



## **Analysis of the Role of MSMEs in Supporting Sustainable Economic Development in Metro City**

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### **ABSTRACT**

*Economic activities are efforts to improve human living standards, this will also have an impact on the success of the national economy, one of the economic activities that have a big impact is MSMEs. Micro, Small and Medium Enterprises (MSMEs) are a group of businesses that are the foundation and sector of the national economy, both in alleviating poverty, building independence and the economy of the wider community, and have an important role in developing the national economy. The aim of this research is to determine the role of MSMEs in supporting sustainable economic development in Metro City, factors that support and hinder the role of MSMEs in economic development in Metro City, as well as appropriate strategies to increase the role of MSMEs in sustainable economic development in Metro City. This type of research uses literature studies or library studies, namely a series of activities related to methods of collecting library data, reading, taking notes and processing research materials. Based on the research results, MSMEs have a role in supporting sustainable economic development in Metro City, this is marked by the rapid increase in MSME actors every year, as well as the government's role in providing capital loans for MSME actors. The government wants MSME players to help stabilize and improve economic conditions. This indicates that MSMEs are an important means for sustainable economic development in Metro City.*

**Keywords:** *Micro, small, and medium enterprises, economic development.*

### **A. INTRODUCTION**

Economic activities are efforts to improve the quality of human life, which will also impact the success of the national economy. One of the economic activities that has a significant impact is Micro, Small, and Medium Enterprises (MSMEs). MSMEs are a group of businesses that serve as the foundation and sector of the national economy, both in alleviating poverty and building independence as well as the broader community's economy. MSMEs will play a crucial role in addressing economic disparities in society, meaning that MSMEs are vital in building the national economy.

Small and medium-sized enterprises (SMEs) are poised to assume a crucial and pivotal function in bolstering the overall development and economic advancement of the nation, and consequently, it is anticipated that these enterprises will continuously undergo swift progress and evolution, ultimately leading to the enhancement of societal welfare and the prosperity of the nation as a whole. In light of this, it becomes imperative to establish and implement supportive measures and initiatives from the government that will enable SMEs to flourish and thrive; as these enterprises expand and develop, we can expect a corresponding reduction in the unemployment rate, an increase in community

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empowerment, and the facilitation of economic growth that can be tangibly experienced and appreciated by the populace at large. Thus, the synergistic relationship between government support and the growth of SMEs is essential for fostering an environment where economic development is not only achievable but also sustainable, ultimately benefiting both individuals and the broader community.

National development represents a comprehensive endeavor aimed at enhancing the overall quality of life for both individuals and society as a whole in the context of Indonesia, and this initiative is characterized by its sustainable nature as it seeks to be anchored in the intrinsic capabilities of the nation, all while effectively leveraging the plethora of advancements that have emerged in the fields of technology and science. The scope of national development is extensive, as it encompasses various dimensions of the life of the nation and the state, and it is a multifaceted process that is executed collaboratively by the government as well as the wider community, thus reflecting a shared responsibility in this vital undertaking. Within this framework, the primary agents of development are the members of the community, who play a crucial role in driving progress, while the government carries the significant responsibility of providing guidance and protection, which includes fostering an environment that is conducive to growth, safe for all citizens, and characterized by peace, all of which are essential for the successful realization of national development objectives (Sofyan Syaakir. 2017)

Economic development is often perceived as a narrow focus that primarily involves the systematic endeavors undertaken by a society to augment its economic activities and subsequently elevate its overall income levels; however, it is crucial to recognize that the broader spectrum of development initiatives must also incorporate the essential dimensions of social, political, and cultural progress in order to achieve a more holistic advancement of society. Given this constraint, the notion of economic development is typically articulated as a multifaceted process that ultimately culminates in a sustained increase in the per capita income of the populace within a given community over an extended period of time, thereby reflecting the long-term benefits associated with such economic growth. (Hasan, Muhammad dan Muhammad Aziz. 2018)

The concept of development can be understood as a concerted effort aimed at significantly enhancing the capabilities and overall potential of a society, thereby enabling it to successfully attain the future that it envisions for itself, a future that is anticipated to be markedly superior to the conditions of previous times and circumstances. This intricate process of development is profoundly dependent on the economic sector, which serves as a critical benchmark for government initiatives as they strive to generate sustainable and enduring support for various developmental activities and projects. Furthermore, it is imperative that the development process actively engages the community, recognizing them as the primary stakeholders and key actors who will not only participate in but also ultimately experience the benefits of the development initiatives undertaken. Among the various indicators that reflect the progress of national development, one of the most significant is undoubtedly economic growth, which serves as a vital measure of advancement. The phenomenon of economic development stands as a matter of paramount importance for any nation, particularly in its capacity to augment national income levels and

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enhance the overall welfare and quality of life for its citizens. Within the realm of macroeconomic analysis, economic growth is defined as the rate at which per capita income increases over time, and this metric is often utilized as a representative gauge of the health of a country's economy as well as an indicator of the welfare status of its community. (Sofyan, Syaakir. 2017).

Sustainable economic development has emerged as a pivotal component of the strategic agenda in numerous urban centers globally, and this includes the prominent example of Metro City. The multifaceted concept of sustainable economic development transcends mere economic growth; it inherently involves a comprehensive evaluation of environmental considerations, social equity, and the overall welfare and well-being of the community at large. Within this framework, the significance of Micro, Small, and Medium Enterprises (MSMEs) cannot be overstated, as they play a crucial role in shaping this developmental paradigm. In the context of Metro City, MSMEs not only serve as the principal engines of the local economy but also possess immense potential to facilitate the advancement of sustainable economic development initiatives. By virtue of their vital contributions to job creation, stimulation of the local economic landscape, and the promotion of innovative practices, MSMEs have emerged as a central focus in the pursuit of inclusive, sustainable, and highly competitive economic development objectives. Drawing upon the aforementioned considerations, the author is poised to undertake a thorough and rigorous analysis of the indispensable role that MSMEs play in bolstering sustainable economic development within the confines of Metro City. This exploration will encompass an examination of how MSMEs actively contribute to economic development in Metro City, as well as an investigation into the various factors that either support or impede the effective role of MSMEs in fostering economic development in this urban environment, alongside a detailed assessment of related dynamics.

The appropriate and well-considered strategy aimed at significantly enhancing the pivotal role that Micro, Small, and Medium Enterprises (MSMEs) play in the sustainable economic development of Metro City must be meticulously devised and implemented. With a more profound and comprehensive understanding of the multifaceted role that MSMEs occupy within the economic framework of Metro City, it is earnestly hoped that this scholarly article can furnish readers with invaluable insights and perspectives, as well as establish a robust foundation upon which concrete, actionable steps can be built to effectively support the ongoing development of MSMEs, which are essential for underpinning and promoting sustainable economic progress in Metro City. In accordance with the legislative framework established by the Law of the Republic of Indonesia No. 20 of 2008, which pertains to the regulation of MSMEs, it is articulated in Article 1 that micro enterprises are defined as productive business endeavors that are owned by individuals or individual business entities, provided that they meet the specific criteria for micro enterprises as delineated within the confines of the law. Furthermore, small enterprises are comprehensively characterized as independent productive economic activities that are undertaken by individuals or business entities, which are neither subsidiaries nor branches that are owned, controlled, or otherwise affiliated, either directly or indirectly, with medium

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or large enterprises, as long as they satisfy the criteria for small enterprises as referenced in the relevant legal provisions.

Several scholarly interpretations and definitions concerning Micro, Small, and Medium Enterprises (MSMEs) articulated by economists encompass a variety of perspectives and insights, one of which is presented by Ina Primiana, who posits that MSMEs represent a critical evolution and advancement of four fundamental categories that collectively serve as the backbone of economic progression and development within the context of Indonesia. These four pivotal economic drivers, which are essential for the overall growth and sustainability of the economy, include the manufacturing industry, the development of human resources, the field of agribusiness, and the domain of maritime business, all of which are integral to the enhancement of economic activities in the nation. Primiana further emphasizes that MSMEs possess the capacity to function as a vital sector for development, one that can be strategically leveraged to facilitate the recovery of the economy, particularly in times of crisis or economic downturn. In contrast, M. Kwartono articulates a definition of MSMEs that underscores the nature of the economic activities conducted by individuals, which are characterized by a net worth that excludes the valuation of land and buildings utilized for business operations, with a stipulated maximum value of IDR 200 million.

Furthermore, he delineates that Small and Medium Enterprises (SMEs), which fall under the broader umbrella of MSMEs, are defined as businesses that achieve a maximum annual sales turnover not exceeding IDR 1 billion and are predominantly owned by Indonesian citizens, or what is locally referred to as Warga Negara Indonesia (WNI). According to the insights of Rudjito, it is evident that MSMEs play an indispensable and crucial role in catalyzing and propelling the economic engine of the country forward. The presence and growth of SMEs not only facilitate the creation of substantial job opportunities for the populace but also contribute to the proliferation of various business ventures, thereby optimizing profit margins and enhancing overall economic vitality.

**Classification of Micro, Small, and Medium Enterprises** In the context of their developmental stages and characteristics, Micro, Small, and Medium Enterprises (MSMEs) operating within the jurisdiction of Indonesia can be systematically categorized based on four distinct criteria, which are as follows: 1. Livelihood Activities, which are defined as small and medium enterprises that serve predominantly as sources of employment and income generation for individuals, are often referred to as the informal sector of the economy. To illustrate, one can consider street vendors, who exemplify this classification by providing goods and services directly to consumers in public spaces without the formal structure of a registered business entity. 2. Micro Enterprise, which denotes a specific category of small and medium enterprises that embody artisan qualities, typically lack the fully developed entrepreneurial attributes that are characteristic of more advanced business entities. This classification often includes businesses that operate on a very small scale, focusing on handcrafted products or localized services without extensive market reach or formal business strategies. 3. Small Dynamic Enterprise, which is characterized by its entrepreneurial mindset and capacity to engage in subcontracting arrangements as well as international trade, denotes those SMEs that have progressed beyond the micro stage and demonstrate the ability to scale operations and seize market opportunities.

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Such enterprises actively seek to expand their market presence and often engage in innovative practices to enhance their competitiveness on a broader scale. 4. Fast Moving Enterprise, which signifies SMEs that possess a strong entrepreneurial orientation and are in a transitional phase towards becoming larger corporations, reflects a dynamic category of businesses that are rapidly evolving and adapting to changing market conditions. These enterprises are characterized by their ambition to grow and their proactive strategies aimed at scaling up operations to attain substantial market share.

Characteristics of Micro, Small, and Medium Enterprises

1. The range of commodities and products that these businesses offer is inherently fluid and subject to change based on various market factors, demonstrating a lack of stability in their product lines and service offerings, which can be influenced by consumer demand and resource availability at any given moment.
2. The geographical location of these enterprises is equally variable, as businesses may relocate in response to shifting market conditions or opportunities, resulting in a lack of permanence and further demonstrating the adaptive nature of MSMEs in the face of economic challenges.
3. The administrative practices within these enterprises are often underdeveloped, leading to a situation where personal and business finances are not distinctly separated, which can create complications in financial management and hinder growth potential as the business scales.
4. The human resources employed within these MSMEs frequently lack a well-developed entrepreneurial spirit, which is essential for fostering innovation and driving business growth, as many individuals involved may not have been exposed to formal training or mentorship in entrepreneurial practices.
5. On average, the educational background of the human resources in these enterprises tends to be relatively low, which further limits their capacity for strategic thinking and effective business management, thereby impacting the overall performance of the enterprise.
6. Generally, actors within the MSME sector face significant barriers to accessing traditional banking services, which can severely restrict their financial options; however, a minority may find some level of access to alternative, non-bank financial institutions that offer limited support.
7. In the majority of cases, these enterprises do not possess formal business permits or legal recognition, which includes the absence of a Tax Identification Number (NPWP), consequently leaving them in a vulnerable position regarding regulatory compliance and limiting their growth prospects within the formal economic framework.

Benefits of Micro, Small, and Medium Enterprises (MSMEs). According to the comprehensive analysis conducted by Kadeni and Ninik Sriyani in the year 2020, the advantages associated with the operation and proliferation of Micro, Small, and Medium Enterprises, commonly referred to as MSMEs, are numerous and multifaceted. One of the most significant benefits of the MSME sector is its status as the preeminent contributor to the production of goods within domestic markets, which highlights the crucial role these enterprises play in bolstering the economy through the enhancement of products manufactured locally. The output generated by MSMEs is not restricted solely to local consumption; rather, it possesses the remarkable potential to penetrate both national and international markets, thereby elevating the status of domestic products on a global scale. Local products, particularly artisanal goods such as traditional handicrafts, have garnered a substantial reputation and are in high demand among consumers, both domestically and

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internationally. For instance, Indonesian handicrafts, which are renowned for their intricate designs and cultural significance, have established a notable presence in foreign markets, illustrating the immense potential of local craftsmanship.

Furthermore, it is imperative to recognize the crucial role that the MSME sector plays in job creation within the broader economic landscape, as it is widely acknowledged that these enterprises indirectly facilitate the generation of employment opportunities for a diverse range of individuals seeking work. This employment generation is particularly salient in the context of national efforts to mitigate unemployment rates, as the proliferation of MSMEs serves as a vital strategy for government initiatives aimed at enhancing labor market participation. Moreover, the MSME sector presents a viable solution for individuals belonging to the middle-class demographic, as the financial capital necessary to embark on entrepreneurial ventures within this sector is often relatively accessible and not overly burdensome. It is noteworthy to mention that various government institutions have been proactive in their efforts to provide financial assistance through initiatives that offer small loan amounts to aspiring entrepreneurs. In addition to government support, traditional financial institutions such as banks have also adapted their lending practices to include loan guarantees for individuals seeking credit of modest value, thereby fostering an environment conducive to business development.

Additionally, the operational flexibility inherent within the MSME sector is a noteworthy attribute, as the organizational structure of these enterprises is typically characterized by a relatively small hierarchy. Each leadership role within these organizations is endowed with a distinct set of authorities and responsibilities, which facilitates agile decision-making processes. Furthermore, businesses operating within the MSME sector often exhibit an inclination to prioritize consumer preferences and remain attuned to prevailing market trends, thereby ensuring that their products and services align with the evolving demands of their clientele. In summary, the multifarious benefits of MSMEs underscore their vital contribution to economic development, job creation, and the cultivation of a vibrant marketplace that caters to both local and international consumers.

**Benefits of MSMEs** According to the scholarly work conducted by Kadeni and Ninik Srijani in the year 2020, the advantages and benefits that arise from the presence and functioning of Micro, Small, and Medium Enterprises (MSMEs) can be articulated as follows: **Sustainable Economic Development** The foundational concept of sustainable development finds its origins within the framework known as the Triple Bottom Line, a paradigm that underscores the necessity for achieving equilibrium among three critical pillars that include the acquisition of profit, the adherence to social responsibility, and the imperative of environmental preservation. Achieving a comprehensive form of sustainable development necessitates a harmonious balance among these three fundamental pillars, as discussed in the work of Klarin, as referenced in the research conducted by Solechah, Warhidatun Maratus, and Sugito in 2022. Implicit within this multifaceted concept are two predominant concerns that warrant attention, specifically the necessity of taking into account the limitations imposed by natural resources and environmental factors on developmental strategies and consumption practices, as well as the profound significance of ensuring the well-being of future generations.

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Consequently, the principle of sustainable development yields three pivotal axioms that guide its application: (a) the imperative to treat both the present and the future with a perspective that assigns positive value over the long term, (b) the recognition that environmental assets play a crucial role in contributing to overall economic well-being, and (c) a comprehensive understanding of the constraints that emerge from the implications associated with environmental assets, as elucidated by Fauzi and Oxtavianus in 2014. In accordance with the insights provided by Hart and Milstein in 2003, sustainability can be defined as a concerted effort directed towards enhancing the social and environmental performance of the current generation while simultaneously safeguarding the capacity of future generations to fulfill their own social and environmental needs. This perspective is reinforced by the assertion made by Hart and Milstein in their 2003 publication. Sustainable development is frequently characterized as an enhancement of the quality of life that is carefully calibrated to align with the carrying capacity of the surrounding environment. In a broader sense, sustainability is generally defined as the continuation of activities without causing any diminishment of resources or quality. Nevertheless, it is important to note that, to date, there exists no definitive measure that can accurately express the extent or level of sustainability achieved in developmental initiatives, as the indicators that have been promoted thus far tend to be inherently partial in their nature, as pointed out by Fauzi and Oxtavianus in 2014.

Thus, it can be inferred that sustainable economic development constitutes a process of advancement within the economic sector that is fundamentally grounded in the principle of fulfilling current needs without jeopardizing the ability to satisfy the needs of future generations. This comprehensive definition encompasses initiatives aimed at increasing per capita income over extended periods, stimulating economic growth, and actively working to reduce or entirely eliminate the existence of absolute poverty, as highlighted by Hasan and Azis in 2018. The sustainability of economic development is undeniably crucial for realizing societal prosperity and ensuring that various regions continue to attract financial capital, thereby affording every individual the opportunity to engage fully and actively participate in a wide array of economic activities. This assertion is supported by the findings of Feldman et al. in 2014. In light of these considerations, it is noteworthy that Indonesia has dedicated its focus to addressing economic issues within the context of international cooperation, particularly as a member of the Group of Twenty (G20), with the overarching goal of achieving sustainable economic development within the nation of Indonesia.

## **B. RESEARCH METHOD**

The research method used is literature study, which involves a series of activities related to the method of collecting library data, reading, taking notes, and processing research materials. (Zed, 2003). Four main characteristics of literature study research are: First, the researcher directly engages with texts (manuscripts) or numerical data, rather than with firsthand knowledge from the field. Second, library data is "ready to use," meaning the researcher does not go directly into the field because they are dealing directly with data sources available in the library. Third, library data is generally a secondary source, in the sense that the researcher obtains materials or data from a second hand and not original

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data from the first hand in the field. Fourth, that the condition of the library data is not limited by space and time. (Kadeni dan Ninik Sriyani, 2020).

In light of the aforementioned considerations, the process of data collection pertinent to the research endeavor is meticulously executed through the comprehensive examination and potential development of a diverse array of reference materials, which encompass scholarly journals, academic books, and various documents that may exist in both their traditional printed form as well as in electronic formats, in addition to other pertinent data sources and informational assets that are deemed relevant and significant to the overarching research or study in question, and this multifaceted approach is implemented through a collaborative effort or a strategic combination of methodologies. The analysis of the collected data is fundamentally qualitative in essence, characterized by an in-depth exploration of the underlying themes and patterns, and the resultant findings of the research are articulated through a systematic reasoning process that ultimately culminates in the formation of well-founded conclusions that contribute to the existing body of knowledge. Therefore, this rigorous approach to both data collection and analysis not only enhances the validity and reliability of the research outcomes but also ensures that the conclusions drawn are substantiated by a robust framework of evidence and critical thought.

### **C. RESULTS AND DISCUSSION**

The role of MSMEs in supporting economic development in Metro City. Based on data taken from the Central Statistics Agency of Lampung Province, the number of MSMEs in Metro City in 2020 was 147,556, and in 2021 it was 150,999. This indicates a significant increase in the number of MSMEs. Micro, Small, and Medium Enterprises (MSMEs) in Metro City also receive full support from the local government, as evidenced by the provision of capital assistance for MSME actors. According to the Metro City Info website, the Mayor of Metro City, Mr. Wahdi Siradjuddin, stated, "In the distribution of MSME capital for strengthening MSME capital, it can be used effectively to develop businesses." "I hope that the recipients of assistance do not focus on the amount or nominal value, but rather on how much attention the Metro City Government and relevant stakeholders are giving to MSME actors in Metro City." The government wants MSME actors to help stabilize and improve the economic conditions, indicating that MSMEs are an important means for economic development in Metro City.

For example, several MSMEs that have experienced significant growth in the economy of Metro City. There is data from research that shows the growth percentage of SMEs, with Janji Jiwa coffee shop at 70% and Coffee Et Bien at 63%. The researcher concluded that the analysis of the development of Janji Jiwa and Coffee Et Bien coffee shops, as part of the role of SMEs in Metro City, has been assessed as quite good.

The development of MSMEs in Metro City is influenced by supporting factors, including the awareness of MSME actors to always create innovative and creative things, the availability of capital that supports the establishment of MSMEs, the affordability of final income tax rates for MSME actors, which includes tax obligations for calculating, paying, and reporting final income tax, as well as the ability to utilize technology to promote their



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businesses, thereby increasing sales intensity and achieving significant success for Metro City.

However, MSMEs in Metro City also face hindering factors that can reduce competitiveness and disrupt the progress of MSMEs. Among them are the limitations of capital caused by delays in obtaining information about capital loans, limited ability to promote products and relatively difficult marketing, the weakness of MSME actors in managing their businesses, and the scarcity of human resources in creating opportunities to start a business. To enhance the role of MSMEs so that they can contribute to supporting sustainable economic development in Metro City, the following strategies need to be implemented:

1. Developing an Accounting Information System (SIA) from various institutions, such as the Cooperative and MSME Office, which will help improve the quality of fund management and inadequate capital, thereby enhancing market competitiveness.
2. Developing human resources through education and training, which can help improve the performance of business actors.
3. Developing digital trade that will help increase sales of products produced by MSMEs, thereby enhancing sales intensity and market competitiveness.
4. Improving infrastructure such as highways, bridges, and facilities that support the accessibility of all MSME locations for consumers.
5. Developing cooperation among MSMEs that will facilitate the improvement of business performance.
6. Developing a capital assistance program for MSME actors, which can help enhance market competitiveness.
7. Developing entrepreneurial skills for MSME actors so that they can help MSMEs perform according to the targets to be achieved.

#### **D. CONCLUSION**

According to the comprehensive findings derived from extensive research endeavors, it is evident that Micro, Small, and Medium Enterprises (MSMEs) significantly contribute to the promotion and sustenance of economic development that is both viable and enduring within the confines of Metro City, a fact that is substantiated by the notable and rapid annual increase in the number of MSME operators engaging in various economic activities, along with the proactive involvement of the government in facilitating access to capital loans specifically designed for these MSME actors. The government harbors the optimistic aspiration that the engagement and active participation of MSME actors will play a crucial role in stabilizing and enhancing the overall economic conditions prevailing in the region, thereby fostering a more resilient and dynamic economic environment. This scenario underscores the pivotal importance of MSMEs as a fundamental mechanism for achieving sustainable economic development in Metro City, highlighting their capacity to drive growth and innovation. Consequently, the evidence presented indicates that MSMEs serve not merely as economic entities, but as vital contributors to the broader objectives of sustainable development and economic resilience in the metropolitan landscape.

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