

## *Micro Business Assistance Model in Bogor Regency and Banjar City West Java Province*

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### ABSTRACT

The large number of micro-entrepreneurs amid high poverty rates has encouraged research with the aim of finding and developing models of micro-enterprise assistance in Bogor Regency and Banjar City, with problematic subs: (1) Problems and potential for micro-enterprises; (2) The initial model for micro business assistance; and (3) The final model of micro business assistance. The method used is research and development with a quantitative and qualitative approach to descriptive statistical analysis, using the Accidental Sampling Technique to produce a main sample of 91 respondents and a supporting sample of 12 informants. Micro business problems include: capital with an index of 0.73; marketing with an index of 0.58; raw materials with an index of 0.64; technology with an index of 0.62; Management with an index of 0.68; Bureaucracy with an index of 0.50; infrastructure with an index of 0.55; partners/business networks with an index of 0.71. Potential to reach index 0.88. The initial model of mentoring includes planning; general data identification; excavation and deepening of problems; and follow up. The conclusions of the study: (1) the number of problems and the potential for micro-enterprises and assistance is higher in Bogor Regency than in Banjar City; (2) the development model for micro business assistance includes: preparation of a work plan; build relationships; identification and analysis of problems and assistance needs; draw up a solution plan; implementation of solutions; monitoring and evaluation; termination; further guidance. Keywords: Mentoring Model, Micro Enterprises, Problems and Potential.



## INTRODUCTION

Poverty is a fundamental social problem that needs to be of concern to the government, especially according to the Central Statistics Agency (BPS) the number of people living below the poverty line in West Java is 4.19 million people. Referring to BPS, the number of poor people is recorded down to regencies/cities throughout Indonesia, it turns out that Bogor Regency is the Regency/City with the largest number of poor people nationally. There were 491.24 thousand poor people in Bogor Regency in March 2021. This figure is the largest compared to the number of poor people in 513 other districts/cities (Viva Budi Kusnandar, 2021). On the other hand, Micro, Small and Medium Enterprises (MSMEs) are productive businesses that have been proven to open jobs and become the driving force of the economy in Indonesia. (Nur syifa, Resti Noor Fahmi, 2021). Currently, the number of MSMEs in Indonesia has reached 64.19 million, with the composition of Micro and Small Enterprises (UMK) being very dominant, namely 64.13 million (99.92%) of the entire business sector. In West Java the number of MSMEs in 2021 reached 6,257,390, consisting of groups that have felt the most negative effects from the Covid-19 pandemic which caused a health crisis and disrupted national economic activity. The Covid-19 pandemic has had a negative impact on the MSME sector which has forced the perpetrators to adapt, among others by reducing the production of goods/services, reducing the number of working hours of employees and the number of sales/marketing channels. (Rais Agil Bahtiar, 2021). This is very likely to increase the number of poor people. The Research Institute for Demographic and Poverty Studies (IDEAS) predicts that Indonesia's poverty rate in 2022 has the potential to jump to 10.81 percent or the equivalent of 29.3 million people. (Jakarta, Kompas.com). When viewed from the number of MSMEs based on their distribution at the district/city level in West Java, it can be seen that in 2021, the highest number of MSMEs will be in Bogor Regency, namely reaching 506,347 units, followed by Bandung Regency with 476,954 units, then Bandung City with 464,346 units. Furthermore, the smallest number of MSMEs is in the City of Banjar which reaches 34,962 units. (West Java Office of Cooperatives and Small Business, 2022). Taking into account the trend of these data, it can be assumed that the growth in the number of MSMEs in Bogor Regency reflects greater poverty alleviation efforts compared to other districts/cities whose numbers are smaller. Meanwhile, the City of Banjar with the smallest number of MSMEs reflects the smallest poverty alleviation efforts compared to districts/cities with a larger number of MSMEs. However, there is an irony in that Bogor Regency with the largest number of MSMEs actually has the largest number of poor people. Or it can be assumed that the number of MSMEs is proportional to the number of poor people. With the large number of MSMEs, the poverty rate in Bogor Regency should have decreased because MSMEs are a solution to reducing poverty. On the other hand, Banjar City, with the smallest number of MSMEs, also has the smallest number of poor people in West Java, namely 11.16 thousand people (BPS, 2021). This means that MSMEs cannot be a solution to overcome poverty or reduce poverty. Based on the 2020-2024 RPJMN, national policies in the field of MSMEs are directed at increasing added value, employment, investment, exports and economic competitiveness in 2020-2024, which includes strengthening entrepreneurship and MSMEs which are implemented with strategies including: (1) increasing business partnerships between small micro businesses and big businesses; (2) increasing business capacity and access to financing, including start-up capital and impact investment, as well as assistance in accessing credit/financing; (3) increasing the capacity and facilitation of groups to cooperate; (4) entrepreneurship training, business incubation, strengthening business service capacity, and developing small and medium industry centers (IKM); (5) increasing the added value of social enterprises through facilitating access to capital, increasing capacity and facilitating access to procurement of government goods and services. (Abdurohim, 2021).

Among these various strategies, strengthening the capacity/training and mentoring of MSMEs is a prominent strategy in improving the community's economy or overcoming poverty in Indonesia. Particularly MSME mentoring is a rising issue where training is often not followed up with adequate mentoring efforts. It is evident that the poverty rate is still high. It was even alleged that during the Covid-19 pandemic there had been extreme poverty, a condition where people's welfare was below the extreme poverty line of Rp. 11,941.1 per capita per day. Roughly speaking, it can be said that when the population's expenditure is below this figure, it is said that the population is extreme poor. The Covid-19 pandemic, which started in March 2020, has led to an increase in poverty in West Java. In March

2020, the number of poor people in West Java reached 3.92 million people (7.88%). Then the number increased to 4 million people in September 2021. The percentage of poor West Java residents who live in rural areas is higher than urban areas. For the September 2021 period, the percentage of poor people in rural areas was recorded at 9.76%, while in urban areas it was 7.48%. Poor people besides needing to be trained, must also be followed up with assistance. In this case, a facilitation model is needed that enables the poor to apply the results of the training in a real economic effort in the field. The Assistance Model is the main key to empowering MSMEs. Assistance is a strategy to increase the productivity of the poor working in the field of Micro, Small and Medium Enterprises (MSMEs), in addition to other strategies, namely reducing the expenditure burden of the poor with social assistance (bansos), and providing basic infrastructure which has an impact on improving the socio-economic impact of the poor. Apart from being a strategy for increasing productivity, according to Agus Yuliawan (2021) MSME assistance is a form of strengthening so that businesses can run sustainably, the content varies, there is assistance for institutions and management assistance. Everything is done so that MSME business actors who have been doing business conventionally can be upgraded-that is, well-organized management and monitored accountability. However, in reality, not all MSME actors succeed in upgrading as expected. Many factors influence including the methodology of the process of assistance to MSME actors. Where, methodologically, MSME actors cannot only be given knowledge transfer in the form of one or two day training, but they need an exemplary methodology, or base practice of a business model that is right and easy to implement. Besides that, assistance can be filled with consulting services, technical assistance, advocacy, business incubation and others. In today's reality, the government has paid great attention to the development of Small and Medium Enterprises (SMEs) compared to paying attention to micro-enterprises. Firmly and clearly the name of UKM is written in the name of the Ministry of Cooperatives and UKM. The MSME Class Up Tutorial Program as implemented by the MSME Community up grades, the National Resslerer program, online sales through urban mode are some of the programs that seem more familiar to small and medium businesses. Meanwhile, many micro-enterprises are still mostly informal sectors with a traditional business culture and have not utilized contemporary technology as developed in these programs. On the other hand, the tendency for data to have a high poverty rate with a large number of MSMEs in a location such as Bogor Regency means that the number of micro-enterprises is larger than the number of small and medium-sized businesses. Based on the above background and to find out and understand more deeply about the micro business assistance that has been carried out and how to develop it, the researcher is interested in conducting research with the title Micro Business Assistance Model in Bogor Regency and Banjar City, West Java Province. This study aims to: (1) Know and analyze the problems and potentials of micro-enterprises in Bogor Regency and Banjar City; (2) Knowing and analyzing the initial model of assistance to micro-enterprises in Bogor Regency and Banjar City; (3) Formulating and validating models for the development of assistance to micro-enterprises in Bogor Regency and Banjar City; (4) Revise the final model of assistance to micro-enterprises in Bogor Regency and Banjar City. According to Mudrajad Kuncoro (2004) in Abdurohim (2021), the general characteristics of the problems faced by MSMEs revolve around unclear policies, weak human and organizational resource management, raw material problems, irregular financial reports (even non-existent), quality workforce relatively low labor, and low quality raw materials. Furthermore Abdurohim (2021) analyzes the characteristics and problems of MSMEs including the business climate, management and human resources, production, finance, bureaucracy/licensing, information and business opportunities, efficiency and added value. Meanwhile, according to him, the main problems of MSMEs include limited capital, low quality human resources, limited infrastructure, and minimal mastery of science and technology. Another obstacle faced by MSMEs is the connection with unclear business prospects, as well as inconsistent vision and mission planning, so that the large potential of MSMEs is hampered. The potential or strength of MSMEs according to Soeratno, et.al (2001) and Mudrajad Kuncoro (2004) in Abdurohim (2021: 80 -81) includes: (1) obeying regulations issued by the government; (2) have resilience to various economic crises that hit businesses; (3) have specific skills in managing the business being undertaken; (4) can adapt to various changes that occur; (5) increasing the utilization of local raw materials, thereby creating business opportunities; (6) the labor-intensive nature of production helps the government overcome unemployment; (7) relying on own capital to start and start a business; (8) not too dependent on debt/credit loans; (9) the number of large

and even the largest micro-enterprises throughout Indonesia; (10) having a good market (customer) network; (11) low production costs due to the nature of cooperation and labor wages in micro and small businesses based on family relationships; (12) does not have an orderly and clear production plan; (13) the resulting product provides added value to the economy. ' On the other hand, the MSME problems in Indonesia, according to MSME actors, include the following: (1) capital problems; (2) marketing problems; (3) raw material problems; (4) technology problems; (5) management problems; (6) bureaucratic problems; (7) infrastructure problems; and (8) partnership issues. (Abdurohim, 2021: 85 - 88). Supiadi (2008) views mentoring as one of the strategies for developing community participation, in which there is a good relationship between the facilitator and the community being assisted which is empowering, protecting and defending. While the contents of the assistance are consulting services, technical assistance (assistance) and facilitation. Based on this view, micro business assistance is a process of relationship between the mentor and micro business actors, where the assistant empowers, protects and defends the micro business actors he/she assists. Technically a companion can provide consulting services, technical assistance and facilitation to micro business actors. Micro business assistance can be broadly interpreted as an effort to help, direct and support individuals or groups of micro business actors through problem formulation, planning, implementing and evaluating in developing their business. Referring to <https://coachfianda.com/pendamping-umkm/>, the assistance materials provided are in accordance with the Indonesian National Work Competency and Standards (SKKNI) as follows: 1. Entrepreneurial Mindset 2. Make Business Plans with Business Model Canvass (BMC) 3. Strategic Marketing Concept 4. Digital Marketing Strategy 5. Productivity Improvement Strategy 6. Compile Financial Reports 7. Arranging Business Profits and Completing Business Legality 8. Understand the Principles of Occupational Health and Safety (K3) in business and its application. The Assistance Flow consists of the following steps: 1. Identification and analysis of assistance needs 2. Assistance planning 3. Implementation of mentoring 4. Monitoring and evaluation 5. Reporting on the results of mentoring

Referring to <http://www.ceumeta.com/2019/12/merancang-gulung-program-pendampingan.html?m=1> that in the Indonesian National Skills Competency Certification (SKKNI) for MSME Assistance Consultants, an IQF is designed, namely making a mentoring plan micro business. At this stage, the facilitators must be able to carry out an analysis by filling out the mentoring plan design table. The data used is profile data and problem identification that has been compiled. Then the data is entered in a table containing the following information: 1. Main function material (accompanying theme) 2. Mentoring method 3. Costs, materials, equipment and supplies 4. Objectives and indicators of mentoring 5. Assistance costs 6. Specifications companion, time and place of assistance

## **METHODS**

This research uses Research and Development (Research and Development) or abbreviated as R&D, which aims to find/formulate, develop and validate a product so that the product is truly effective, of high quality and meets standards. The product is a model of micro business assistance, a model of social work procedures with the community which is conceptually developed from the social development intervention model. The research and development steps carried out are: (1) Preliminary research which includes conceptual studies and field studies; (2) drafting a conceptual model; (3) Review the conceptual model with practitioners and academics; (4) revision of the conceptual model; (5) Model trials; (6) Completion of the final model; (7) Preparation of research reports. In the preliminary study, the main subjects of the research were officers administering the micro-enterprise assistance program, assistant coordinators, micro-business assistant officers and micro-business actors in Bogor Regency and Banjar City. The main research subjects totaled 105 people consisting of 2 Cooperative and UKM service officials, 2 assistant coordinators, 10 micro business assistants, and 91 micro business actors. Data collection techniques used were interviews, documentation studies, focused discussions (FGD) and questionnaires. Interviews were conducted in the preliminary study to The data and information collected during the preliminary research phase and field testing of the model were processed quantitatively and qualitatively. Quantitative data is processed through tallying, editing and tabulating processes. The data is presented in the form of a frequency distribution table equipped with a score and

index calculation, which is then given an explanation of the interpretation. The research was conducted for eight months, from April to November 2022.

## RESULTS AND DISCUSSION

**Overview of Research Locations** The research was conducted in Bogor Regency and Banjar City. Based on data from the Bogor Regency Central Bureau of Statistics for 2021, the population of Bogor Regency is 5,427,068 people, with a density of 1,817 people/km<sup>2</sup>. The population of Bogor Regency is an administrative area at the district level with the largest population in West Java and even in Indonesia. Bogor Regency is the Regency/City with the largest number of poor people nationally. Based on data from the Central Statistics Agency (BPS), there are 491.24 thousand poor people in Bogor Regency in March 2021. This figure is the largest compared to the number of poor people in 513 other districts/cities. The Bogor Regency Central Bureau of Statistics (BPS), notes that economic growth in Bogor Regency has increased every year. One of the contributions to economic growth in Bogor Regency is the MSME sector, with a contribution of 28.45 percent to the Gross Regional Domestic Product (PDRB) (megapolitan.antaranews.com 25 January 2019). Micro, Small and Medium Enterprises (UMKM) is an industry that can develop and be consistent in the national economy. MSMEs are a good place for the creation of productive jobs. MSME is a business that does not require certain requirements such as education level, worker skills, and relatively little use of business capital and the technology used tends to be simple. Bogor Regency from 2014 to 2018, it can be seen that the number of UKM in Bogor Regency always increases every year. In 2014 the number of UKM in Bogor Regency was 13,574 business units, in 2015 it increased by 463 business units to 14,037 business units, in 2016 it increased by 6,130 business units to 20,167 business units, in 2017 it increased by 2,778 business units to 22,945 business units, in 2018 there was an increase of 1,001 business units to 23,946 business units. The second research location is Banjar City. The position of Banjar City is in the eastern part of West Java Province and is directly adjacent to Cilacap Regency, Central Java Province. Therefore, the City of Banjar has a strategic role for the smooth supply of goods to and from various regions in West Java and Central Java Provinces because it functions as a crossing area for the flow of goods and people between provinces in the south of Java Island. Banjar City is divided into 4 districts, namely: Banjar District, Langensari District, Pataruman District, and Purwaharja District. According to an informant from the KUKMP Office in Banjar City, the existence of MSMEs in Banjar City will reach 19,000 micro-entrepreneurs. They are generally stall traders and street vendors. According to an informant from the KUKMP Office of the City of Banjar "because it is indeed a famous trading city, so there are lots of trades, there are few industries, mostly trades, outside of trade most of the business actors are in the field of processed food products". Micro business actors receive mentoring programs with budget sources from the Special Allocation Fund (DAK) of the Regency/City Regional Government, but with a limited quota each year, such as a training program for micro business actors of 75 people (for 3 batches), also with 1 companion person. Besides that, there is assistance from the MSME Champion program at the Cooperative and Small Business Office of West Java Province, which provides 5 assistant staff and 1 assistant coordinator for each district/city in West Java. The program is currently in its fourth year, where the first year the UMKM program won with 6 months, the second year because of Covid 2 months, the third year 1 month, and the fourth year (2022) for 4 months.

**Characteristics of Respondents** Respondents who were micro business actors totaled 91 people, consisting of 53 people in Bogor Regency and 38 people in Banjar City. In general, there are more women in micro business actors than men, in Bogor Regency it reaches 69.8% and in Banjar City it reaches 65.8%. This is because women have many roles to help their husbands in earning a living. The most recent educational levels of micro-entrepreneurs are SMA and S1 in the two locations. All respondents from the elements of micro-entrepreneurs are Muslim. The type of business is that there are more small industries in the Bogor Regency area than in Banjar City, while for trading businesses there are more in the Banjar City area than in Bogor Regency. The monthly turnover or income earned by micro-entrepreneurs is at most between 500,000 – 5,000,000 in Bogor Regency 45.6% and Banjar City 74.2%. Overall, the monthly turnover is higher in Bogor Regency than in Banjar City. This can be seen in the following table.

Table 4.4. Characteristics of Micro Business Actors Based on Monthly Turnover

No	Monthly Turnover	Bogor Regency		Banjar City	
		f	%	f	%
1.	500.000-5.000.000	24	45,6	28	74,2
2.	6.000.000-10.000.000	10	19	3	7,8
3.	11.000.000-25.000.000	11	20,9	6	16,4
4.	26.000.000-60.000.000	7	13,3	1	1,9
5.	110.000.000.000	1	1,9	0	0
Total		53	100,0	38	100,0

The number of dependents of micro-entrepreneurs between 1-2 people is greater in Bogor Regency compared to Banjar City. Meanwhile, the number of dependents of micro-entrepreneurs between 3 - 4 people is greater in Banjar City compared to Bogor Regency. The value of assets owned by micro-entrepreneurs is measured by ownership of production equipment, means of transportation, savings, receivables, computers/laptops which are valued in rupiah. Through these calculations, data is obtained as can be seen in the following table.

Table 4.6. Characteristics of Micro Business Actors Based on Asset Value

No	Bogor Regency			Banjar City		
	Value of Assets of Micro Business Actors	f	%	Value of Assets of Micro Business Actors	f	%
1.	8.000.000 - 142.666.666	47	88,7	5.000.000 - 130.666.666	34	89,5
2.	142.666.667 - 277.333.333	3	5,7	130.666.667 - 256.333.333	3	7,9
3.	277.333.334 - 412.000.000	3	5,7	256.333.334 - 382.000.000	1	2,6
Total		53	100,0	Total	38	100,0

Based on this table, the cumulative asset value of micro-entrepreneurs in Bogor Regency and Banjar City can be categorized into three levels, namely the first in Bogor Regency at the lowest level it is known that 88.7% have an asset value between 8,000,000 - 142,666,666 million. Then as much as 5.7% have asset values at a moderate level, namely between 142,666,667 - 277,333,333 million and 5.7% have high asset values between 277,333,334 - 412,000,000 million. Meanwhile, in Banjar City, at the lowest level, it is known that 89.5% have an asset value of between 5,000,000 - 130,666,666 million. Then as much as 7.9% have asset values at a moderate level, namely between 130,666,667 - 256,333,333 million and the remaining 2.6% have high asset values between 256,333,334 - 382,000,000 million.

Respondents who were micro business assistants totaled 10 people consisting of 5 people in Bogor Regency and 5 people in Banjar City. There are more female assistants for micro-business actors in Bogor Regency (80%), while in Banjar City there are more men (80%). In terms of age, the assistants for micro-entrepreneurs in Banjar City are older (40-49 years) than those in Bogor Regency (30-38 years). The last level of education of micro business assistants in Bogor Regency (S2 and S3) is higher than that in Banjar City (S1). Most (80%) of the assistants for micro business actors in the two locations have the competence to evaluate business proposals, and all the assistants (100%) have the competence and experience in managing a business. Most of the food and beverage businesses are assisted by companions (60% in Bogor Regency and 100% in Banjar City). While the type of micro business that is most assisted is small industry as much as 60% in Banjar City and 40% in Bogor Regency.

## Problems and Potential of Micro Business Actors

Some of the problems of micro-entrepreneurs consist of (1) capital which includes businesses that run a lack of capital, have not been able to access banks and cooperatives as a source of business capital, the production equipment they have is obsolete; (2) Marketing which includes marketing that is carried out is still limited to around the location, goods and services do not have labels, information for marketing products is still lacking, do not have digital marketing facilities; (3) Raw materials which include inadequate supply of raw materials for businesses, the price of the required raw materials is too high, the price of the required raw materials fluctuates, the raw materials used are of low quality; (4) Technology which includes lack of mastery of skills, lack of access to and information technology, specifications of equipment that are suitable for needs (appropriate technology) are difficult to obtain, have not attended training on business technology; (5) Management which includes a lack of managerial knowledge and skills so that they do not yet have the right business strategy, are unable to separate business and family financial management, do not have bookkeeping of incoming and outgoing money, do not yet have a clear division of labor among the human resources involved in the business, feel that training on management from various agencies is less effective, business productivity is still low making it difficult to meet the minimum wage requirements; (6) Bureaucracy which includes not having a micro business license, Bureaucrats in the field are still too rigid, have to go from table to table, are reluctant to take care of permits because the process of obtaining permits takes a long time; (7) Infrastructure that includes access or roads leading to marketing locations is inadequate, market facilities are still inadequate, business locations are inadequate, security at business locations is deemed inadequate; (8) Partners/business networks that do not yet have a strong market network with indications of good quality and low prices, lack of partnerships with other micro-enterprises in terms of technology transfer, lack of business partnerships with small and medium-sized businesses, feel assistance in the field to obtain partner/business network is still lacking. Quantitative data regarding the 8 types of problems are presented in the following table.

Table 4.49 Recapitulation of Problems of Micro Business Actors

No	Problems of Micro Enterprises	Bogor Regency		Banjar City	
		Score	Indeks	Score	Indeks
1.	Capital	638	0,75	434	0,71
2.	Marketing	495	0,58	345	0,57
3.	Raw material	549	0,64	385	0,63
4.	Technology	551	0,65	359	0,59
5.	Management	848	0,66	636	0,69
6.	Bureaucracy	531	0,49	312	0,51
7.	Infrastructure	455	0,54	336	0,55
8.	Partners/Business Network	613	0,72	420	0,69
Total		4042	0,76	2793	0,80

The sources and potential of business actors achieve an average index of 0.90 for the Bogor Regency location and 0.85 for the Banjar City location. The index is an average in terms of sources and potential aspects which include still enthusiastic about running a business, will try to improve the business by increasing capital, will always consult with various parties with better competence, will try to develop business in other fields and will attend various entrepreneurship training and self-taught.

### Early Assistance Model

Prior to receiving assistance, micro-entrepreneurs receive some of the following training.



Table 4.60 Recapitulation of Trainings Attended by Micro Business Actors

No	Training that ever followed	Bogor Regency		Banjar City	
		Score	Indeks	Score	Indeks
1.	Basic Entrepreneurship	152	0,72	108	0,71
2.	Business Planning	127	0,60	89	0,59
3.	Business Implementation	122	0,58	87	0,57
4.	Marketing of goods/services	125	0,59	78	0,51
5.	Bookkeeping	122	0,58	76	0,50
Total		648	0,61	438	0,58

The table shows that micro business actors who have attended basic training in entrepreneurship, business planning, business implementation, marketing of goods/services and bookkeeping achieve an average index of 0.61 in Bogor Regency and 0.58 in Banjar City. This means that more business actors have participated in training in Bogor Regency compared to Banjar City.

### Post-Training Assistance

Micro entrepreneurs receive assistance in several aspects as can be seen in the following table.

Table 4.70 Recapitulation of Post-Training Assistance Aspects

No	Aspects of Post-Training Assistance	Bogor Regency		Banjar City	
		Score	Indeks	Score	Indeks
1.	Business Planning	122	0,58	93	0,61
2.	Production process	115	0,54	83	0,55
3.	Packaging / packing of production results	124	0,58	92	0,61
4.	Product marketing	121	0,57	97	0,64
5.	Make bookkeeping	114	0,54	77	0,51
6.	Making financial reporting	114	0,54	75	0,49
7.	Solve business problems	113	0,53	78	0,51
8.	Calculating business profits	120	0,57	79	0,52
9.	Occupational health and safety in business	116	0,55	80	0,53
Total		1059	0,55	754	0,55

According to the results of focus group discussions (FGD) with mentors and mentoring program organizers, there are steps in the mentoring process for micro business actors which include: (1) planning; (2) general data identification; (3) problem exploration and deepening; (4) follow up. Planning is carried out after the assistants get the assignment and sign the work contract. General data identification was carried out by direct interviews through field visits, and through the use of social media and WA groups. Examining and deepening the problem is carried out to find out problems related to aspects of human resources, finance, business continuity and marketing. While follow-up steps include training activities including entrepreneurship and digitization training, offline marketing (through outlets, displays), online marketing, exhibitions and business meetings. According to the informant "the aim of the exhibition is for SMEs to develop their marketing, then there are also business meetings usually with actors whose terms are one-way with the products we present so that we can meet the products that are of interest to buyers".

### DISCUSSION

The description of the research results shows several very important components that influence the process of assisting micro-entrepreneurs in Bogor Regency and Banjar City. These various components cover the characteristics of micro-entrepreneurs, problems and potentials of micro-entrepreneurs,

characteristics of assistants, aspects of assistance and assistance steps. These various components can be described as follows:

### Characteristics of Micro Business Actors.

Micro business actors, seen from gender, are dominated by women, namely for the Bogor district as much as 69.8% and the city of Banjar as much as 65.8%. The educational level of micro-entrepreneurs is mostly high school, namely Bogor district 45.6% and Banjar city 44.7%, and some are even undergraduate level, namely Bogor district 41.8% and Banjar city 31.6%. Judging from the type of business, the micro-entrepreneurs in the two research locations were different, namely Bogor district, the majority (49.4%) had small industrial businesses, while in the city of Banjar, 54.1% had trading businesses. For the sales turnover of micro entrepreneurs every month for the two research locations, it is relatively the same, namely between Rp. 500,000 up to Rp. 5,000,000 with details for Bogor district as much as 45.6% and Banjar city as much as 74.2%. This is in accordance with the criteria of Micro Enterprises Article 6 paragraph 1 of Law 20/2008 that the sales proceeds of micro businesses each year are a maximum of IDR 300,000,000. Meanwhile, the asset value of micro-entrepreneurs for the two research locations is relatively the same, at under Rp. 150,000,000 with details for Bogor district as much as 88.7% having an asset value of between 8,000,000 - 142,666,666 rupiah. For the city of Banjar there are as many as 89.5% having an asset value of between 5,000,000 - 130,666,666 rupiah. The data shows that when viewed from the criteria for asset ownership, more than two-thirds of micro-entrepreneurs in both the Bogor district and the city of Banjar are included in the small business category. This is in accordance with Law No.20/2008, which states that the criteria for MSMEs in terms of turnover and assets are as listed in the following table:

Table 4.98 Criteria for Micro, Small and Medium Enterprises

BUSINESS SIZE	CRITERIA	
	ASSET (not including land and buildings)	TURNOVER (within 1 year)
Micro business	Maximum Rp. 50 million	Maximum Rp. 300 million
Small business	More than Rp. 50 million-Rp. 500 million	More than Rp. 300 million-Rp. 2.5 billion
Medium Business	More than Rp. 500 million-Rp. 10 billion	More than Rp. 2.5 billion-Rp. 50 billion

Source : UU No.20/2008 tentang Usaha Mikro, Kecil, dan Menengah

### Problems and Potential of Micro Business Actors.

Problems and Potentials of Micro Business Actors is a very important aspect that determines what kind of assistance should be provided to micro business actors. Assistance in this case refers to meeting needs or solving problems as well as developing the potential of micro business actors. According to Urata & Kawai, the general problems faced by MSMEs are financial and non-financial problems. In addition to these problems, Urata & Kawai further stated that the application of laws and regulations related to SMEs, including taxation issues that were inadequate, mismatches still occur between the facilities provided by the government and the needs of SMEs, as well as the lack of linkage between SMEs themselves or between SMEs and larger industries are the problems faced by SMEs. This is where the role of government and related parties is very important to develop MSMEs (Urata, S., & Kawai, H, 2000). Based on the description of the problems experienced by micro business actors, there are 3 problems which mostly include: business management, capital and business partnerships/networks. Management problems are the most prominent experienced by business actors where the Bogor district scores 848 with an index of 0.66 and the city of Banjar achieves a score of 636 with an index of 0.69. The most common management problem experienced by business actors is not having a bookkeeping of incoming and outgoing money, where Bogor district reached 52.8% and Banjar city 71.1%. Furthermore, another management problem is that they have not separated the management of business finances and family finances where for Bogor district it reaches 52.8% and Banjar city 60.5%. Simple bookkeeping is an important thing that needs to be done in running a business or business, both on a

small or large scale. This bookkeeping aims to find out how a business's financial reports are and at the same time measure whether the business being run is growing or not. Managing company finances well is one of the keys if you want the company to develop well. By making this simple bookkeeping, it will make it easier for business people to make financial reports so that it helps to make more informed business decisions in the future (<https://www.sap-express.id/blog/pembukuan-mudah-pengertian-untung-dan-how-to-make/>). The second problem, which is quite high, is capital, where Bogor district has a score of 638 with an index of 0.75 and the city of Banjar has a score of 434 with an index of 0.71. The most common capital problem experienced by business actors is the lack of capital due to a lack of access to banking, where Bogor district reached 98.2% and Banjar city 97.4%. Furthermore, another capital problem is that there are still many production tools from micro-entrepreneurs that are obsolete/no modernization, where Bogor district reaches 35.8% and Banjar city 57.9%. When you already have a mature business plan like the four previous steps, don't forget to calculate the estimated capital required. If over budget, then a few changes must be made. Do not insist on looking for additional capital without taking into account the company's profit and loss. Avoid debt or operating expenses that exceed income. (<https://mekari.com/blog/business-planning/>) The third problem that is quite high is the partnership/business network where for Bogor district it has a score of 613 with an index of 0.72 and the city of Banjar has a score of 420 with an index of 0.69. The most common partnership/business networking problem experienced by business actors is the lack of partnerships/business networks with other micro-enterprises, small and medium enterprises where Bogor district reaches 62.3% and Banjar city 57.9%.

Partnership is a form of cooperation that needs to be done for the development of a business. In this case the intended business development is the improvement of business performance. The development of this partnership is a strengthening of the business in order to improve the performance of micro and small businesses so that they are able to compete with other businesses. This is because micro, small and medium enterprises (MSMEs) have a strategic role in improving the national economy. Evidenced by the contribution of micro, small and medium enterprises (MSMEs) to the growth of gross domestic product (GDP) in 2017, which was 62 percent. (<http://repository.ipb.ac.id/handle/123456789/103257>.) The most important way to deal with problems in business is to learn from mistakes. You need to know what are the things that have been making your business chaotic. Basically, you can apply all of that easily if you know what understanding is right and what you should do. From here you will be able to know that you have to look at what you have done behind your back and what has been wrong from that action. By applying the right learning method, this will definitely lead you to profit again. You will soon be able to rise and gain more enlightenment. Basically, the mistakes in the business itself are not necessarily your fault. (<https://frconsultantindonesia.com/en/cara-measures-problem-business/>) Various potentials owned by business actors have an important role in developing their business and the highest potential is in the enthusiasm of business actors despite many problems and obstacles where for Bogor district it is 81.1% and in Banjar city it is 60.5%. The second potential for business actors is efforts to increase business competency by participating in various entrepreneurship trainings or self-taught through various sources, where for Bogor district it is 79.2% and in Banjar city it is 63.2%. The third potential for business actors is an effort to consult with various parties who have better business competence, where for the Bogor district it is 73.6% and in the city of Banjar it is 57.9%. The potential of MSMEs according to Law No. 20 of 2008 is to realize economic growth, equity and increase in people's income, job creation, and poverty alleviation. Meanwhile, according to the Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 07/Per/M.KUKM/VII/2015 states that "the potential of MSMEs is demonstrated by their role as a source of community income, meeting the needs of domestic goods and services, creating jobs, and increasing added value that has an impact on reducing poverty and economic growth. The future potential of MSMEs can be influenced by the internal side of MSMEs and external (environment).

### **Characteristics of Companion for Micro Business Actors.**

The assistants for micro business actors in both Bogor district and Banjar city (100%) have competence and experience in managing businesses. Likewise, business assistants in the two regions (80%) have the

competence to assess proposals for micro-business actors. This is in line with the educational background of the facilitators where most of the Bogor districts have Masters-S2 degrees (80%) and the city of Banjar all (100%) have Bachelors-S1 degrees. MSME assistants must be able to take on the right role for the MSME they assist, whether mentor, coach or facilitator, so that the assistance can be carried out effectively. Each level of MSME actors certainly requires a different approach. In addition, an MSME companion is also required to be a good listener for any problems the MSME assists, able to communicate and negotiate wisely. Especially, providing motivation when the UMKM assisted by them experience ups and downs in their business. (<https://coachfianda.com/2022/01/12/to-companion-umkm-competent-and-professional/>) As for the ages of the assistants, all of them belong to the younger generation under 50 years old where for Bogor district the age range is 30-38 years while for the city of Banjar it has an age range of 40-49 years. Likewise, the assistants in Bogor district and Banjar city did not discriminate against ethnicity/race and religion. They come from various cultural backgrounds and regional origins. Most of the assistants in Bogor district (60%) and in the city of Banjar 100% carry out assistance for business actors engaged in the food and beverage business. This data shows that the food and beverage business sector has great business prospects. This is evidenced by the results of observations in various restaurants, shops where displays of micro business products are available. Based on the type of micro business that they assisted, the majority (40%) in Bogor district and (60%) in Banjar city were in the type of small industrial business. Various small industrial products include handicrafts for souvenirs, merchandise etc. Currently, the culinary sector is expected to experience post-pandemic growth. This is because consumers can already enjoy food at outlets or restaurants directly without interaction restrictions. Consumers have a desire to go out to enjoy culinary dine-in at cafes or restaurants to unwind. This attitude is the great potential of the offline cafe and restaurant business. (<https://www.ukmindonesia.id/baca-dekrip-posts/analysis-trend-products-like-what-will-laku-di-tahun-2022>)

### **The initial model of mentoring Micro Business Actors.**

The initial model of mentoring micro business actors is a model of mentoring micro business actors which is currently being implemented by assistants. According to the results of focus group discussions (FGD) with mentors and mentoring program organizers, there are steps in the mentoring process for micro business actors which include: planning, identifying general data, exploring and deepening problems and following up. Identification of general data is carried out by means of direct interviews, field visits, and the use of social media (WA groups) to explore and deepen issues related to aspects of HR, finance, business continuity and marketing. While follow-up steps include training activities including entrepreneurship and digitization training, offline marketing (through outlets, displays), online marketing, exhibitions and business meetings. Exhibition activities have a goal so that the marketing of the products of business actors is more developed. The product exhibition is an event to introduce the products of business actors to the public in general and in the end some of them can become consumers. While business meetings are usually held meetings between business actors and prospective buyers by presenting the results of their products to be seen, felt and finally can be of interest to buyers. It's like being on the battlefield, to survive in business competition we must have a marketing strategy. Starting from an analysis of competitive advantage and also its drawbacks. The goal is for your product to be well received by the public. Having a strategy without analyzing the market will certainly not give the expected results. By analyzing the market, you can find out what consumers want, like and need. (<https://mekari.com/blog/business-planning/>) The marketing and advertising services needed also vary, ranging from online such as through social media and online advertising, to offline marketing and advertising through various media such as billboards, banners, newspapers and magazines. If we want to start providing marketing and advertising services, it is better to carry out surveys and research related to consumer needs because marketing and advertising services are very broad and varied according to goals. (<https://www.ukmindonesia.id/baca-dekrip-posts/analysis-trend-products-like-what-will-laku-di-tahun-2022>). Most of the training activities that have been attended by assistants have attended basic entrepreneurship training where the Bogor district scored 152 with an index of 0.72 and the city of Banjar achieved a score of 108 with an index of 0.71. Another training activity that was quite high was business planning in which the Bogor district scored 127 with an index of 0.60 and the city of Banjar

achieved a score of 89 with an index of 0.59. The provision of education and training for medium-sized entrepreneurs is carried out by the Central Government. The provision of education and training for small entrepreneurs is carried out by the Provincial/Special Region Governments. The implementation of education and training for micro-entrepreneurs is carried out by the Regency/City Government. Technical skills education and training as referred to in paragraph (1) letter c includes training to improve product quality and added value, increase competitiveness, increase market access, technology and others (Regulation of the Minister of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia Number 18 /Per/M.KUKM/IX/2015) Aspects of the assistance provided by assistants to micro-entrepreneurs cover 9 aspects, namely: business planning, production processes, packaging/packaging of products, product marketing, bookkeeping, financial reporting, helping to solve business problems, calculating business profits and occupational Health and Safety. Based on these data, in terms of the quality of mentoring for these nine aspects, it still needs to be improved where for Bogor district which has the highest score of 124 with an index of 0.58 is in the aspect of packaging/packaging of production results. Meanwhile, the city of Banjar, which has the highest score of 97 with an index of 0.64, is in the aspect of product marketing. The aspects of packaging/packaging of production and product marketing are the things that are mostly provided by assistants to business actors. This shows that business actors, both in Bogor district and in Banjar city, in general, still need to improve their skills in terms of packaging/packaging of their products. Likewise, it is also necessary to increase the marketing aspects which initially depended on the off-line market, so now there is an additional on-line market, so that this can increase competitiveness which will ultimately increase sales turnover.

To see the extent of the role of the assistants in carrying out their duties, more than two-thirds of business actors stated a positive impression on the assistants including: having a warm personality, patient and tolerant, not quick to judge and get angry, genuinely caring, inspiring hope and trust, interested in giving / facilitating growth without dominating, actively listening and reflecting on what is conveyed by business actors, accepting and respecting differences, being flexible in responding to changing needs, having the knowledge and interest to really study problems, being able to solve problems with careful consideration, being creative and having field control the good one. Of the twelve aspects, the highest impression for assistants in Bogor district was on the warm personal aspect, while in Banjar city it was on the aspect of genuine concern. Based on these data, apart from needing additional knowledge and skills related to their business activities from the assistants, what they need most is a good attitude (warm personality, genuine concern) from the assistants. This is in line with the results of discussions with assistants in Bogor district where to increase the success of mentoring business actors is to "accompany with heart" meaning that there is an emotional connection between the assistant and business actors. The existence of this emotional connection is needed so that business people have a change in mindset (mindset). MSME assistants must be able to improve the business conditions of assisted MSME in terms of business planning, increasing work productivity, improving packaging, recording financial transactions, expanding marketing and partnerships, and so on. Broad basic knowledge is required regarding identifying assistance needs, production management, marketing management, financial management, online marketing strategies and various other knowledge. Integrated and structured training to provide a complete picture of the duties and responsibilities as an MSME Assistant is a very important requirement at this time. The training material provided must refer to the competency units of the SKKNI-based MSME Companion scheme (Indonesian National Work Competency Standards). (<https://coachfianda.com/2022/01/12/to-companion-umkm-competent-and-professional/>).

## **CONCLUSION**

In general, the results of the study show that the number of problems and the potential for micro-enterprises and assistance is higher in Bogor Regency than in Banjar City. Micro business problems consist of: (1) capital problems with an index of 0.75 for Bogor Regency and 0.71 for Banjar City; (2) marketing problems with an index of 0.58 for Bogor Regency and 0.57 for Banjar City; (3) Raw material problems with an index of 0.64 for Bogor Regency and 0.63 for Banjar City; (4) technological problems with an index of 0.65 for Bogor Regency and 0.59 for Banjar City; (5) Management problems with an index of 0.66 for Bogor Regency and 0.69 for Banjar City; (6) bureaucratic problems with an index of

0.49 for Bogor Regency and 0.51 for Banjar City; (7) infrastructure problems with an index of 0.54 for Bogor Regency and 0.55 for Banjar City; (8) business partners/networking issues with an index of 0.72 for Bogor Regency and 0.69 for Banjar City. Meanwhile, the potential for micro businesses reaches an index of 0.90 for Bogor Regency and 0.85 for Banjar City.

The initial model for micro business assistance consists of the following steps: (1) planning; (2) general data identification; (3) problem exploration and deepening; and (4) follow-up. Mentoring aspects that include: (1) business planning (0.58 - 0.61); (2) production process (0.54 - 0.55); (3) packaging/packaging of products (0.58 - 0.61); (4) product marketing (0.57 - 0.64); (5) bookkeeping (0.54 - 0.51); (6) making financial reports (0.54 - 0.49); (7) solving business problems (0.53 - 0.51); (8) calculating business profits (0.57 - 0.52); (9) Occupational health and safety in business (0.55 - 0.53). The model for the development of assistance to micro business actors consists of the following steps: (1) preparation of a work plan; (2) building relationships; (3) identification and analysis of problems and assistance needs; (4) Develop a solution plan; (5) implementation of solutions; (6) monitoring and evaluation; (7) termination. The final model of assistance to micro business actors consists of the steps (1) preparation of a work plan; (2) building relationships; (3) identification and analysis of problems and assistance needs; (4) Develop a solution plan; (5) implementation of solutions; (6) monitoring and evaluation; (7) termination; (8) advanced guidance. The results of the model trials at the identification and analysis stage of problems and needs indicate that there are financial bookkeeping problems that have not been carried out properly by micro-entrepreneurs, resulting in ambiguity in calculating profits. This indicates that there is a need for further assistance in the field of bookkeeping

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