- 4. Management:
 - a. Assistance with the preparation of a feasibility study
 - b. Providing consultants
 - c. Organizational and management procedures
- 5. Technology:
 - a. Helping improvement, innovation and technology transfer
 - b. Help improve production and quality control systems
 - c. Assist in product design and engineering development
 - d. Help improve the efficiency of procurement of raw materials.

The partnership patterns that have developed in Indonesia include: sub-contract patterns, trade patterns, people's nucleus plantation patterns, and franchise patterns (Tasikmalaya Cooperatives and SMEs Service, 2003). What is meant by sub-contract is a cooperative relationship between one industrial company and another technically related industrial company. For example: small industries produce components, and large industries do assembling. The trade pattern is a partnership pattern in which big entrepreneurs market small business products.

Perkebunan Inti Rakyat is a company that performs the functions of planning, guidance and service of production facilities, business credit, processing of products and marketing for farm businesses that are owned and managed by themselves. The core company provides guidance to the plasma starting from providing inputs to marketing the produce, while the smallholders (plasma) fulfill managerial obligations, sell all of their production to the core company and pay for the loans.

Franchise (franchise) is a partnership pattern in which the franchisor (large company) grants the right to use his trademark/company (trade mark, logo, service mark) and its management, technical, promotional, and training assistance programs, consulting, research and development to franchisees (small companies) on an ongoing basis. As a consequence of using these facilities, franchisees are required to pay royalties/fees on an ongoing basis as well.

MICRO FINANCIAL INSTITUTIONS

Microfinance Institutions (MFIs) were born due to economic disparities that prevented entrepreneurs at the bottom from joining banking. MFIs are intended for entrepreneurs or small communities who wish to apply for financing or to deposit their funds.

Definition of Microfinance Institutions (MFIs) According to the Law of the Republic of Indonesia Number 1 of 2013 concerning Microfinance Institutions (MFIs) are financial institutions established for community development and empowerment services by conducting savings and loan management activities or financing in the micro scope to members or society and not just for profit.

The purpose of the MFI Microfinance Institutions (MFIs) have several objectives so that the activities in the MFI can run well. The purpose of the MFI is to increase micro-scale funding, help increase community productivity and economic empowerment, and increase community income and improve the welfare of the lower classes of society (Financial Services Authority, 2017).

MFI Business Activities In carrying out its operations, MFIs have several business activities. According to the Law of the Republic of Indonesia Number 13 of 2013, the business activities carried out by MFIs are; 1. Conduct business development and community empowerment activities such as providing loans or financing for micro-scale businesses, managing savings and providing consulting services for business development. These activities can be carried out conventionally or based on sharia principles. 2. MFIs may apply fee-based activities as long as they do not conflict with applicable laws or regulations.

Form of Legal Entity MFI MFI has a legal entity form, as attached to the Financial Services Authority. Forms of Legal Entity LKM are cooperatives and limited liability companies where for limited shares the shares must be owned at least by the city regional government or village-owned business entities, the rest are Indonesian citizens (WNI) and for cooperatives the ownership of Indonesian citizens is a maximum of 20 percent.

Research sites

In accordance with the research problems described above, the selected research locations are Tourism Locations, Creative Economy Actors and Microfinance Institutions in Bangkalan district in particular, and followed by a comparative study for 3 other districts in Madura including Sampang, Pamekasan and Sumenep.

Informant Determination Technique

The selection of informants in this study using a snowball retrieval technique. The selection of informants in this study is the Tourist Place Manager, Creative Economy Business Actors and Microfinance Institutions.

Data collection technique

Data collection in a qualitative study has two popular techniques (Skandar, 2008: 214), namely participatory observation and in-depth interviews.

In collecting data this research uses data collection techniques, namely:

1. Primary data is data obtained by researchers from original sources. Data obtained directly from sources of information from the object of research in question through interviews based on interview guides that do not get out of the core of the problem.
2. Secondary data obtained from literature related to research such as the internet, newspapers, articles, and documents from related agencies.

Data analysis technique

The data in this study were analyzed descriptively, the analytical steps used or taken were to describe, describe how the ideal partnership model is implemented between creative economy actors and microfinance institutions.

This research uses data reduction, data display and conclusion/verification techniques. In the data reduction technique, the reports obtained are still in raw form and will then be processed, compiled more systematically so as to produce data that is easier to understand for the research. Second, on the data display, in this process the research can process reports or owned data into the form of tables, graphs, pie chart, pictograms, matrices, networks, and the like. Thus the research can be more easily understood in detail.

V. DISCUSSION

a. MSMEs in Madura

Based on 2020 data, the number of MSMEs in Madura (Bangkalan, Sampang, Pamekasan and Sumenep) is 405,362 with details as shown in table 1.1. below this.

No.	District	Amount
1.	Bangkalan	22.500
2.	Sampang	30.830
3.	Pamekasan	83.027
4.	Sumenep	269.005
Amount		405.362

Source: Ministry of SMEs

Judging from the table above, the highest number of MSMEs is Sumenep Regency, followed by Pamekasan, Sampang and Bangkalan. The business sectors run by MSMEs in 4 districts in Madura include the food and beverage sector, fisheries, trade, services, etc.

b. Microfinance Institutions

From several Microfinance Institutions in 4 districts, the researchers used 2 micro institutions which in terms of performance and assets are quite large, namely:

a. PT. BPRS East Java Pamekasan

Is a branch of PT. BPRS Jatim Head Office and Main Branch in Surabaya Jl. Musi no.4, Surabaya, which has 222 units spread over 37 districts in East Java. With a composition of 87.54% shares owned by the Province, 12.18% owned by the regency/city and 0.28% of the Bank Jatim Employee Pension Fund. Of the 12.18% owned by the district/city, Pamekasan district ranks 3rd in the placement of funds in PT. BPRS East Java after the districts of Bojonegoro (180,000 lmb shares), Banyuwangi (80,009 lmb shares) and Pamekasan (40,000 lmb shares).

Several savings products offered by PT. East Java BPRS include:

1. TAMBUN (Bumbung Savings)
2. SIKEMAS (Community Welfare Savings)
3. SIMPEL (Student Savings)
4. ON CALL DEPOSIT
5. FAMILY DEPOSITS
6. TIME DEPOSITS

For credit products offered include:

1. KUSUMA (Community Business Credit) 8 years with a maximum limit of 50 million
2. KRIDA MAS (Credit With Collateral Mas) max 3 months, ceiling according to the price of gold.

3. SEAMLESS (Multi-Current Business)
5 years max 200 million
4. DAGULIR (Revolving Fund)
3-5 years ceiling 500 million
5. PKPJ (East Java Farmer Loan Package)
3-5 years 50-250,000 million
6. HIPPAMS (Association of Residents of Drinking Water and Sanitation Users)

b.2. PT. BPRS Bhakti Sumekar Sumenep

PT. BPRS Bhakti Sumekar Sumenep is a continuation of PT. BPR Dana Merapi, located in Sidoarjo, which was acquired by the Sumenep district government in 2002 and has been approved by Bank Indonesia. And then became PT. BPR Syariah Bhakti Sumekar in 2004. And is a Regional Owned Enterprise in Sumenep Regency.

Savings products offered:

1. Barokah Savings
2. Qurban Savings
3. TAHARA (Holiday Savings)
4. SIMPEL (Student Savings)
5. Umrah Savings
6. Hajj Savings
7. iB . Social Savings Account

For credit products offered include:

1. Multipurpose Financing
2. Retirement Financing
3. Electronic Financing
4. Sharia mortgage financing
5. Bike Financing
6. Motorcycle Financing
7. Gold Ownership Financing
8. Clean Awareness Financing
9. Financing of land certificates
10. Ijarul Multijasa Financing
11. Umrah bailout Margin 0.7-1%
12. Sharia SMEs Financing Margin 1-1.2%
13. SME Partner Financing <5 Million 0%, 5 to 25 million 0.25%, 25 to 50 million 0.50%

c. Presidential Assistance for Micro Enterprises (BPUM)

In 2020 the amount of BPUM is budgeted at Rp. 28.9 trillion each MSME received 2.4 million in the form of BLT (Direct Cash Assistance) so that the total number of those who received was 12. million MSMEs.

In Madura (Bangkalan, Sampang, Pamekasan and Sumenep. The number of BLT recipients in 2020 in Table 1.2 is as follows:

No.	District	Amount
1.	Bangkalan	4,217
2.	Sampang	2,304
3.	Pamekasan	14,000
4.	Sumenep	25,000
Amount		45.521

Source: Ministry of SMEs

VI. CONCLUSIONS AND SUGGESTIONS

CONCLUSIONS

From the background, the problems of MSMEs in Madura (Bangkalan, Sampang, Pamekasan and Sumenep) as well as field searches using the observation method, direct interviews with both MSMEs and microfinance institutions as well as searching for secondary data both from agencies and through the website can be concluded as follows :

- a. The number of MSMEs in Madura (Bangkalan, Sampang Pamekasan and Sumenep) is 405,362 MSMEs (0.6%) of the total MSMEs throughout Indonesia of 65.5 million.

- b. The number of MSMEs in Madura that received assistance from the President's Assistance for Micro Enterprises in the form of BLT (Direct Cash Assistance) of 2.4 million in 2020 was 45,521 MSMEs or equivalent to (11.23%) of the number of MSMEs in Madura of 405,362 MSMEs.
- c. Microfinance Institutions in Madura that have a lot of potential with large assets are PT. East Java BPR in Pamekasan and PT. BPRS Bhakti Sumekar in Sumenep.
- d. Loan products offered by the two microfinance institutions are numerous. There is financing with 0% interest for beginner MSMEs such as at PT. BPR Jatim Pamekasan and 1-1.2% margin system and 0%-0.5% interest at PT. BPRS Bhakti Sumekar Sumenep.

SUGGESTION

1. It is necessary to have a partnership pattern between microfinance institutions and MSMEs by forming business groups based on the business sector.
2. Increasing venture capital participation from the second level APBD, such as the one in PT. BPR East Java Pamekasan and PT. BPRS Bhakti Sumekar Sumenep, so that the number of MSMEs assisted in terms of working capital and investment is increasing.

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