

FINANCIAL REPORT ASSISTANCE FOR MICRO BUSINESS IN ILIR BARAT II DISTRICT, PALEMBANG CITY

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Abstract

Micro, Small and Medium Enterprises (MSMEs) have the potential to be developed because they contribute to the economy in Indonesia. MSMEs have a significant role in the country's economic growth. The main objective of UMKM is basically to gain profits by increasing production efficiency, but in practice it often encounters many obstacles and problems, one of which is the problem of financial management. Good financial recording is very necessary because good financial recording and reporting can be used as a basis for analysis for managerial decisions that can affect business progress. The model of service activities is carried out by the method of coaching skills through the provision of materials and assistance. The result of the activity was that the participants had understood the basic material regarding financial statements, as well as provided assistance to find out firsthand the problems faced by respondents and solutions to overcome these problems.

Keywords: Financial Report, Micro, Small and Medium Enterprises (MSMEs), Assistance.

Abstrak

Usaha Mikro, Kecil dan Menengah (UMKM) memiliki potensi untuk dikembangkan karena berkontribusi terhadap perekonomian di Indonesia. UMKM memiliki peran yang signifikan dalam pertumbuhan ekonomi negara. Tujuan utama UMKM pada dasarnya adalah untuk memperoleh keuntungan dengan cara meningkatkan efisiensi produksi, namun dalam pelaksanaannya seringkali banyak menemui kendala dan permasalahan, salah satunya adalah masalah pengelolaan keuangan. Pencatatan keuangan yang baik sangat diperlukan karena pencatatan dan pelaporan keuangan yang baik dapat dijadikan dasar analisis keputusan manajerial yang dapat mempengaruhi kemajuan usaha. Model kegiatan pengabdian dilakukan dengan metode pembinaan keterampilan melalui pemberian materi dan pendampingan. Hasil dari kegiatan tersebut adalah peserta telah memahami materi dasar mengenai laporan keuangan, serta memberikan bantuan untuk mengetahui secara langsung permasalahan yang dihadapi responden dan solusi untuk mengatasi permasalahan tersebut.

Kata kunci: Laporan Keuangan, Usaha Mikro, Kecil dan Menengah (UMKM), Pendampingan..

PENDAHULUAN

Micro, Small and Medium Enterprises (MSMEs) have the potential to be developed because they contribute to the economy in Indonesia (Maksum et al., 2020; Tambunan, 2019). MSMEs have a significant role in the country's economic growth. Based on data from the Ministry of Cooperatives and SMEs of the Republic of Indonesia, the

number of MSMEs in 2020 reached 64.19 million with a contribution to GDP of 61.97% or 8,573.89 trillion rupiah. The contribution of MSMEs to the Indonesian economy includes the ability to absorb 97% of the total available workforce and be able to raise 60.4% of the total investment in 2020.

The main objective of UMKM is basically to gain profits by increasing

production efficiency, but in practice it often encounters many obstacles and problems, one of which is the problem of financial management (Erlanitasari et al., 2020; Kurniawati et al., 2021). Good financial recording is very necessary because good financial recording and reporting can be used as a basis for analysis for managerial decisions that can affect business progress (Putra, 2019; Zada et al., 2021). In order to produce good decisions, the financial performance information used must meet the quality of the information, such as relevant and reliable. Recording financial statements by good MSME actors will make it easier for business owners to apply for business financing at banks and the government (Resmi et al., 2021; Mukoffi & Sulistiyowati, 2019).

Obstacles faced by MSMEs include access to capital, incompetent human resources, limited access to raw materials and marketing (Raya et al., 2021; Yuzaria et al., 2021). The biggest obstacle faced by MSME business actors is access to capital. MSMEs find it difficult to access capital sources because they do not know how to make good and complete financial reports (Kaya & Koch, 2015; Brown & Lee, 2019). In fact, the government has made efforts to advance MSMEs through the People's Business Credit (KUR) program which is channeled through financial institutions with a guarantee pattern (Maryanto et al., 2022). The service fee or interest rate on credit is subsidized by the government. This is to increase access to financing and strengthen MSME capital.

The preparation of financial statements is very important because in its application there are still many business owners who have difficulty understanding and compiling financial statements (Tschopp & Huefner, 2015).

Thus, making financial statements as they are or limited to simple recording, only cash flow. According to Palazuelos et al., (2018) that the quality of financial statements that are considered minimal is an obstacle for banks to put trust in financial information in providing credit.

Only a small percentage of entrepreneurs who prioritize financial statements do not even understand how to compile business financial statements (Nielsen & Roslender, 2015). This is due to the lack of socialization and the unconsciousness of MSME business owners in considering the preparation of financial statements for the progress of their business (Jha & Alam, 2022). Therefore, it is necessary to assist in the preparation of financial reports for Micro Business actors, West Ilir District II, Palembang City. The goal is that micro-entrepreneurs in Ilir Barat 2 Palembang City are accustomed and able to make financial reports in a structured and complete manner, which can make it easier to make decisions and overcome other financial problems.

METHODS

The implementation of this activity was conducted on November 29, 2021. The methods used in conducting community service activities, namely interviews and discussions with representatives of micro-business actors in West Ilir District II Palembang City, presentations, and assistance. Participants will also be given materials containing basic knowledge about the need for financial statements and the components of each financial statement. The following will be discussed further about the method of service activities. The 33 training participants are people who have micro-businesses in Ilir Barat II District, Palembang City.

Interviews and Discussions

The first stage conducted by the service team is to conduct an analysis to understand the business conditions of the partners. The service team conducts interviews and discussions. The service team will conduct interviews and discussions with representatives of micro-entrepreneurs in Ilir Barat II District, Palembang City to find out the form of business conducted. The questions asked are: (1) whether the form of effort is being made; (2) How long has been involved in the business; (3) Whether to know and have prepared financial statements in advance. Based on the results of the discussion, the service team was able to draw conclusions about the problems faced by micro-entrepreneurs in West Ilir District II, Palembang City. Furthermore, the topic of discussion was conducted regarding the form of business and recording financial statements that needed to be conducted.

Presentation

A team of service lecturers presented the training activities. The training was attended by participants who are micro-entrepreneurs in Ilir Barat II District, Palembang City. The service team first made a presentation by presenting the financial statement material. During the activity, participants were allowed to have discussions and questions and answers with members of the service team.

Mentoring

After the training was completed, the service team aided the participants in the preparation of financial statements. Assistance is conducted to assist micro-entrepreneurs in understanding the training materials that have been obtained.

RESULTS AND DISCUSSION

Service activities for the preparation of financial statements for micro-enterprises in West Ilir District II Palembang City are carried out in several stages. For service activities carried out for one day. Community service was started with training conducted at the West Ilir Sub-district Office II Palembang City, by presenting material on financial statements consisting of calculating the Cost of Goods Produced (COGS), Profit / Loss Report, Equity Change Report, and Financial Position Statement / Balance Sheet. The number of peserta present was 33 business owners. From all participants present, 15 businesses will be further accompanied by financial statements. This is chosen based on potential and business that really needs further explanation about making financial statements in a structured manner.

The delivery of the material begins with general material about entrepreneurship and about the preparation of financial statements. Furthermore, it is continued with the presentation of material with exposure to creative business industries that are developing and advancing. The delivery of the material was continued with discussion activities and questions and answers between participants to the speakers.



Figure 1. Material Delivery

Table I. Results of the Questionnaire for Responses of Participants in FE Sriwijaya University Community Service Activities

| No | Statement | SS | S | T | S |
|----|--|-------------------|--------------------|---|---|
| 1 | I am satisfied with the community service activities organized by the Faculty of Economics UNSRI Community | 9 (60,0 0%) | 6 (40,0 0%) | - | - |
| 2 | service activities held in accordance with my expectations | 7 (46,6 7%) | 8 (53,3 3%) | - | - |
| 3 | Personnel/members involved in community service provide services according to my needs | 5 (33,3 4%) | 10 (66,6 6%) | - | - |
| 4 | Every complaint/state ment/problem I raise is followed up properly by the source/member involved | 5 (33,3 4%) | 10 (66,6 6%) | - | - |
| 5 | If this activity is re-organized, I am willing to participate/engage. | 8 (53,3 3%) | 7 (46,6 7%) | - | - |

Table I shows the participant's responses to community service activities carried out by the Banking Laboratory of the Faculty of Economics, Sriwijaya University. Respondents were satisfied with the activities carried out indicated by a strongly agreed score given by 9 people or 60% and agreed given by 6 people or 40%. This activity was also in line with respondents' expectations shown with 7 people or 46.67% who expressed strong approval and 8 people or 53.33% who agreed. In terms of service, this activity provides what respondents need through

5 (33.34%) respondents who strongly agree and 10 people (66.66%) who agree. This activity was also able to follow up on participant complaints shown with 5 people or 33.34% answering very much in agreement and 10 people or 66.66% who answered in agreement. Regarding participation in the next activity, as many as 8 people or 53.33% of respondents stated that they strongly agreed to participate and 7 other people or 46.67% said they agreed to participate again.

This micro-business actors' service assistance aims to record and record in detail related to businesses owned by the community in Ilir Barat II District, Palembang City. Assistance is also carried out to find out the extent of knowledge of MSME actors related to financial statements used in supporting their business. Service assistance is carried out for 3 (three) days at different times and places. The first assistance was carried out on Monday, December 2, 2021 at the business premises of five participants who have micro-businesses.

Table II. Attendance List of Community Service Assistance Participants West Ilir District II Palembang City

| No | Name | Year Entre | Busin ess Name | Address |
|----|---------------|---------------|-----------------------|-------------------------------|
| 1 | Hamsyah B, SE | 2017 | Ancha Bean Ice Pondok | Talang Kerangga Street No.411 |
| 2 | Arian Jaya | 2015 | Doga n Dharma Bakti | Jl. Talang Kerangga No.163 |
| 3 | Mery Maimunah | 2019 | Mery Breakfast | Jl. Kirangga Wira Santika |
| 4 | Elis | 2016 | Pempok Keyla | Old Depatency No, 150 |
| 5 | Ningsih | 2020 | Nings | Old Duchy No, |

ih 159
Cake

Table II records community service activities by visiting each place of business. The service assistance activities are all culinary businesses ranging from iced beans, dogan, breakfast, pempek, and cakes. The entrepreneurial year of all mentoring participants is diverse, with the longest since 2016 and most recently 2020.



Figure 2. Filling out the Questionnaire by Respondents of Micro-Enterprises for Community Service Assistance Activities

Table III. Attendance List of Community Service Assistance Participants West Ilir District II Palembang City

| No | Name | Year Entrance | Business Name | Address |
|----|-----------------|---------------|------------------------|-----------------------------|
| 1 | Rahmawati Yulia | 2015 | Rahma Chicken Porridge | Jl. Ki Gede Ning Suro |
| 2 | na Yunus Nepiri | 2015 | Independent Cake | Jl. Ki Gede Ning Suro |
| 3 | Yustusari | 2019 | UPPK Instant Ginger | Lr. Sei Tawar I No.730 |
| 4 | Nursery | 2014 | Pempek Pera Batik | Jl. Sungai Tawar Jl. PSI |
| 5 | One | 2000 | Jumputan Eka | Lautan, Lr. Budiman |

Table III records community service activities by visiting each place of business.

The service assistance activity recorded five business actors, with details of four culinary businesses and one cloth business. The entrepreneurial years of all mentoring participants are diverse, with the longest since 2000 and most recently 2019.



Figure 3. Filling out the Questionnaire by Respondents of Micro-Enterprises for Community Service Assistance Activities

Table IV. Attendance List of Community Service Assistance Participants West Ilir District II Palembang City

| No | Name | Year Entrepreneurship | Business Name | Address |
|----|---------------|-----------------------|-------------------|-----------------------------|
| 1 | Agustini | 2015 | Jangek Tini | Kemuning Street, No.706 Lr. |
| 2 | Farachdiba | 2019 | Martabak Telor OA | Kedukan Hill I |
| 3 | Nyayu Salma | 2010 | Ama Wet Cake | Jl. PSI Lautan, Lr. PMI |
| 4 | Rusmai ni | 2018 | Bikang Cake | Lr. Familidin, No.91 |
| 5 | Diamond Liana | 2019 | Ayu Olshop | Lr. Amak, No.382 |

Table IV records community service activities by visiting each place of business. The service assistance activity recorded that there were five business actors, with details of four culinary businesses and one cosmetic reseller business. Business actors started entrepreneurship for the longest time since 2010 and most recently in 2019.

Table V. Frequency Distribution of Respondents by Education

| No | Final Education | Sum | Percentage (%) |
|-------|-------------------------------|-----|----------------|
| 1 | High School/Vocational School | 13 | 86,66 |
| 2 | S1 | 1 | 6,67 |
| 3 | S2 | 0 | 0 |
| 4 | Other | 1 | 6,67 |
| Total | | 15 | 100 |

Based on the results of the survey conducted, it is known that as many as 13 business actors or 86.66% are high school / vocational school graduates as equals. Then there is 1 person or 6.67% who are S1 graduates and 1 other person who is a miscellaneous graduate. There are no business actors who take S2 education.

Table VI. Percentage of Number of Employees Employed by Respondents

| No | Number of Employees | Sum | Percentage (%) |
|-------|---------------------|-----|----------------|
| 1 | <4 people | 13 | 86,66 |
| 2 | 5-10 people | 2 | 13,34 |
| 3 | 11-20 people | 0 | 0 |
| 4 | >20 people | 0 | 0 |
| Total | | 15 | 100 |

The results of a survey conducted regarding the number of employees or workers in the respondent's business. Thus, it can be known that as many as 13 business actors or 86.66% have fewer than 4 employees. Furthermore, there are 2 business actors or 13.34% who have 5-10 employees.

Table VII. Percentage of Respondents' Initial Capital Money

| No | Capital Money | Sum | Percentage (%) |
|----|--|-----|----------------|
| 1 | IDR 500,000-, up to IDR 1,000,000-, | 8 | 53,33 |
| 2 | IDR 2,000,000-, up to IDR 4,000,000-, | 7 | 46,67 |
| 3 | IDR 5,000,000-, up to IDR 10,000,000-, | 0 | 0 |

| | | | |
|-------|-----------------|----|-----|
| 4 | >Rp10.000.000-, | 0 | 0 |
| Total | | 15 | 100 |

Based on the results of the survey conducted, it is known that as many as 8 business actors or 53.33% have business initial capital of IDR 500,000-, up to IDR 1,000,000-,. Then there are 7 business actors or 46.67% who have an initial capital of IDR 2,000,000-, up to IDR 4,000,000-,

Table VIII. Percentage of Respondents' Total Assets

| No | Number of Assets | Sum | Percentage (%) |
|-------|--|-----|----------------|
| 1 | <Rp50.000.000-, | 15 | 100 |
| 2 | IDR 50,000,000-, up to IDR 500,000,000-, | 0 | 0 |
| 3 | IDR 500,000,000-, up to IDR 10,000,000-, | 0 | 0 |
| 4 | >Rp10.000.000-, | 0 | 0 |
| Total | | 15 | 100 |

Table VIII records the number of assets owned by respondents. All business owners declare below the amount of assets used in the business <Rp50,000,000-,

Table IX. Percentage of Sales Over a Year of Respondents

| No | Number of Sales | Sum | Percentage (%) |
|-------|--|-----|----------------|
| 1 | <Rp300.000.000-, | 13 | 86,66 |
| 2 | IDR 300,000,000-, up to IDR 2,500,000,000-, | 2 | 13,34 |
| 3 | IDR 2,500,000,000-, up to IDR 50,000,000,000-, | 0 | 0 |
| 4 | >Rp50.000.000.000-more | 0 | 0 |
| Total | | 15 | 100 |

The results of a survey conducted on the number of sales during the year in the response business. It can be seen that as many as 13 business actors or 86.66% have sales <Rp300,000,000-, while there are 2 business actors or 13.34% which generates a total sales of Rp300,000,000-, up to Rp2,500,000,000-,. No business has an

income of >Rp2,500,000,000,-,

Table X. Percentage of Respondents' Funding Sources

| No | Funding Sources | Sum | Percentage (%) |
|-------|-----------------------|-----|----------------|
| 1 | 100% own capital | 5 | 33,33 |
| 2 | 75% - 99% own capital | 9 | 60,00 |
| 3 | 50% - 74% own capital | 1 | 6,67 |
| 4 | >50% own capital | 0 | 0 |
| Total | | 15 | 100 |

Based on the results of the survey conducted, it is known that as many as 5 business actors or 33.33% use 100% of their own capital. Furthermore, as many as 9 business actors or 60% who use 75% - 99% of their own capital because they still use loans from banks or the government, while there is 1 business actor or 6.67% who use 50% - 74% of their own capital because businesses use loans from banks and the government.

The results of a survey conducted regarding capital assistance that respondents have received, both through the government and banks. As many as 5 business owners or 33.33% said they had never received and applied for capital assistance from the government and banks. Furthermore, 10 business owners or 66.67% who have received loans from the government or banks. The business owners who received business capital assistance from the government were Mrs. Yuliana, Mrs. Elis, Mrs. Nyayu Salma, and Mrs. Intan. The assistance received was in the form of money of <Rp5,000,000, and there was no guarantee for the loan.

Table XI. Percentage of Capital Assistance Received by Respondents

| No | Capital Assistance | Sum | Percentage (%) |
|-------|--------------------|-----|----------------|
| 1 | Never | 5 | 33,33 |
| 2 | Ever | 10 | 66,67 |
| Total | | 15 | 100 |

Capital assistance from the bank

was received by Mr. Arian Jaya, Mrs. Nepiri, Mrs. Merry, Mrs. Eka, and Mrs. Agustini. Business owners get information about loans from the mass media, the bank's publications, SME group development institutions, sales, and customers. Mr. Arian Jaya and Mrs. Nepiri received assistance from BRI bank and a payment period of 18 months, with a proposed and approved credit amount of Rp10,000,000, while Mrs. Merry also received a loan from BRI bank with a proposed and approved credit amount of Rp5,000,000. Furthermore, Mrs. Eka received a loan from BTPN Syariah of Rp50,000,000 without collateral, with a period of 1 year. Finally, Ms. Agustini received a loan from the Mekar cooperative in the amount of <Rp10,000,000 within a period of 1 year.

There were respondents who received business capital loans from the government and banks, namely Ms. Farachdiba. The government capital assistance obtained by Mrs. Farachdiba amounted to <Rp5,000,000 in the form of money without using collateral for the loan, while the bank loan was obtained from the Palembang bank, with a loan amount of <Rp10,000,000. There is no guarantee for the loan and the repayment period is 12 months.

Table XII. Percentage of Financial Statement Recording by Respondents

| No | Recording of Financial Statements | Sum | Percentage (%) |
|-------|-----------------------------------|-----|----------------|
| 1 | Not | 12 | 80 |
| 2 | Yes | 3 | 20 |
| Total | | 15 | 100 |

Based on the results of a survey regarding the recording or bookkeeping of financial statements, there are 13 business owners or 80% who do not record all transactions that occur in the process of producing and selling goods or services. Most of the reasons given are that accounting is complicated and difficult to

implement due to unstable income and too much to record. Furthermore, none of the employees understood and did not need. However, all of them said they would plan to start making financial statements. For reasons of not needing, business actors stated that they did not plan to make and only 1 business actor planned to make financial statements later.

There are 3 business actors or 20% who claim to have made financial statements, namely Mr. Arian Jaya, Mrs. Nepiri, and Mrs. Intan. According to all respondents, it is important to make financial statements and not to hire special employees or use the services of consultants for recording. Making financial reports also starts from the establishment of a business regularly every month and is used for internal interests. Mr. Arian Jaya only made the income statement component, while Mrs. Nepiri and Mrs. Intan only made the Cash Flow statement. Thus, the difficulties encountered due to not using accounting standards do not even know the form of SAK ETAP. Thus, not knowing how to manufacture, completeness and determination of the post.

CONCLUSION

In the implementation of community service activities, all participants of micro-business owners begin to know and explore the potential to make financial reports as a basis for analysis for managerial decisions that can affect business goals. Communication is established between service implementers, resource persons, and participants during the material giving activity, with presentations delivered casually, simply, and the interaction between the speakers and participants goes well. Assistance is conducted by visiting the place of business of each participant in the process of making financial reports and knowing the problems faced by participants. Thus, it can be known that out of 15 business owners, only 3 have recorded financial statements.

However, the recording only makes a cash flow statement of income statement and the problems encountered when preparing the report. For this reason, it is necessary to conduct continuous assistance to improve the ability to make financial reports that are easy to understand. It is also hoped that this service activity will be conducted regularly so that micro-business actors can improve their business and continue to explore further understanding of the preparation of financial statements.

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