

# Central European Management Journal

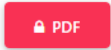


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# The Model of Business Management and Entrepreneurial Culture in Achieving Economic Empowerment and Its Implications for the Performance of KUBE in West Java Indonesia

Yuce Sariningsih, Yanti Purwanti, Saiful Almujab, Erti Dinihayati, Erik Erik  
Department of Social Welfare, Universitas Pasundan, Indonesia  
Department of Business Administration, Universitas Pasundan, Indonesia  
Department of Economic Education, Universitas Pasundan, Indonesia  
Department of Business Administration, Universitas Pasundan, Indonesia  
Department of Informatic Engineering, Universitas Pasundan, Indonesia

## ABSTRACT

Kelompok Usaha Bersama (KUBE) or joint business group is a unique business model launched in 2010 by the Ministry of Social Affairs for alleviating family poverty who received social assistance from the Family Hope Program (PKH), it is funded by the West Java Provincial Government. To date, however, KUBE's model apperceived unsuccessful, due to low business management skills and weak entrepreneurial culture resulting a low level economic empowerment and performance. Therefore there should be ways to investigate the model and seek for solutions. The purpose of study is to analyse the model of business management and entrepreneurial culture in achieving economic empowerment and its implications for the performance. The method used was a mixed method between quantitative and qualitative approaches with data processing techniques using path analysis, categorization and coding. The working hypothesis showed that there are a significant simultaneous and partial effect of business management and entrepreneurial culture on economic empowerment and its implications on performance is accepted. The research findings indicated a management based value as a variable which also affects economic empowerment besides management business and entrepreneurial culture, it must be a requirement before submitting a business funding proposal. In its implementation must involve academics, business, community, government and media parties.

**Keywords:** Business Management, Economic Empowerment, Entrepreneurial Culture, KUBE Performance, Management based Value.

## 1 Introduction

The role of small enterprises in the development of economy is an established fact with particular reference to developing countries (Hallam et al., 2018). Small and medium enterprises are considered the backbone of any developing economy (Asad et al., 2022). An entrepreneur having right orientation can make the business successful but if an entrepreneur possess the required competencies, the performance results of the business can be better. Therefore, it is important for stakeholders to understand that entrepreneurship is not about taking risk or going for a hit and trial, rather having the right set of knowledge, skills and abilities is vital (Khan et al., 2021). KUBE as a small business consists of 5-10 people in one group working together to create a home based business, most of them are women which requires strengthening the entrepreneurial spirit and improving managerial skills.

To be empowering, social perception is a factor that needs to be considered in generating entrepreneurial orientation for women in increasing entrepreneurial intention (Anggadwita, Ramadhanti, Ghina, 2021). Empowerment is the process of helping individuals, families, groups, and communities to increase their personal, interpersonal, socioeconomic, and political power and develop influence to improve their circumstances. Community empowerment has dimensions of capacity building in the following components: 1) Personal, 2) Interpersonal, 3) Socio-economic, 4) Political, and 5) Decision-making (Zastrow, 2015).

Empowerment is the enhancement of individual decision-making capabilities (Coulter, 2000:152). In an empowered organization, individuals are free to solve problems when they arise, are encouraged to approach doing their work in the way they feel is best because they have more detailed knowledge about it, and are encouraged to think for themselves rather than being told what to do. Innovation is considered one of the key factors that

influence long-term success of any organization. Establishing and enhancing the right culture that supports innovation in the organization is a precondition for innovation (Bendak et al., 2020). The element of innovation, within the business environment, has become the necessary condition for sustainable development of a country or nation (Khan et al., 2021).

The long-term aim of this research is to analyse the business management model and the strengthening of entrepreneurial culture in achieving economic empowerment and its implications for the performance, with specific objectives:

1. Analysing the model of business management and entrepreneurial culture in achieving economic empowerment and its implications on the performance;
2. Analysing barriers and efforts to improve business management capabilities and entrepreneurial culture in achieving economic empowerment and its implications on the performance;
3. Analysing the practical and theoretical implications on the implementation of business management and entrepreneurial culture in achieving economic empowerment and its implications on the performance.

## 2 Literature review and hypotheses development

KUBE is a unique business model for the economic empowerment of family poverty and pay attention to social interests and togetherness over personal interests as beneficiaries. The business activities at group level must be properly maintained cohesiveness. For this reason, communication and optimal used of resources are important.

### 2.1 Relevance of business management and entrepreneurial culture

Business management is a series of processes in business activities that include planning, working to supervision with the goal is to maximize the results or targets that have been agreed upon by the company (Guzman, 2023). Management is the process of using organizational resources to achieve organizational goals effectively and efficiently through planning, organizing, leading, and controlling (Jones & George, 2007). Social entrepreneurs occasionally need to have a managerial skill, create value chains, access to markets, or even entirely new markets (Shahid Satar et al., 2023). Home based business like KUBE as a social business is an embryo of Medium, Small and Micro Enterprises (MSMEs) (Yunus, 2008) and need an excellent business management (Kerzner, 2013). In the implementation of the business, money must be spent to buy supplies and obtain supplies, equipment and facilities, and to pay employees (Lusardi & Olivia, 2011). Revenue earned from the sale of business products is the initial source of financing, but money from sales is not always available when it is needed to pay bills. It also needs to run a financial management in simple way.

The finance manager is the person who manages the flow of money in a company (Rachmawati et al, 2022) and determines the use of available costs and the number of people required, and the sources that constitute financial income, and as the art and science of managing money to achieve its goals (Machfoedz & Machfoedz, 2008). Financial management is closely related to accounting (Rachmawati et.al, 2022) which is generally the responsibility of the deputy finance director. The accountant's primary role is to collect and present financial data (Pakpahan, et.al, 2023), and financial managers use financial statements and other information presented by accountants to make financial decisions, they focus on cash flow, the entry and exit of the company's money, and plan and monitor the company's cash flow to ensure that cash is available when needed (Wimboh, 2013). Financing is a major activity in every business activity (Robb and Robert, 2020) which is not as obvious as marketing or production, but good corporate financial management is the key to business success (Singh and Madhu, 2020) because every business decision has financial consequences, therefor the process is very complex (Rachmawati et.al, 2022).

Managers must have a strong entrepreneurial spirit so that entrepreneurs start a business from the starting point by setting up a small business, according to the volume of capital they have (Machfoedz, 2008). In general, starting a business with personal savings and loans from friends or family requires planning because as an organization, it has advantages and disadvantages in management which can lead to failure or success.

Many entrepreneurs do not fully understand the difficulty of operating a company (Machfoedz, 2008), there are some entrepreneurs who are about to enter the ranks of business, but they don't know how to manage it. When business problems arise they are unable to solve them, and do not have skills in product design nor do they understand accounting, finance, marketing, sales and personnel management. If this business discipline is ignored it can be the cause of business failure.

Hypothesis 1: Management business has a positive correlation to entrepreneurial culture.

## 2.2. The Influence of Business Management and Entrepreneurial Culture to Economic Empowerment

In the new economic climate, manager of all type of organizations including political, educational and economic turning their focus toward economic empowerment of community (Jones & George. 2007). The success of a manager as an entrepreneur is not determined by just one factor (Machfoedz, 2008) such as occupying a strategic location or adequate capital sources, but rather is determined by the ability to demonstrate good management to manage the company. Strategic management is the process of developing a business plan to guide a company as it strives to achieve its vision through implementing its mission (Zimmerer & Scarborough, 2005). Organizational structure is an important initial component at the management stage, namely as a formal organizational framework within which work tasks are divided, grouped and coordinated (Robbins & Coulter, 2007) which are necessary to achieve organizational goals. There are several organizational designs (Robbins & Coulter, 2007), namely traditional organizational designs consisting of 1) Simple Structure, 2) Functional Structure, and 3) Divisional Structure. Contemporary Organizational Design consists of 1) Team-based structures and 2) Matrix Structures and project structures. KUBE has a traditional structure to be precise and a simple structure.

Entrepreneurs are innovators who are able to exploit and convert opportunities into ideas that can be sold and marketed, providing added value by utilizing effort, time, costs or skills with the aim of making a profit (Machfoedz, 2008). They are independent thinkers who have the courage to have different backgrounds in various matters. Entrepreneurial orientation is a critical resource for the success of enterprises (Majali et al., 2022). But there is still the critical factor behind such a poor growth of entrepreneurial orientation such as lack of entrepreneurial networking, access to finance, lack of skilled labor, lack of market orientation, lack of government support to the sector and product quality (Ali et al., 2020). In general, KUBE's manager must have a strong entrepreneurial spirit that can change the lives of those, who previously did not have economic power to become more empowered and able to fulfill their basic needs.

Organizations need at least four years of systematic formal planning before seeing an impact on performance (Robbins & Coulter, 2007), including marketing plan. Marketing is meeting needs profitability (Kotler & Keller, 2016), it is the activity, a set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large (American Marketing Association/AMA in Kotler & Keller, 2016). Marketing management as the art and science of choosing target markets and getting, keeping, and growing customers through creating, delivering, and communicating superior customer value (Kotler & Keller, 2016). The marketing mix includes tactics and programs that support product, pricing, and distribution communication strategies (Kotler dan Keller, 2016).

The success of an organization in all types of industry require a culture that supports innovation (Robbins & Coulter, 2007). Entrepreneurial culture is based on communication engagement, creativity and diversity as keys to innovation. Innovative culture (Ekvall in Robbins & Coulter, 2007) means better employees accept the organization's key values, the greater their commitment to those values (Robbins & Coulter, 2007). Creativity can be seen as the first stage in the innovation process. It is the development of ideas, whereas innovation implementation is the application of ideas (Thompson & Choi, 2006). Culture provides an explanation for the major difficulties a company faces when it attempts to change its strategic direction. Not only is having the "right" culture the essence and basis of a company's greatness, it is also stated that the success or failure of reform depends on management's wisdom and ability to change the company's driving culture in time, and when strategic changes are needed. (Allarie dan Firsrotu dalam David, 2006). Culture is a complex anthropological concept, covering both abstract and concrete things, which is formed through a learning process from the surrounding environment which is manifested in the form of habits. According to Hofstede (Danish et al., 2019).

Entrepreneurial culture is a factor that underlies individual behavior and is an important variable for understanding entrepreneurial activities and suggests that entrepreneurship is a cultural bond (Pearson & Chatterjee, 2001). Entrepreneurial culture itself can be interpreted as the attitudes, values, skills and strengths of a group or individual who works in an institution or organization to generate income (Danish et al., 2019). Entrepreneurial culture ultimately becomes important because it allows the development of an entrepreneur's competence. This will of course have good implications for business progress in general because entrepreneurial culture supports the process of entrepreneurial learning and innovation. To the extent that cultural values lead to an acceptance of uncertainty and risk taking, they are expected to be supportive of the creativity and innovation underlying entrepreneurial action (Hayton & Cacciotti, 2013). Entrepreneurial culture is also defined as "a culture of entrepreneurship can be understood as norms, values, and codes of conduct that promote social acceptance and

approval of entrepreneurial activities resulting in high self-employment rates which persist over time.” (Fritsch & Wyrwich, 2017). It is as a characteristic of entrepreneurs (Birkinshaw, Hood and Jonsson, 2020). entrepreneurship as an adjective that describes how an entrepreneur does what they do (Wickham, 2020), also as an internal factor includes ideas and risks, innovation, individual initiative, commitment, creating new challenges, leaders who develop innovative products and services (Sarwoko & Nurfarida, n.d.). Measurement of entrepreneurial culture consists of entrepreneurial orientation, market orientation, motivation, learning orientation, dan networking (Dimitrato et al, n.d.). Entrepreneurial culture can also be measured by motives and values, entrepreneurial traits, and intentions (Hayton & Cacciotti et al, n.d, 2017).

Hypothesis 2: Management business has a positive influence on economic empowerment.

Hypothesis 3: Entrepreneurial culture has a positive influence on economic empowerment.

Hypothesis 4: Management business and entrepreneurial culture have a positive influence on economic empowerment simultaneously

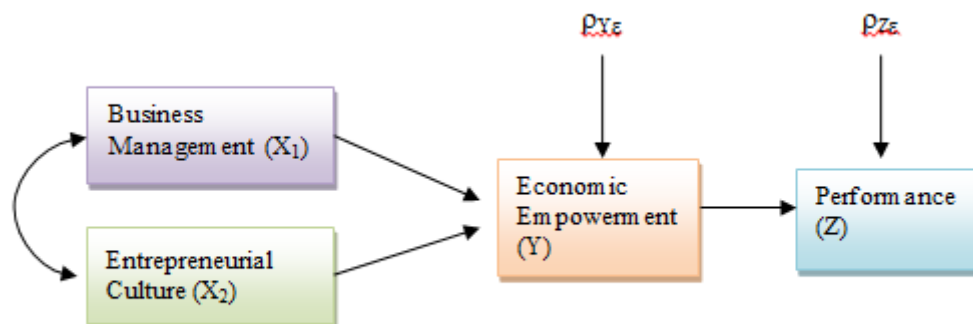
### 2.3. The Influence of Economic Empowerment to the Performance of KUBE

Empowerment is a process by which people, individuals, groups, communities and organisations gain mastery over issues of concern to them (Rappaport, 1997 in Shera, & Wells, 1999). Through small businesses, KUBE’s manager struggle to achieve their empowerment and try to continue to progress towards achieving economic independence, although this is not an easy thing because they were not initially entrepreneurs but mostly as recipients of social assistance, being empowered means breaking dependence on social assistance from the government that they have received so far. Performance is a person’s level of success in carrying out tasks and the ability to achieve predetermined goals.

Empowerment is defines as a process, a mechanism, by which people, organizations and communities gain mastery over their affairs (Woff, 1987 in Shera and Wells, 1999). Economic empowerment can improve the performance (Jones & George. 2007) of KUBE managers better. As an organization, KUBE's performance is built by the performance of individuals in the business group, achieving this is not easy, but through business mentoring better performance can be achieved. Economic empowerment is the ability to make and act on decisions that involve control over and allocation of financial resources (Golla et al., 2011). Evaluating employee performance is an important part of the performance management system, namely the process of setting performance standards and assessing employee performance to produce objective human resource decisions, and also providing documentation to support these decisions (Robbins & Coulter, 2005). The four foundations as guiding principles that need to be considered in a performance management system are: 1) Partnership, 2) Empowerment of all company employees, 3) Integrated performance improvement and 4) Independent team (Wibisono, 2006)..

Hypothesis 5: economic empowerment has a positive influence on performance.

Research paradigms as the beliefs and assumptions that provide the structure of this research in which a study is situated helps determine the manner in which the research will be conducted. It is a philosophical and theoretical framework of a scientific or discipline within which theories, laws, and generalizations and the experiments performed in support of them are formulated as stated on figure 1.



**Figure 1. Research Paradigm**  
 Source: Documentation Study, 2023

### 3 Research Methods

The method used is a mixed method by combining both quantitative and qualitative techniques (Guthrie, 2010), carried out interviewing and Focus Group Discussion (FGD). For generalizations about the attitude of populations, collection of qualitative opinion using quantitative surveys is appropriate (Guthrie, 2010) is employed exogenous namely business management and entrepreneurial culture, while endogenous variables are economic empowerment and performance (Chun Lie, 1975). The intervening variables is economic empowerment (Chun Lie, 1975).

Variable business management consist of 5 items namely simple financial record keeping; simple digital marketing; product legality; packaging; and access to capital). Variable entrepreneurial culture consist of 3 items (strengthening the business mindset; aspects of creativity; and innovation aspect). Variable economic empowerment consists of 5 items (social protection program (PKH) graduation efforts; bankable; connected to financial institutions; connected to the marketplace; and have a sustainable livelihood). Variable performance consists of 3 items (ability, accessibility and asset).

#### 3.1. Population and Sampling

The population in this study is KUBE's funded by West Java Provincial Government through regional expenditure budget (APBD). Total population are 67 KUBEs each consisted of 10 members and their location spread across 10 (ten) districts and cities in West Java consisting of Bandung City, Bandung Regency, Ciamis Regency, Cianjur Regency, Garut Regency, Pangandaran Regency, Sukabumi Regency, Sumedang Regency, Tasikmalaya Regency, and Tasikmalaya City (Board of Social Service of West Java Province, 2023), so that the total population are 670 members.

The sample are the members taken from population by using Multi Stage Area Random Sampling. The first stage of sampling used purposive sampling technique and got the 5 (five) selected area were Cianjur Regency, Pangandaran Regency, Bandung Regency, Bandung City, and Tasikmalaya City. The second stage is to determine selected the number of members in each area selected by using systematic random sampling and the result were Cianjur Regency are 3 (three) groups, Pangandaran Regency are 5 (five) groups, Bandung Regency are 2 (two) groups, Bandung City are 4 (four) groups, and Tasikmalaya City are 6 (six) groups, so the number of groups sample taken based on areas are 20. The third stage is to determine the number of respondents by using simple random sampling and taken 5 (five) selected members, their positions are head, secretary, treasure and two members. Based on this stage is obtained 100 respondents.

#### 3.2. Data Collection Techniques

Data collection techniques used survey by using questionnaires to 100 respondents, in depth interview and focus group discussions. Testing the validity of the data employed the product moment correlation coefficient and for the reliability test, the Cronbach Alpha technique is determined. The amount of  $\alpha$  to determine whether a measuring instrument is considered reliable or not with the reference  $\alpha \geq 0.05$ , the calculation of the reliability of the measuring instrument is used using the SPSS version 20.0 program. Guidelines for the reliability coefficient is indicated by the magnitude of the correlation coefficient (Balian, 1988 in Soehartono, 2000)

A. The Focus Group Discussion (FGD), participants are representative of West Java Province, Board of Social Services, KUBE's social assistants as District Social Worker and other parties relevant to the discussion material:

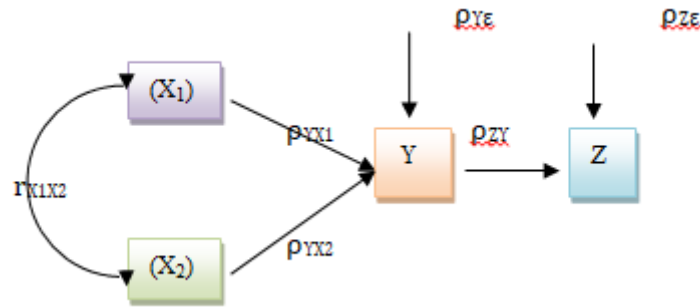
- Survey results
- Identification of potential, barriers and efforts that have been made to overcome the problems in implementation.

B. The interview is addressed to informants consists of:

1. Head of group selected;
2. District Social Worker;
3. Representative of Board of Social Service level;
4. Representative of West Java Provincial Social Service level.

#### 3.3. Data Processing Techniques

Survey data analysis used a path analysis (Chun Li, 1975) to test the null hypothesis ( $H_0$ ) according path diagram and research structural equations as describe in figure 1:



**Figure 2. Path diagram and structural equation**  
 Source: Literature Study, 2023

Since path analysis depends on structure, and structure in turn depends on the cause-and-effect relationship among the variables (Chun Li, 1975). These variable in this research are business management (X1), entrepreneurship culture (X2), economic empowerment (Y) and performance (Z).

### 3.4. Data Processing Techniques

Data processing techniques used Path Analysis for quantitative approach (kind of product: Perpetual 21 concurrent user IBM SPSS Statistics Base version 22.0) with customer ID 219020, as a proprietary research instrument. For qualitative approached employed categories, coding and triangulation for validation of data.

## 4 Result and Discussion

### 4.1. Construct Measurement

#### 4.1.1 Validity Test of Measuring Instruments

A research instrument is valid if refers to the accuracy of a measure (whether the results really do represent what they are supposed to measure) (Sugiono, 2019). The value of instrument validity shows the extent to which the data collected does not deviate from the description of the variable in question (Arikunto, 1998). The testing tool used is the Pearson Product Moment correlation formula (Soehartono, 2010).

$$r_{XY} = \frac{n \cdot \sum XY - (\sum X)(\sum Y)}{\sqrt{\{n \sum X^2 - (\sum X)^2\} \{n \sum Y^2 - (\sum Y)^2\}}}$$

To test the validity of each item, the scores on the item in question are correlated with the total score. The item score is seen as the value based on information, researchers can replace or revise the items in question. To test items can be done by correlating the items with the total score on the factor. An item was valid if the r value or correlation value between the item scores and the total shows a significant coefficient. It is significant if the r table value of the item is smaller than the r correlation value using the r table for product moment correlation by taking  $\alpha = 0.05$ , and  $n = 100$  then the value obtained is  $r \text{ table} = 0.195$ , if there is an invalid item statement then the data obtained cannot be used for further analysis. The measurement results of 49 (forty-nine) question items on the business management variable, 10 (ten) entrepreneurship culture, 20 (twenty) economic empowerment and 17 (seventeen) items of performance variables are valid.

#### 4.1.2 Reliability Test

Reliability Test aimed to show the extent to which a measurement result is relatively consistent if the measurement is repeated two or more times. So in other words, reliability is an index that showed the extent to which a measuring instrument is trustworthy or reliable, if the measuring instrument is used twice or more, to measure the same phenomenon and the measurement results obtained are relatively consistent. Each instrument should have the ability to provide consistent measurement results, so that measurement results can be trusted only if relatively similar results are obtained over several measurements on the same group of subjects, as long as the aspects measured within the subject have not changed. The reliability testing technique used in this research is



Cronbach Alpha technique, by calculating the Alpha coefficient which was the average of the split coefficients calculated for all possible halves of score items, the formulation is as follows:

$$\alpha = \left( \frac{\sum \sigma_b^2}{k-1} \right) \left( 1 - \frac{\sigma_t^2}{\sigma^2} \right)$$

$\alpha$  = Instrument Reliability  
 $k$  = Number of questions  
 $\sigma_t^2$  = Total Variance  
 $\sum \sigma_b^2$  = Total Item Variance

Like the validity coefficient (Balian in Soehartono, 2010) also provides guidelines for the reliability coefficient, which are as follows:

- +0.90 - +1.00 : Extraordinarily good
- +0.85 - +0.889 : Very good
- +0.80 - +0.84 : Good
- +0.70 - +0.79 : Fair
- Less than 0.70 : Poor

Table 1. presented research instrument reliability test result which stated decision according to reliability coefficient.

**Table 1. Research Instrument Reliability Test Results**

No	Variables	Reliable Value	Decision
1	Business management (X <sub>1</sub> )	0,938	Very Reliable
2	Entrepreneurial culture (X <sub>2</sub> )	0,967	Very Reliable
3	Economic empowerment (Y)	0,874	Reliable
4	Performance (Z)	0,546	Poor

Source: Data Processing Results, 2023

#### 4.2. The Description of Business Management, Entrepreneurial Culture, Economic Empowerment and Performance of KUBE

This study examined the implementation model of KUBE which consists of variables of business management, entrepreneurial culture, economic empowerment and performance. The variable score recapitulation research findings is described in the following table 2:

**Table 2. Variable Score Recapitulation**

Variable	Dimension	Value	Category
Business Management	Organizational Structure	1449	High
	Implementation		
	Business Planning and Development	2825	Medium
	Financial Reporting	4364	Medium
	Marketing	2324	Medium
	Business Legality Wishes	593	Medium
	Production Management	1931	Medium
	Access to Capital	888	Low
	<b>Total</b>		<b>14374</b>
Entrepreneurial Culture	Strengthening business mindset	577	Medium
	Creativity	1540	High
	Innovation	1228	Medium
	<b>Total</b>		<b>3345</b>
Economy Empowerment	Fulfillment of basic needs	2984	High
	Graduation from Social Assistance	1042	High

	Bankable	887	Low
	Connected to marketplace and social media	1522	Very Low
	<b>Total</b>	<b>6435</b>	<b>Medium</b>
Performance	Ability	3153	Medium
	Acesessibility	595	Medium
	Asset	980	Medium
	<b>Total</b>	<b>4728</b>	<b>Medium</b>

Source: Research finding, Agustus 2023

#### 4.2.1. Business Management

Business management variable consists dimensions of implementing organizational structure, business planning and development, recording financial reports, marketing, business legality, production management and access to capital.

a. Implementation of the organizational structure: represented by 4 (four) question items regarding the suitability of the division of tasks with the organizational structure, implementation of personnel functions and recording of the business activities in high category, meanwhile recording of guest visits in medium category. Overall, the implementation of these dimension is in a high level, meaning that the division of tasks in accordance with the organizational structure where in each group there are a chairman, secretary and treasurer while the rest are members, even though in the implementation that several responsibilities carried out by the chairman herself/himself or one member only. The condition reflects that the division of tasks and its implementation have not yet optimal. Furthermore, related to recording of business activity are already in high category, this showed that most of member shows an active participate, for example all members take part in meeting activities held by social worker as business mentor or companions, although the recording of guest visits is still in moderate category, means that not all group have guest visit recording books.

b. Business Planning and Development, represented by 6 (eight) question items consists of cooperation with banks in very high category, This is because for the purposes of disbursement of funds it must go through a bank, so that each chairman has a bank account. Business productive planning and Response in handling business problems, cooperatives with suppliers and ability to identify the causes of business problems are in high category. Business productive development in medium category and achieving planned targets in low category.

c. Recording of Financial Reports represented by 14 (fourteen) question items consisted of recording every transaction occurred, the existence of consistently recording of buying and selling transactions, periodically financial reports writing (at least once a year), consistently of recording and classification of items in financial reports, presentation of materiality items separately from financial reports, preparation of complete financial reports, using of financial reports for decision making, financial reports contain elements of caution for considerations in the event of uncertainty, financial reports can be compared periodically, financial report information is presented in a timely manner, knowledge about the benefits and information in financial reports, business units will find it helpful if there is an application for recapitulating transactions to build periodic financial reports, and how to record finances. The data showed in the table 3

**Table 3. Components of Financial Report**

Dimension	Indicator	Category
Financial Report	The business unit recorded every transaction	High
	Business unit showed a consistent systematic writing of transactions	Medium
	Financial statements presented based on transaction events.	High
	The business unit prepared financial statements periodically (at least once a year).	Low
	Consistency in presentation and classification of items in the financial statements.	Low

Materiality items presented separately from the financial statements.	High
The business unit prepared complete financial statements (balance sheet, profit and loss, changes in equity, cash flow and notes to the financial statements)	Medium
Financial statements used as a basis for business units to make business decisions.	Medium
Financial statements as an element of prudence when making judgments in uncertainty conditions.	Medium
The financial statements prepared by the business unit compared periodically.	Low
Financial statement information presented in a timely manner.	Low
Business unit showed the benefits and information in financial statements.	Medium
Business units will find it helpful if there was a simple financial application to recapitulate transactions as a material for financial reports periodically.	High
Manual financial recording is often yet not done:	Very High
Total	Medium

Source: Data Processing Results, 2023

d. Marketing components represented by 7 (seven) question items consisting of the ability to form relationships with consumers, the ability to determine products according to the target market, marketing strategy by arranging product displays and expansion of product market area in high category. Meanwhile the using online marketplaces in selling products, the number of products that can be sold out per month and the ability to determine product selling prices in medium category.

Successful marketing needs to be supported by an integrated marketing strategy based on the elements of the marketing mix. A business is carried out to meet the needs of the people who are the target market, both in developing a completely new business (product or service) and developing an existing business, for example by using the ATM approach (Observe, Imitate, Modify). Successful business activities are those that are always adaptive to market changes, including innovation and collaboration. Collaboration or partnerships among KUBE actors can increase the independence and sustainability of this business sector, such as the role of distributors, suppliers, retailers, production, and so on. Strengthening KUBE businesses needs to be built with superior positioning/characteristics, both through product characteristics, price, promotion, distribution, service, and others. The desire to have business legality has begun to exist from KUBE managers, but no one has a business license, even in the form of a Business License Number (NIB), which is a formal requirement for a business, especially for achieving long-term goals, and will also be related to access to business capital. A smart and value-centered Ministry of Fisheries and Livestock committed to facilitate the development of fisheries and livestock to contribute to sustainable food, nutrition security and income generation (<https://www.fao.org/faolex/results/details/en/c/LEX-FAOC205109/>).

Within these strategic themes, the following 12 strategic objectives have been formulated 1) enhance sustainable fisheries and livestock production and productivity; 2) promote fisheries and livestock stocking and restocking; 3) strengthen fisheries and livestock Research and Development; 4) enhance fisheries and livestock extension and advisory service delivery; 5) enhance animal health management; 6) improve animal welfare; 7) enhance fisheries and livestock value chain; 8) improve access to finance for production and export; 9) strengthen the Policy and legislative framework; 10) improve institutional and operational capacity; 11) improve infrastructure and equipment; 12) enhance fisheries and livestock Information Management System

(<https://www.fao.org/faolex/results/details/en/c/LEX-FAOC205109/>). This Fisheries and Livestock Strategic Plan also can be utilized to overcome Rural poverty can be tackled through the one livestock unit per rural household program and the promotion of the "pass on the gift" concept. KUBE on Fisheries and Livestock business applied one of these concepts on a limited scale.

Most of KUBE business were fisheries and livestock, referring to Minister of Agriculture of Republic of Indonesia, Syahrul Yasin Limpo, was encouraging the development of modern livestock based on precision technology that is capable of consistently producing domestic needs. We have to encourage modern farming, for example, the cages don't smell, produce every day and the cages were integrated with processing. Regarding capital, hoping can use KUR/Kredit Usaha Rakyat (people's capital loan with a low level interest). <https://ditjenpkh.pertanian.go.id/kategori/berita>. As for Governance, the Strategic Plan aims at improving the institutional and operational capacity through 1) improving financial accountability; 2) broadening financial resource base; 3) improving operational effectiveness and efficiency; 4) reviewing the organizational structure; 5) strengthening performance management system; 6) establishing an Integrity Committee; and 7) strengthening staff training and development (<https://www.fao.org/faolex/results/details/en/c/LEX-FAOC205109/>).

e. Desire for Business Legality represented by 2 (two) question items consisting of motivation to get a business license and the meaning of a business license for KUBE in medium category. In general, the dimension of motivation to have a business license in a moderate level. Business license very important for business development of KUBE then simply applied for a business permit in the form of a Business Identity Number (Nomor Induk Berusaha-NIB). It can be used by KUBE as entrepreneurs to develop a business and also valid as company registration (Tanda Daftar Perusahaan – TDP), custom access right and the proof of registry as the member of Employees Social Security System and Social Security Administration for health. However, having a business license still a matter of desire and none of the 20 KUBEs has an NIB.

f. Production Management represented by 6 (six) question items consisting of product quality, product uniqueness, frequency of transactions with raw material suppliers, ability to package products and ability to produce product diversification in medium category. Only ability to obtain raw materials for business continuity in high category. In general, KUBE's production management dimensions in a moderate level, there was only the ability to obtain raw materials in high level. Raw materials related to the products sold in small stalls, fishery business, cattle and goat farming were easily obtained by KUBE.

g. Access to Capital represented by 7 (seven) business capital items consisting of using personal saving, business capital loans from friends, relatives, cooperatives and banks and and plan to apply for a loan in very low category. Motivation to apply a business capital loan in medium category. They only have a desire to borrow business capital from the bank, but on the other hand they are afraid of not being able to pay the repayment of loan every month. KUBE only relied on business capital provided by the government, and none of them have enough personal saving for business development and didn't want to apply for a business capital loan to banks or other financial institutions, they are really just small-scale home industries with business capital and business experience limited, For this reason, it is very important to have a business mentor who can accompany their business for economic empowerment and better performance.

#### 4.2.2. Entrepreneurial Culture

The entrepreneurial culture variable consists of dimensions of strengthening the entrepreneurial mindset, creativity and innovation.

a. Strengthening the entrepreneurial mindset represented by 2 (two) question items consisting of motivation to break dependence on PKH assistance are in low category and response to the risk of business failure in medium category. KUBE aimed to cut off poor people from dependence on social assistance through providing non-cash money. Those who are entitled to PKH are those who are pregnant/postpartum/breastfeeding mothers, and/or have children under five or children aged 5-7 years who have not yet entered elementary school, and/or have children aged elementary school and/or middle school and/or children aged 15-18 years old who have not completed basic education. PKH beneficiaries will receive social assistance if they send their children to school with a certain level of attendance, have their health checked and/or pay attention to adequate nutrition and a healthy lifestyle for children and pregnant women. This kind of program is internationally known as the Conditional Cash Transfers Program or Conditional Cash Assistance Program.

b. Creativity, represented by four question items which showed in high category consisted of ideas to overcome the problem of weak business motivation of KUBE members, Ideas to overcome the problem of limited KUBE capital, ideas to overcome the problem of limited marketing of KUBE products, Ideas to overcome the

problem of recording KUBE financial reports. Creativity can be seen as the first stage in the innovation process. Creativity is the development of ideas, whereas innovation implementation is the application of ideas (Thomson & Choi, 2006). In general, creativity dimension shows in high category because they quite explorative in generating ideas to overcome problems of weak motivation, limited capital, marketing and recording of financial reports. The ideas that members have to overcome various problems as a strength to survive in facing various business problems, as well as continuing to run their start-up businesses.

c. Innovation represented by 4 (four) question items consisting of implementation of ideas to overcome the problem of weak business motivation of members, implementation of ideas to overcome the problem of limited capital, implementation of ideas to overcome the problem of limited marketing of products were in medium category, and implementation of ideas to overcome the problem of recording KUBE financial reports in high category. Creativity dominated to be superseded later by innovation implementation process (Thomson & Choi, 2006). Innovation is restricted to intentional attempts to bring about benefits from new changes, these might include economic benefits, personal growth, increased satisfaction, improved group cohesiveness, better organizational communication as well as productivity and economics gain. In general, the KUBE's innovation dimensions was in moderate category. However, the implementation of ideas to overcome the problem of recording financial reports was in high category, meaning that they have recorded financial reports even though manually and simply by writing transactions in a financial notebook. Meanwhile, for the rest, the innovation indicators were still in the level of ideas and have not been yet implemented yet, so they were still in moderate category.

## 2.Economic Empowerment Variable

The economic empowerment variable consists of the dimensions of fulfilling basic needs, graduation efforts from receiving social assistance, bankable, connected to marketplaces and social media.

a. Fulfilment of Basic Needs, represented by 8 (eight) question items consisting of the ability to buy rice (kg/month), chicken meat (kg/month), fish (kg/month), eggs (kg/month) and to pay medical expenses to private practice physician were in very high category. The ability paying school fees the ability and to buy learning equipment were in medium category, and the ability to pay medical expenses to the puskesmas (health centre in subdistrict area) if any are very low. Empowerment implies access to power as the ability to get one needs, the ability to influence how other think, feel, act, or believe, and the ability to influence the distribution of resources in a social system such as family, organization, community or society (Gutierrez, 1991 in Miley, 1999). Three dimension of power: 1) Political power, which can be used destructively when exercised as a threat or by coercion, 2) economic power, which may be creative and productive, and 3) social power, which is concerned with relationships and can be integrative (Boulding, 1990 in Barry, 1999). To fulfil basic need is a primary goal of economic empowerment for KUBE members as a part of population of low income, they should be creative and productive to have a power for their income generating. In general, the dimensions of fulfilling KUBE's basic needs was in high category because the fulfilment of basic needs in the form of meat, chicken, fish, eggs, and the ability to pay for medical expenses to private practice doctor (if needed) were in very high category. Respondents rarely get sick and if they have to seek treatment, their choice was not to go to the health center because the distance from home is further than to a private doctor's practice. However, the ability to pay school fees and buy studying equipment for their children was still in a moderate level.

b. Independent efforts not to depend on social assistance represented by 3 (three) question items consisting of motivation to meet basic needs independently and motivation to independently finance family health needs are in high category, meanwhile the motivation to finance children's education independently is in medium category.

c. Bankable represented by 4 (four) question items in the form of knowledge about bank customer facilities and utilization of banking facilities were in medium category. The ability to set aside income for saving per month was in low category, and utilization of cooperative facilities was in very low category. In general, KUBE's bankable dimensions is in a low level, including the knowledge and utilization of banking service including:

- Daily monitoring of bank movements: up-to-date on account balances and transactions at all times;
- Executing transfer of funds, including follow up, value date monitoring and providing swift confirmation;
- Investigations in case of complex transactions;
- Performing money transactions such as wire transfers and cashiers' cheques;
- Negotiation of foreign exchange rates or interest rates for deposit accounts

Utilization of cooperative facilities is in a very low level with an indicator of the ability to set aside income for saving per month in a low category. Meanwhile, indicators of knowledge about customer facilities and their use are

in moderate condition.

d. Connect with marketplace and social media represented by 9 (nine) question items consisting of knowledge about online/marketplace sales media for selling products, timeframe for using social media, using marketplace, frequency to purchases through the marketplace, the Ability to overcome difficulties in using the marketplace, Stable and adequate internet access to use the marketplace and the perception of role of the government or service providers in helping people use the marketplace were in very low category. The Participation in training on using the market place was in medium category and Security of transactions in the marketplace in low category. A marketplace is an area for people to come together to purchase and sell goods and services in the physical sense. In a digital sense, it's an online space where buyers and sellers engage in trade. Understanding marketplaces is the first step to fully grasping how to take charge of a market. Participation in training on using the market place in medium level, this means that members are familiar enough with the marketplace but have not yet applied it for their business activities.

### 3. Performance Variables

Performance variables consist of the dimensions of ability, accessibility, and assets.

a. Ability represented by 20 (twelve) question items consisted of ability to pay social welfare contributions or Iuran Kesejahteraan Sosial (IKS) was in very low category. frequency of participating in religious, community service, mutual cooperation and participating in social security systems were in low category. Concern for helping neighbouring members who are experiencing difficulties, Regular monthly meetings of members attended by TKSK assistants and onthly meeting attended by village officials were in medium category. Group cohesiveness to strengthening relationships) and coordination within group members are in high category.

b. Accessibility represented by 2 (two) question items regarding access to banking and cooperative facilities are in medium category. In general, accessibility dimensions is in a moderate level. Access to banks and cooperatives is quite easy because KUBE must have bank account to receive business start-up funds from the government, but then there are no more transactions with consumers using bank or cooperative facilities.

c. Assets represented by 3 (three) question items which consist of the ability to add production equipment, to increase stock / preparation of raw materials, and to improve business premises. In general, KUBE's asset dimensions were in moderate condition. There are indicators of the ability to increase stock and prepare raw materials which are already in high category together with the ability to repair business premises. In addition, indicators of the ability to increase production equipment is in moderate condition.

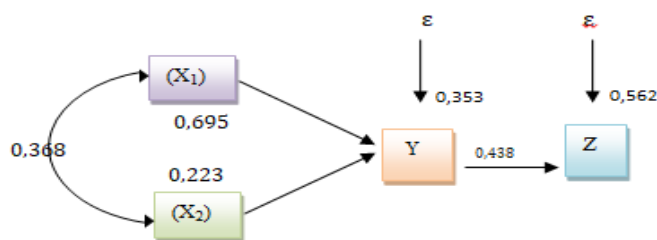
### Hypothesis Testing

The hypothesis is prepared as a temporary answer to the answer of the research question with the main hypothesis statement as followed:

Ho: There is no influence of business management and strengthening entrepreneurial culture in achieving economic empowerment and its implications for the Performance of Joint Business Groups (KUBE) in West Java.

H1: There is a significant influence of business management and strengthening entrepreneurial culture in achieving economic empowerment and its implications for the Performance of Joint Business Groups (KUBE) in West Java.

The complete results of calculating the influence of business management and strengthening entrepreneurial culture in achieving economic empowerment and its implications to the performance can be seen on figure 3.



**Figure 3. Path diagram and structural equation**  
 Source: Research Document, 2023

**Figure 3. Path diagram and structural equation**  
 Source: Research Document, 2023

Note:

X1 : Business Management

X2 : Strengthening Entrepreneurial Culture

Y : Economic Empowerment

Z : KUBE performance in West Java

The null hypothesis (H0) tested in this research is rejected and the working hypothesis (H1) which stated that business management and entrepreneurial culture have a partial and simultaneous effect on economic empowerment and has implications for the performance of Joint Business Groups (KUBE) is accepted, means the research hypothesis has been tested and met Technological Readiness Level (TRL) Level 1 and 2, and the research questions have been answered. This is in accordance with the characteristics of fundamental research, principally to test concepts and obtain research findings based on the results of data collection and analysis. The path diagram image above showed that each path coefficient between variables showed a significant value.

**Table 4. Variable Effect Coefficient**

Variable	Economic Empowerment		Total effect	Sig. level	R <sup>2</sup>
	Direct	Indirect			
Business Management	(0,695) <sup>2</sup> =0,483	(0,695)*(0,368)*(0,223) =0,057	0,540	0,000	0,647
Entrepreneurial Culture	(0,223) <sup>2</sup> = 0,049	(0,695)*(0,368)*(0,223) =0,057	0,106	0,001	

Source: Data Processing Results, 2023

Table 4 indicated that the business management variable (X1) showed the largest total influence on economic empowerment variable (Y) with 0.540, while the entrepreneurial culture variable (X2) showed the total influence on economic empowerment variable (Y) with 0.106. The influence simultaneously of business management variables and strengthening entrepreneurial culture on business management account for 0.647 (64.7%) with the influence of other variables being 35.3%, while economic empowerment variable has implications for the performance (Z) of  $(0.438)^2 = 19, 18\%$ , this mean that the influence of economic empowerment as seen from business management and strengthening entrepreneurial culture is not yet optimal and results to low performance. Based on the simultaneous model, several partial variable tests can be carried out, the statement of sub hypothesis tested partially as followed:

H0 : There is no partial effect of business management on the economic empowerment

H1 : There is a partial effect of business management on the economic empowerment

Referring to the output of calculation can be seen that the path coefficient value for the effect of business management on economic empowerment is 0.695, with a significant level value of 0.000, this indicates that business management has a significant and positive effect on economic empowerment, the conclusion is H0 rejected and H1 accepted.

The next sub hypothesis testing the effect of entrepreneurial culture on economic empowerment:

H0 : There is no partial effect of entrepreneurial culture on economic empowerment.

H1 : There is a partial effect of entrepreneurial culture on economic empowerment.

Output results shows that the path coefficient value for the effect of entrepreneurial culture on economic empowerment is 0.223, with a significant level value of 0.001, this indicates that strengthening entrepreneurial culture has a significant and positive effect on economic empowerment, the effect of business management and entrepreneurial culture simultaneously have the following path coefficients:

$$Y = 0,695X1 + 0,223X2 + e$$

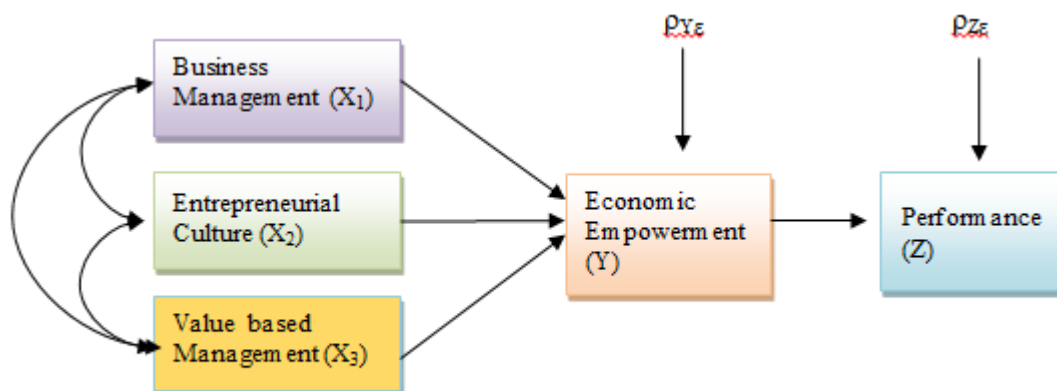
$$X1 = \text{Business management}$$

$$X2 = \text{Entrepreneurial culture}$$

$$Y = \text{Economic empowerment}$$

The significant level value of 0.000 indicates that the influence model is significant and can be used for other research for all model of KUBEs. As a fundamental research, this study showed that economic empowerment as

intervening variable as an output of KUBE program need to be supported by management based value as X3, then the model extended as in figure 4.



**Figure 4. Conceptual Model of KUBE's Management**  
 Source: Research Finding, 2023

Value-based management (VBM) is a mindset that views the value of an organization as the ultimate measure of success, which is badly needed in KUBE's management from the first time proposed the business proposal. Successful VBM depends on highly effective strategic planning, supported by a performance management system that drives the value mindset into the organization's. VBM as proof of concept which is very important to improve performance by using empowering approach (Miley, 1999) explain table 5.

**Tabel 5. An Empowering Approach to Generalist Practice**

Phase	Process	Activities
Dialogue	Forming partnership	Building empowering social worker-client relationships that acknowledge clients' privilege and respect their uniqueness;
	Articulating Partnership	Assessing challenging situations by responding to validate clients' experiences, add transaction dimensions and look toward goals;
	Defining Direction	Determining a preliminary purpose for the relationship to activate clients motivation and guide the exploration for relevant resources;
Discovery	Identifying Strengths	Searching for client strength in general functioning, coping with challenging situations, cultural identities and overcoming adversity;
	Analyzing Resources Capabilities	Exploring resources in clients' transaction with the environment including connection to family, social groups, organizations and community institutions;
	Framing Solutions	Constructing an achievable plan of action by mobilizing available resources through consultancy, resource management and education;
	Creating Alliances	Forging empowering alliance among clients, within clients' natural support network and within the service delivery system;
	Expanding Opportunities	Developing new opportunities and resources through program development, community organizing and social action;
	Recognizing Success	Evaluating the success of the change efforts to recognize achievement and inform continuing actions;
	Integrating Gains	Wrapping up the change process in ways that resolve the relationship, celebrate success and stabilize positive changes.

Source: Empowering Processes for Social Work Practice, Miley, 1999



Management based value as a foundation that will have a positive impact on business progress, because these activities at the beginning of formation associated with activating resource often result in an enhance sense of personal competence related to business management and entrepreneurship culture.

## 5 Conclusions and Limitation

### e. Conclusion

KUBE is funded by the West Java Provincial Budget and technically monitored by the West Java Provincial Social Service. The KUBE program is aimed at underprivileged families with between 5 and 10 members. The research data showed that this study examines the implementation model of KUBE which consists of variables of business management, entrepreneurial culture, economic empowerment and performance. The results showed that access to capital is still weak, the ability to utilize banking is still low and the use of marketplaces and social media is very low.

The results showed that the indicators of access to capital were in the low category, indicators of business planning and development, recording financial reports, marketing capabilities of business results, the desire to have business legality and production management in the medium category, and the implementation of organizational structures in the high category. The implementation of the organizational structure in the high category is supported by data where each group already has a simple organizational structure consisting of the Chairperson, Secretary and Treasurer, but the division of tasks and implementation is not optimal yet and there are findings that only one person or several people are involved in the management activities.

The business planning and development prepared is still very simple. A business plan is a formal statement of the objectives of a business is still very poor, the reasons why the group founder believes is weak, as well as the strategies or plans that will be implemented to achieve these objectives. The recording of financial statements is still made manually and there is only 1 group has recorded using excell format, but all KUBEs already have financial records so it is said to be in the medium category, but the quality is still in the low category. Researchers obtained data that financial management still faces serious challenges, on the other side persistent financial management problems can undermine effectiveness and negatively impact the welfare of group members.

Successful marketing activities need to be supported by an integrated marketing strategy based on the elements of the marketing mixed. A business is carried out to meet the needs of the people who are the target market, both in developing a completely new business (product or service) and developing an existing business, for example by using the ATM (Observe, Imitate, Modify) approach. Successful business activities are those that are always adaptive to market changes, including innovation and collaboration. Collaboration or partnerships among KUBE actors can increase the independence and sustainability of this business sector, such as the role of distributors, suppliers, retailers, production, and so on. Strengthening KUBE businesses needs to be built with superior positioning/characteristics, both through product characteristics, prices, promotions, distribution, services, and others.

The desire to have business legality has begun to exist from the KUBE managers, but none of them have a business license, even in the form of a Business License Number (NIB), which is a formal requirement of a business, especially for achieving long-term goals, and will also be related to access to business capital. Production management in the medium category in livestock KUBE activities is the activity of converting raw materials into finished materials, for example livestock cultivation activities from breeding to enlargement, and for small stall business types include activities as intermediaries to deliver a number of goods to end consumers by selling various daily necessities according to the intended market. Access to capital is in the low category, which is closely related to the ability to keep financial records, business legality, production and marketing. Access to capital is still weak, the ability to utilize banking is still low and the use of marketplaces and social media is very low.

The null hypothesis (H<sub>0</sub>) tested in this study is rejected and the working hypothesis (H<sub>1</sub>) which states that business management and entrepreneurial culture partially and simultaneously affect economic empowerment and have implications for the performance of the Joint Business Group (KUBE). Fundamental research is to test concepts and obtain findings based on the results of data collection and analysis, which are as follows:

1. Another variable that affects the management model, entrepreneurial culture and its effect on economic empowerment and its implications for performance is the variable of strengthening social commitment in the implementation of KUBE.

2. Creativity was good but has not been addressed in the form of activities, while the key to entrepreneurship is being able to create new opportunities by continuously improving the entrepreneurial spirit;

3. It is necessary to review the number of KUBE groups, which is mostly 10 people, to consider reducing it to 5 people, as has been implemented in Bandung District.

Based on research findings, the suggestion goes to Government, non-government organizations, and financial institutions have an important role to play in helping KUBEs overcome these challenges. Support that can be provided are:

1. Role of the Government

- 1) Conduct affordable or free production management training programs for KUBE owners;
- 2) Organize affordable or free marketing management training programs for KUBE owners;
- 3) Organizing affordable or free financial management training programs for KUBE owners.
- 4) Organizing competitions to select KUBEs with high performance.

2. Financial Institutions

1) Financial institutions can create financing products that suit the needs of KUBEs and simplify the loan application process.

2) Mentors and Financial Consultants: Facilitating KUBE owners' access to experienced mentors or financial consultants can help them address complex financial issues.

3. Non-government organizations/NGOs

1) Collaborate with Non-Government Organization (NGO) to conduct e-counselling to help educate KUBEs on production management, marketing management and financial management as well as entrepreneurial mindset enhancement;

2) Public awareness campaigns to raise awareness on better KUBE management.

#### 4.2. Limitation.

This research has some limitation: 1) The bureaucratic process for research permits varies in length and response, some respond quickly through the online process, 2) Most of KUBE's location is far from the city center so it takes quite a long time to reach the survey location.

#### Author's Contributions

Yuce Sariningsih: Conceptualization, methodology, formal analysis, writing – original draft, writing – review and editing. Yanti Purwanti: Conceptualization, methodology, writing – reviewing and editing. Saiful Almujaib: Conceptualization, methodology, writing – reviewing and editing. Erti Dinihayati: Conceptualization, methodology, writing – reviewing and editing, project administration. Erik: conceptualization, resources, writing – reviewing and editing.

#### Funding

The authors have been funded by the Directorate General of Higher Education, the Ministry of Education, Culture, Research and Technology Republic of Indonesia. Grant Number: 180/E5/PG.02.00.PL/2023

#### Acknowledgement

Infinite gratitude goes to the Directorate General of Higher Education, the Ministry of Education, Culture, Research and Technology Republic of Indonesia for funding this fundamental research. Infinite gratitude also goes to Irfan Rifai for his comments on earlier draft of this paper.

#### Author Details

Yuce Sariningsih1

Email: yucesp@unpas.co.id

SCOPUS ID: 57223168578

ORCHID ID: <https://orcid.org/0000-0001-8460-3375>

Department of Social Welfare

Yanti Purwanti2

Email: yanti.purwanti@unpas.ac.id

SCOPUS ID: 57223025228

Department of Business Administration

Saiful Almujab3  
Email: saifulalmujab@unpas.ac.id  
Department of Economic Education

Erti Dinihayati4  
Email: ertidinihayati@unpas.ac.id  
Department of Business Administration

Erik5  
Email: erik@unpas.ac.id  
Department of Informatic Engineering

#### Disclosure statement

No potential conflict of interest was reported by the author(s).

#### Data availability statement

Due to the nature of the research, due to [ethical/legal/commercial] supporting data is not available yet.

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