

# The Development Of Self-Employed Novice Entrepreneurs In Lampung Province, Indonesia

*Self-Employed  
Novice  
Entrepreneurs*

Yosy Arisandy<sup>1,4\*</sup>, Ani Mekaniwati<sup>2,4</sup>, Aang Munawar<sup>2</sup>,  
Iwan Darmawan<sup>3</sup>, Yose Rizal<sup>3</sup>

<sup>1</sup>*Faculty of Islamic Economics and Business, Fatmawati Sukarno State Islamic  
University, Bengkulu 38211, Indonesia*

<sup>2</sup>*Faculty of Management, Institut Bisnis dan Informatika Kesatuan, Bogor, Indonesia*

<sup>3</sup>*Ministry of Manpower of the Republic of Indonesia, Jakarta 12750, Indonesia*

<sup>4</sup>*Faculty of Technology Management and Business, Universiti Tun Husein Onn  
Malaysia, Johor 86400, Malaysia*

*Corresponding Email: yosyarisandy@gmail.com*

**675**

Submitted:  
**NOVEMBER 2024**

Accepted:  
**FEBRUARY 2025**

## ABSTRACT

The empowerment of novice entrepreneurs is vital for fostering inclusive economic development and addressing structural unemployment in Indonesia. This study evaluates the effectiveness of the Independent Novice Entrepreneur Program (Tenaga Kerja Mandiri Pemula/TKMP) implemented by the Ministry of Manpower in Lampung Province. Using a mixed-methods approach, the research integrates quantitative data from surveys and progress reports with qualitative insights from interviews with mentors and participants. The program's performance is assessed based on five Key Performance Indicators (KPIs): (1) production of goods/services, (2) implementation of marketing strategies, (3) maintenance of financial cash flow records, (4) acquisition of Business Identification Numbers (NIB), and (5) development of structured business plans. Findings reveal that the program exceeded the 60% achievement target across all KPIs, with the highest performance in product development (94.19%) and marketing strategy (91.60%). However, challenges remain in financial literacy, NIB registration, and long-term business sustainability. This study highlights the importance of continuous mentoring, digital literacy, and academic collaboration to strengthen entrepreneurial ecosystems at the local level. The results offer evidence-based recommendations for improving policy design and implementation of entrepreneurship support programs in developing regions.

**Keywords:** novice entrepreneurs, entrepreneurship development, government program, business mentoring, financial literacy, digital marketing, Lampung Province, mixed-methods, policy evaluation, small business empowerment

## INTRODUCTION

Unemployment remains one of the critical issues in today's social reality (Hafiz, 2023). The National Labor Force Survey (Sakernas) indicates that the number of unemployed individuals continues to rise annually. This is primarily due to the increasing number of workers, particularly high school and university graduates, who have yet to secure employment. This condition leads to a "labour surplus economy." For instance, data from the August 2023 Sakernas by BPS shows that the national labor force totaled 147.71 million people, with 139.85 million employed, leaving 7.86 million people unemployed as of August 2023 (BPS, 2023).

The Ministry of Manpower has implemented employment expansion policies "within the employment relationship" and "outside the employment relationship" to address unemployment (Ginting, 2021). This aligns with Law No. 13 of 2003 on Manpower in conjunction with Government Regulation No. 33 of 2013 on Employment Opportunity Expansion (Directorate General of Workforce Placement and Employment Opportunity

**JIMKES**

Jurnal Ilmiah Manajemen  
Kesatuan  
Vol. 13 No. 2, 2025  
pp. 675 - 684  
IBI Kesatuan  
ISSN 2337 - 7860  
E-ISSN 2721 - 169X  
DOI: 10.37641/jimkes.v13i2.3510

Expansion, 2024). Entrepreneurship is a cornerstone of sustainable economic development, fostering innovation, job creation, and self-reliance (Ofor-Douglas, 2024).. The central government must play a significant role in enhancing enterprise resilience through optimal business support measures (Suryawati et al., 2023).

One of the employment expansion policies outside the formal employment relationship currently implemented by the Ministry of Manpower is the Independent Novice Worker Program across Indonesia, including in Lampung Province. This entrepreneurship-based program is a strategic initiative prioritized by the government to foster and develop new entrepreneurs who can eventually grow into micro, small, and medium enterprises.

On the other hand, efforts to enhance entrepreneurship in Indonesia need to be carried out in a well-planned manner to achieve the target of Indonesia's entrepreneurship ratio of 3.95 percent by 2024 (Menko Perekonomian, 2022) Therefore, mentoring is provided to TKMP participants, along with the establishment of KPI targets for each indicator of the entrepreneurship ratio, to increase the entrepreneurship ratio. This program provides training, mentoring, and resources to help participants establish and sustain their businesses.

The primary goal of developing TKMP participants is to transform their status from unemployed individuals to empowered entrepreneurs. Additionally, this mentoring ensures that TKMP participants build sustainable businesses and make optimal use of the financial assistance of 5 million IDR provided by the Ministry of Manpower of the Republic of Indonesia through a selection process conducted via the website <https://bizhub.kemnaker.go.id/>.

The program in Lampung involved collaboration with several universities and institutions. Key partners included IBI Kesatuan Bogor, Universitas Islam Negeri Fatmawati Sukarno Bengkulu, Universitas Lampung, Institut Bakti Nusantara Lampung, Institut Al-Ma'arif Way Kanan Lampung, PKBM Ma'had Tahkimussunnah Al Islami Lampung Tengah, and PKBM Cendikia Lampung Tengah. A total of 22 mentors were deployed across the Lampung province to provide local guidance and support, ensuring comprehensive assistance for a total of 582 TKMP participants. The mentoring program was conducted both online and offline from September to December 2024, covering all participating regions in Lampung. The sectors mentored include trade in goods and services, agriculture and livestock, creative industries, culinary industries, and fisheries and marine sectors.

## **THEORETICAL AND EMPIRICAL STUDIES**

The empowerment of novice entrepreneurs (Tenaga Kerja Mandiri Pemula - TKMP) via mentoring programs corresponds with entrepreneurial development theories, especially those highlighting skills transfer, capacity building, and resource facilitation. Chinwe, A. C. (2022) asserts that entrepreneurial education promotes creativity, self-sufficiency, and sustainable economic development (Chinwe, 2022). This theoretical framework highlights the essential function of mentoring in overcoming obstacles encountered by beginner entrepreneurs, such restricted access to financial literacy, insufficient marketing techniques, and underdeveloped business planning abilities.

Mentoring programs, especially in emerging economies, frequently employ a multifaceted strategy that integrates technical, managerial, and financial support. Emphasize the importance of academic entrepreneurial aspirations, noting that engagement with educational institutions facilitates access to contemporary research and innovation. This collaboration enhances entrepreneurs' problem-solving skills and promotes evidence-based decision-making (Duval-Couetil et al., 2021). The Lampung TKMP program embodies these ideas by combining mentoring with academic collaborations to enhance participants' business skills.

Empirical research indicates that structured mentorship programs result in quantifiable enhancements in business performance. Kaplan, R. S., & Mikes, A. (2020) illustrated the effect of risk management training in diminishing entrepreneurial failures (Kaplan &

Mikes, 2020). Tuffour et al. (2022) underscored the importance of financial literacy in improving the viability of small enterprises (Tuffour et al., 2022). The Lampung program's outcomes match these findings, revealing notable enhancements in financial record-keeping, marketing plan execution, and the procurement of business identity numbers (NIB).

Additional empirical research corroborates the incorporation of digital tools in mentoring. Dwivedi et al. (2023) highlighted the significance of social media in collaborative planning and market access (Dwivedi et al., 2023), which corresponds with the Lampung TKMP members' utilization of platforms like TikTok, Instagram, and Shopee. The digital transition highlights the necessity for ongoing digital literacy training to maintain and enhance market reach.

This study covers a broad spectrum of districts within Lampung Province, including Bandar Lampung, Pesawaran, Kota Metro, Lampung Timur, Tulang Bawang, Tulang Bawang Barat, Way Kanan, Mesuji, Lampung Selatan, Pringsewu, Tanggamus, Pesisir Barat, Lampung Barat, and Lampung Tengah. These districts, each with its unique socio-economic conditions, collectively represent a microcosm of the broader regional development challenges faced in Indonesia. Local economic development in these areas aims to leverage untapped regional potential, which, if properly harnessed, has the capacity to generate a significant multiplier effect—boosting employment, increasing local incomes, and improving overall regional development (Riawati et al., 2022).

The focus of this study on the *Program Kewirausahaan Mandiri Pemula* (TKMP), a government initiative designed to support novice entrepreneurs, is crucial to understanding how well these economic opportunities are translated into tangible outcomes. By examining the progress and challenges experienced by the TKMP participants across these districts, this paper seeks to assess the effectiveness of the Ministry of Manpower's strategies in fostering entrepreneurial success. The findings will not only provide valuable insights into the strengths and weaknesses of the current implementation but will also offer actionable recommendations to improve the support systems for new entrepreneurs in Lampung Province. Such insights are critical, as enhancing the success rates of novice entrepreneurs can have far-reaching impacts on both local economies and the broader national development agenda.

## METHOD

This research utilizes a mixed-methods approach, integrating quantitative and qualitative techniques. Mixed methods facilitate a comprehensive analysis by integrating numerical data with in-depth insights from personal experiences, thus offering a more holistic understanding of the research problem (Plano Clark, 2017). This study utilized quantitative data obtained from surveys and progress reports, alongside qualitative data collected through interviews with program mentors and participants.

The main data collection methods consisted of surveys distributed to participants of the Program Tenaga Kerja Mandiri Pemula (TKMP) and an analysis of their progress reports. The progress reports were analyzed to evaluate the program's success according to the five Key Performance Indicators (KPIs) deemed essential for measuring entrepreneurial development outcomes. The KPIs encompass: (1) the count of participants who have created tangible products or services, (2) the execution of effective marketing strategies, (3) the establishment of financial cash flow records, (4) the acquisition of Business Identification Numbers (NIB), and (5) the formulation of structured and measurable business plans. The selected indicators reflect essential aspects of entrepreneurial growth and are widely utilized to assess business success (F Kuratko, 2024).

Alongside the quantitative data, qualitative insights were obtained through semi-structured interviews with program mentors and participants. The interviews aimed to examine the challenges and opportunities encountered by participants during the program's implementation. Qualitative research is essential for revealing the complexities of participants' experiences and offers a comprehensive understanding of the elements that

affect the success or failure of entrepreneurship programs (Hennink et al., 2020). The interviews enabled researchers to discern prevalent themes related to support mechanisms and barriers influencing entrepreneurial development, aspects that may remain unquantified in numerical data alone (Hennink et al., 2020; Knott et al., 2022).

This study integrates two methods to offer a comprehensive analysis of the TKMP program's effectiveness in promoting entrepreneurship in Indonesia. The quantitative data facilitates an objective assessment of the program's success in relation to the KPIs, whereas the qualitative data provides a more nuanced examination of the contextual factors affecting program outcomes.

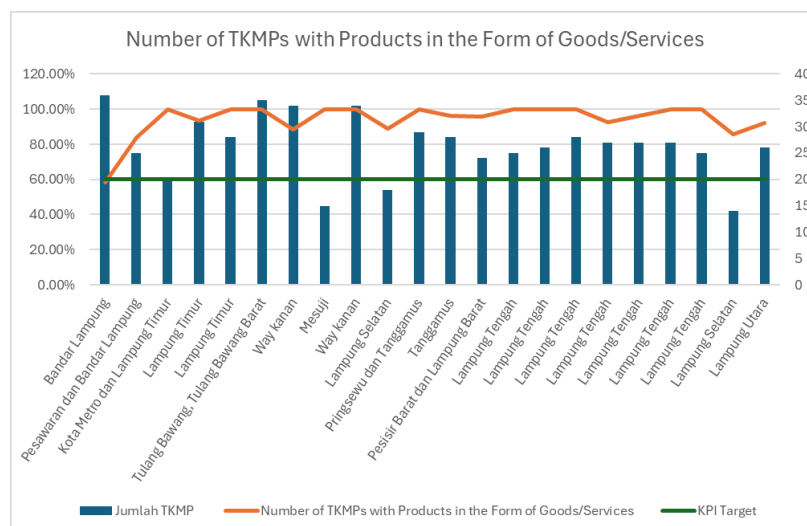
The geographic scope includes 13 districts with a total of 582 TKMP in Lampung Province, divided into 22 mentoring clusters to ensure a comprehensive evaluation of the program's regional impact. The timeframe for data collection was from September to December 2024, and all analyses utilized Excel as a statistical tools to ensure the calculation and result (Remenyi et al., 2022).

## RESULT AND DISCUSSION

The following are the results of the achievements of TKMP assistance activities in accordance with the assessment targets for each indicator. These indicators consist of the number of TKMPs with products in the form of goods/services, the number of TKMPs with marketing strategies, the number of TKMPs with cash flow reports, the number of TKMPs with business identification numbers (NIB), the number of TKMPs with clear and measurable business plans. This KPI functions to set minimum standards for TKMP's business desires and the achievements of mentoring in the mentoring area.

### KPI 1: Number of Participants with Tangible Products or Services

Figure 1 shows that nearly all areas under TKMP in Lampung have products, either in the form of goods or services. However, in the Bandar Lampung region, the KPI is relatively low, at 58.33%, which is below 60%. According to Mr. Joni, a TKMP mentor from the University of Lampung, there are several challenges in mentoring TKMP in Bandar Lampung. Some of these challenges include TKMP participants starting their businesses using the initial funding provided by the Ministry of Manpower, making it difficult to measure the availability of products and services at the beginning of the data collection process. Additionally, some TKMP participants were not located as they had relocated their businesses after receiving the funding assistance.



**Figure 1.** Number of TKMPs with products in the form of goods/services in Lampung region

The types of businesses run by TKMP participants are as follows: 24% operate in the culinary and processed food industry, 6% in the creative industry, 34% in agriculture, animal care, and aquaculture, and the largest proportion, 36%, in the goods and services

commerce industry, as illustrated in Figure 2. The goods and services commerce industry includes businesses such as motorcycle repair shops, convenience stores, flower bouquet and gift box rentals, clothing sales, mobile phone repair services, and photocopy services.

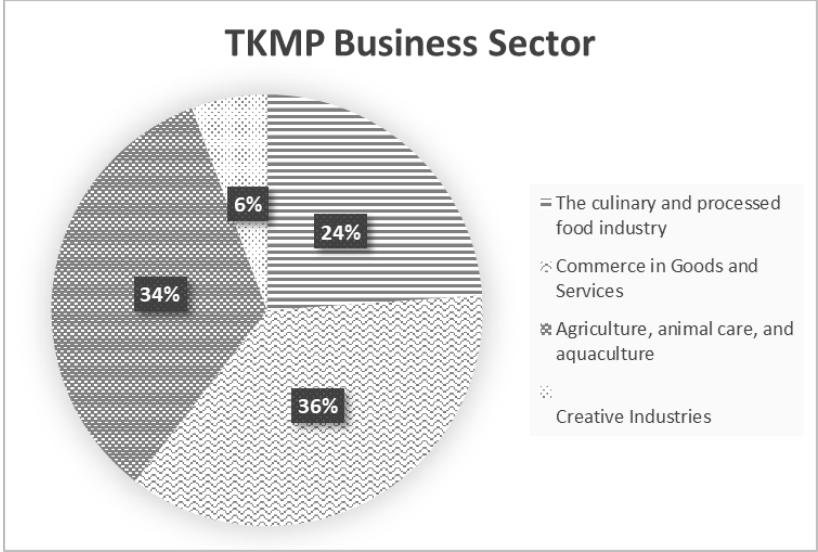


Figure 2. TKMP business sector percentage

**KPI 2: Implementation of Effective Marketing Strategies**

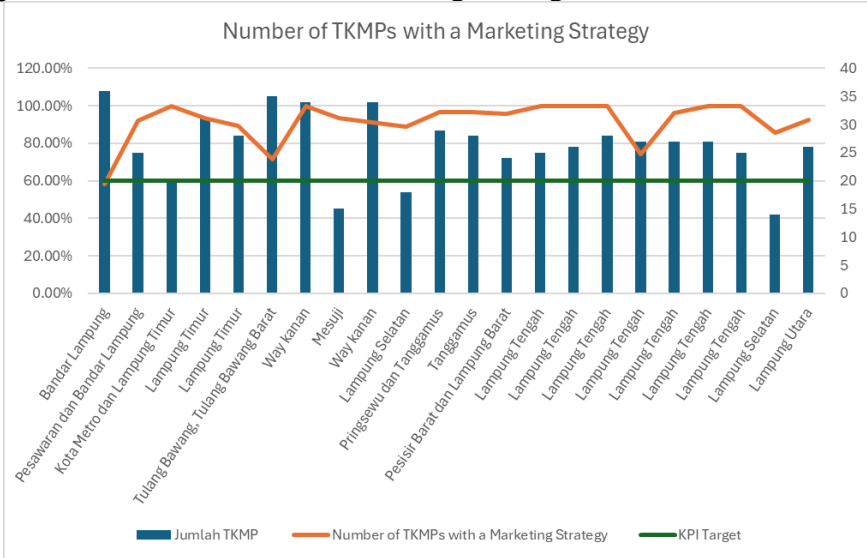


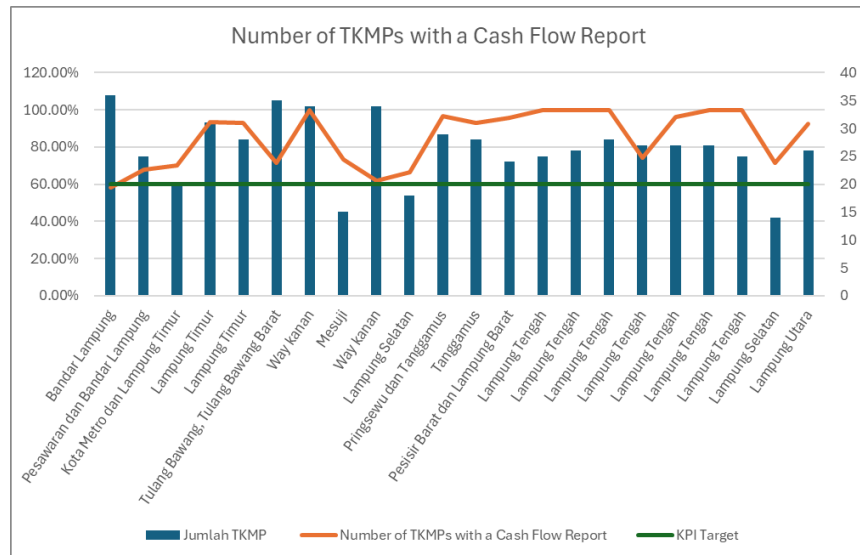
Figure 3. Number of TKMPs with a marketing strategy in Lampung region

Figure 3 shows that, overall, TKMP has implemented marketing strategies. However, there are some areas that are still not optimal, such as Tulang Bawang, Tulang Bawang Barat, and one region in Central Lampung. Nevertheless, these areas have exceeded the required KPI threshold for target achievement, which is above 60%. In Bandar Lampung, based on information about the availability of products and services, only a few TKMPs have developed marketing strategies. However, after mentoring, all TKMPs offering products and services in Bandar Lampung have established marketing strategies to ensure the sustainability of their businesses.

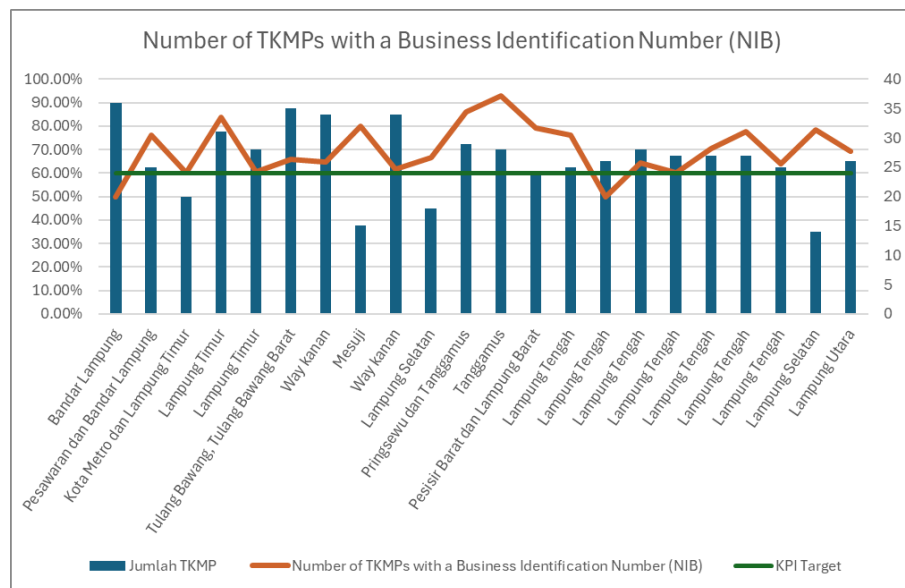
**KPI 3: Establishment of Financial Cash Flow Records**

As illustrated in Figure 4, there are regions such as Bandar Lampung, Pesawaran, Lampung Timur, Tulang Bawang, Tulang Bawang Barat, Way Kanan, and Lampung Tengah where TKMP (Independent Novice Entrepreneurs) have not yet optimized their financial cash flow records. However, when viewed as a whole, the majority of TKMP regions in Lampung have exceeded the targeted KPI for the availability of financial cash flow records.

Based on an interview with Andre Agasi, a mentor for the Tulang Bawang and Tulang Bawang Barat regions, the mentoring on cash flow management has been less than optimal. This is because TKMP still mix their business funds with personal consumption funds, making it difficult to change their habits in managing finances, particularly in recording cash flow.



**Figure 4.** Number of TKMPs with a cash flow report in Lampung region  
**KPI 4: Acquisition of Business Identification Numbers (NIB)**



**Figure 5.** Number of TKMPs with a Business Identification Number (NIB)

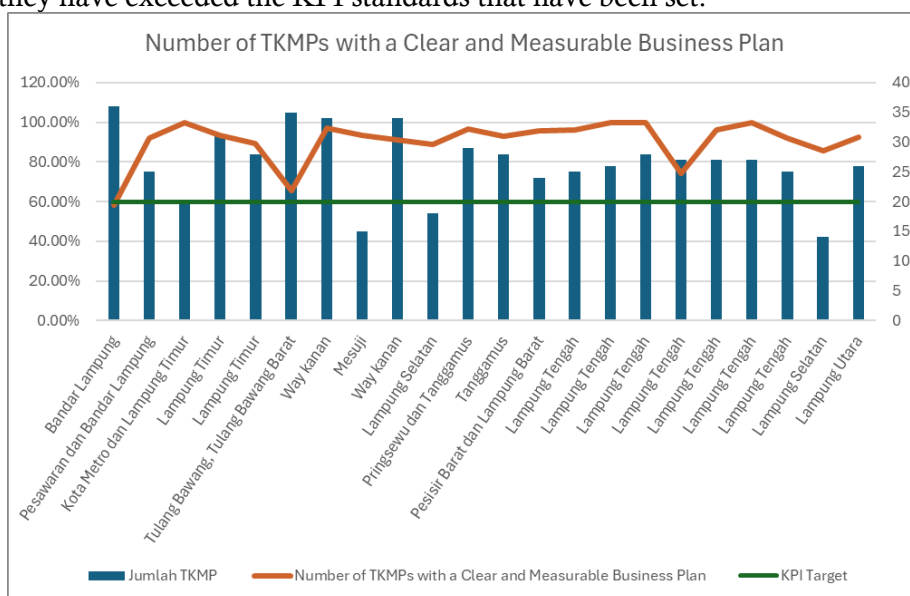
Figure 5 demonstrates that the KPI attained a success rate of 69.90%, thereby fulfilling the target. Although the mentoring areas have, on average, met the KPI target for ownership of a Business Identification Number (NIB), the value remains inferior compared to other KPI accomplishments, as some TKMPs who possess a Business Identification Number neglect to document the established NIB, overlooking the creation account. NIB remains unrecognized for its significance.

**KPI 5: Development of Structured and Measurable Business Plans**

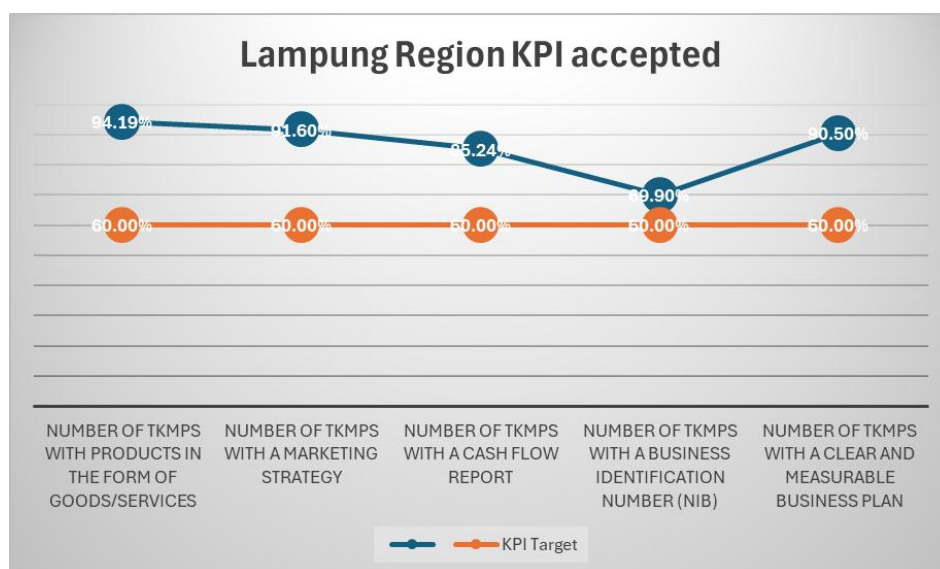
In correlation with cash flow statement recording, several regions that lack proper cash flow documentation also share a common issue of not having a clear and measurable business plan. As shown in Figure 6, Bandar Lampung, Pesawaran, Lampung Timur, Tulang Bawang, Tulang Bawang Barat, Way Kanan, and one of the areas in Lampung

Tengah have not yet optimized their clear and measurable business plans. However, overall, they have exceeded the KPI standards that have been set.

*Self-Employed  
Novice  
Entrepreneurs*



**Figure 6.** Number of TKMPs with a Clear and Measurable Business Plan



**Figure 7.** Lampung Region KPI accepted

Figure 7 illustrates that the average assistance rendered in the Lampung region has surpassed the established KPI target. The number of TKMPs possessing NIB exhibits the lowest performance relative to other indicators, attributed to technical issues in the field, specifically TKMPs forgetting the NIB previously generated and the account utilized during registration. This impedes data collection. Conversely, assistance for other indicators achieved a commendable success rate of up to 94.19%.

Approximately by 94.19% of participants reported having developed tangible products or services by the end of the program, surpassing the 60% target. Examples include handicrafts, processed foods, and digital services. However, challenges such as resource limitations and market competition were noted. Support in accessing supply chains and raw materials is recommended to enhance this KPI further.

The Figure 7 show that 91.60% of participants succeeded in implementing marketing strategies, exceeding the KPI target of 60%. Participants have utilized digital marketing tools and accessed a wider market. for example, marketing using social media such as

TikTok, Facebook, Instagram and WhatsApp, businesses are already familiar with TKMP. In fact, several TKMP Lampung already have online marketing platform accounts, namely Shopee, to reach a wider range of consumers, for example TKMP Ketut Indra Jaya, the creative industry business sector in the form of custom cell phone casings on the West coast of Lampung. However, the need for digital literacy training, mentoring (Ananda Hadi Elyas, Al Firah, 2024) and partnerships with e-commerce platforms (Ani Mekaniwati, Mumuh Mulyana, Tubagus Dicky Faldy Syahid Noor, 2024) is still needed as a marketing medium to reach a wider consumer segmentation, not only in the Lampung area. Digital Literacy Training is focused on increasing brand awareness and engagement. Utilizing case studies about successful entrepreneurs in this program can also inspire other TKMP people.

This aim surpassed the achieved KPI, with an average of 85.24% of participants maintaining satisfactory cash flow records. Prior to the support, numerous TKMPs failed to document their business finances and continued to amalgamate personal and corporate finances. The guidance emphasizes the distinction between daily family financial requirements and business money. The guidance emphasizes the distinction between daily family financial requirements and business cash. This separation of financial records is useful for analyzing business performance more accurately (Utami et al., 2023), helping identify and manage business risks more effectively (Sajjad et al., 2020), as well as minimizing the impact of business losses on personal finances, and better financial planning (Suryani et al., 2020). Many cited a lack of financial literacy as an obstacle (Hasan et al., 2021), citing the need for more intensive training in financial management. Workshops emphasizing practical accounting methods and financial applications have been conducted in mentoring, resulting in significant benefits for the mentored TKMP.

TKMP awareness regarding the importance of NIB is still lacking. Before mentoring, most of the TKMP did not have an NIB, due to not knowing the benefits of registering for the NIB. After providing assistance, TKMP has the awareness to create an NIB and its benefits include making halal certification, business legality, access to permits and facilities, including making it easier for TKMP to access entrepreneurship training because it has been recorded by the Ministry of Manpower. Creating an NIB is free, only requires a NIK (Residential Identification Number) and a valid cellphone number or email address (Mashadi, mumuh mulyana, ani mekaniwati, 2024). All business actors can access it via the website (Online Single Submission) at <https://oss.go.id> or can go directly to the Department of Cooperatives and SMEs.

The target was exceeded, with 80.50% of participants developing business plans. Mentors played a significant role in guiding participants through this process, ensuring their plans were realistic and actionable. To maintain this success, periodic reviews and updates of business plans should be encouraged (Mumuh mulyana, Mashadi, Ani Mekaniwati, 2024).

Assistance using online and offline methods is a solution for assistance in areas spread across different types of urban and rural areas (Lin, 2022). TKMP assistance initiated by the Ministry of Manpower of the Republic of Indonesia, and Institut Bisnis dan Informatika Kesatuan, Bogor uses the Mentoring method in collaboration with academics and educational institutions to enrich the ability of entrepreneurs to grow and develop in an increasingly competitive market, as well as opening up various opportunities (Hassan, 2024). Apart from that, academics often carry out the latest research in various fields, including economics, technology and industry (Neves & Brito, 2020). With this collaboration, entrepreneurs can gain access to more up-to-date data and research (Arteagoitia & Fuller, 2024), which can help them make more informed decisions and reduce business risks (Caputo et al., 2022; Hillman & Baydoun, 2020). Assistance from academics tends to be evidence-based and uses scientific methods to solve problems (Duval-Couetil et al., 2021). This allows entrepreneurs to find more precise and measurable solutions to the challenges they face, whether it is related to operational efficiency, market development or marketing strategy.

## CONCLUSION AND RECOMMENDATION

The TKMP program in Lampung Province has shown significant progress, with most Key Performance Indicators (KPIs) meeting or surpassing the 60% target. However, critical gaps remain, particularly in the areas of marketing strategy implementation and financial literacy, which require targeted interventions. Based on the findings, several recommendations are proposed to enhance the program's effectiveness. First, digital marketing training should be strengthened to equip participants with the skills needed to effectively utilize online platforms for promoting their products and services. Second, financial literacy workshops need to be expanded to include comprehensive training on essential topics such as bookkeeping and cash flow management. Third, improving resource accessibility—ranging from raw materials and financial support to robust market networks—should be prioritized to address constraints faced by participants. Lastly, establishing a robust and continuous monitoring and evaluation mechanism is imperative to track participant progress and enable timely adjustments to the program based on actionable feedback. These measures not only address existing shortcomings but also pave the way for more impactful future initiatives and informed policy changes.

### Policy Implications

The results highlight the necessity of tailored and flexible policies to assist beginner businesses. Policy recommendations entail:

- a) Creating regional hubs for entrepreneurial assistance to mitigate spatial inequities.
- b) Implementing digital literacy and digital marketing as essential elements of all training sessions.
- c) Strengthening collaboration with private sector partners to get capital and market access, as well as with academic and educational institutions to enhance entrepreneurs' capacity for growth and development in a progressively competitive market.

## ACKNOWLEDGE

*The authors would like to express their gratitude to the Ministry of Manpower of the Republic of Indonesia, Institut Bisnis dan Informatika Kesatuan, Bogor and Fatmawati Sukarno Bengkulu State Islamic University for their support and contribution to this research.*

## REFERENCES

- [1] Ananda Hadi Elyas, Al Firah, Z. G. (2024). Digital Content Marketing for Promoting Creative Economy At Dharmawangsa Entrepreneur Community ( DEC ). *MATRIK: Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, 18(2), 116–124.
- [2] <https://doi.org/https://doi.org/10.24843/MATRIK:JMBK.2024.v18.i02.p02>
- [3] Ani Mekaniwati, Mumuh Mulyana, Tubagus Dicky Faldy Syahid Noor, Y. A. (2024). Strategi Produksi Barang/Jasa yang Dibutuhkan Pasar. In *Kesatuan Press* (Issue 1).
- [4] Arteagoitia, S. G., & Fuller, R. (2024). Using experimentation to boost university–industry collaboration. *CERN IdeaSquare Journal of Experimental Innovation*, 8(2), 33–39.
- [5] BPS. (2023). Keadaan Pekerja di Indonesia Agustus 2023. In *Keadaan Ketenagakerjaan Indonesia* (Vol. 17, Issue 2).
- [6] Caputo, A., Pellegrini, M. M., & Nikiforou, A. (2022). Entrepreneurial decision making in academic spinoffs: A bibliometric map and research agenda. *Studies in Higher Education*, 47(10), 2022–2038.
- [7] Chinwe, A. C. (2022). *Managing Entrepreneurship Education for The Promotion Of Self-Sufficiency*.
- [8] Duval-Couetil, N., Ladisch, M., & Yi, S. (2021). Addressing academic researcher priorities through science and technology entrepreneurship education. *The Journal of Technology Transfer*, 46(2), 288–318.
- [9] Dwivedi, Y. K., Ismagilova, E., Rana, N. P., & Raman, R. (2023). Social media adoption, usage and impact in business-to-business (B2B) context: A state-of-the-art literature review. *Information Systems Frontiers*, 1–23.
- [10] F Kuratko, D. (2024). *Entrepreneurship: Theory, process, and practice*. Cengage Learning.
- [11] Ginting, M. L. B. (2021). Perluasan Kesempatan Kerja Bagi Freshgraduate di Masa Pandemi Covid-19, Apa Peran Pemerintah? *Jurnal Ketenagakerjaan*, 16(2), 150–159.
- [12] Hafiz, W. (2023). *Peran Dinas Tenaga Kerja (Disnaker) Kota Banda Aceh Dalam Mengurangi*

- Tingkat Pengangguran Di Kota Banda Aceh*. UIN Ar-Raniry Banda Aceh.
- [13] Hasan, M., Le, T., & Hoque, A. (2021). How does financial literacy impact on inclusive finance? *Financial Innovation*, 7(1), 40.
- [14] Hassan, N. A. (2024). University business incubators as a tool for accelerating entrepreneurship: theoretical perspective. *Review of Economics and Political Science*, 9(5), 434–453.
- [15] Hennink, M., Hutter, I., & Bailey, A. (2020). *Qualitative research methods*. Sage.
- [16] Hillman, J. R., & Baydoun, E. (2020). Innovation, creativity, and entrepreneurship in Academia: A review. *Higher Education in the Arab World: Building a Culture of Innovation and Entrepreneurship*, 13–71.
- [17] Kaplan, R. S., & Mikes, A. (2020). *Managing risks: A new framework*.
- [18] Knott, E., Rao, A. H., Summers, K., & Teeger, C. (2022). Interviews in the social sciences. *Nature Reviews Methods Primers*, 2(1), 73.
- [19] Lin, Y. (2022). Social media for collaborative planning: A typology of support functions and challenges. *Cities*, 125, 103641.
- [20] Mashadi, mumuh mulyana, ani mekaniwati, muhammad muslih. (2024). Buku Pendampingan Tenaka Kerja Mandiri Pemula: Nomor Induk Berusaha. In Penerbit Kesatuan Press (Issue 1). Kesatuan Press.
- [21] Menko Perekonomian. (2022). Kembangkan Ekosistem Kewirausahaan Nasional, Pemerintah Dorong Kontribusi Wirausaha Muda Termasuk Siswa SMK. *Ekon.Go.Id*, 2024. <https://www.ekon.go.id/publikasi/detail/4798/kembangkan>
- [22] Mumuh mulyana, Mashadi, Ani Mekaniwati, P. N. P. (2024). *Rencana bisnis yang Terarah dan Terukur* (Vol. 1, Issue 1). Kesatuan Press.
- [23] Neves, S., & Brito, C. (2020). Academic entrepreneurship intentions: A systematic literature review. *Journal of Management Development*, 39(5), 645–704.
- [24] Ofor-Douglas, S. (2024). Entrepreneurship Education for Self-Reliance In A Depressed Economy: The Case Of University Education System In Nigeria. *BW Academic Journal*.
- [25] Plano Clark, V. L. (2017). Mixed methods research. *The Journal of Positive Psychology*, 12(3), 305–306.
- [26] Remenyi, D., Onofrei, G., & English, J. (2022). *An introduction to statistics using Microsoft Excel*. UJ Press.
- [27] Riawati, N., Fitriati, R., Suryawati, D., Suji, S., & Helpiastuti, S. B. (2022). Pengembangan Ekonomi Lokal Kabupaten Bondowoso Melalui Kajian Potensi Kluster Industri Kecil. *Jurnal Ilmu Sosial Dan Humaniora*, 11(2), 161–172. <https://doi.org/10.23887/jish.v11i2.34175>
- [28] Sajjad, M. B. A., Kalista, S. D., Zidan, M., & Christian, J. (2020). Analisis manajemen risiko bisnis. *Jurnal Akuntansi Universitas Jember*, 18(1), 51–61.
- [29] Suryani, Y., Siregar, M., & Ika, D. (2020). Pengelolaan Keuangan dan Pembukuan Bagi Kelompok Tani Jamur Tiram Domas. *Prosiding Hapemas*, 1(1), 368–376.
- [30] Suryawati, S., Budi Helpiastuti, S., Firdaus, A., & Suji, S. (2023). Model Pendekatan Adaptif sebagai Upaya Membangkitkan Resiliensi UMKM. *Jurnal Ilmu Sosial Dan Humaniora*, 12(1), 60–72. <https://doi.org/10.23887/jish.v12i1.51741>
- [31] Tuffour, J. K., Amoako, A. A., & Amartey, E. O. (2022). Assessing the effect of financial literacy among managers on the performance of small-scale enterprises. *Global Business Review*, 23(5), 1200–1217.
- [32] Utami, E. M., Puspitasari, D. M., Nursjanti, F., Amaliawiati, L., & Yuliani, R. (2023). Penguatan Tata Kelola Keuangan Usaha Mikro, Kecil, dan Menengah di Kampoeng Rajoet Bandung. *Madaniya*, 4(1), 348–357.