

ANALYSIS OF THE EFFECT OF PROVISION OF PEOPLE'S BUSINESS LOANS ON FARMERS' INCOME IN BOSAR MALIGAS DISTRICT, SIMALUNGUN REGENCY

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Abstract. This study aims to determine the effect of people's business credit on farmers' income in Bosar Maligas District, Simalungun Regency. This study uses a quantitative method with farmers receiving People's Business Loans in the Bosar Maligas sub-district, Simalungun Regency, amounting to 159 people. In this review, there were 30 farmer respondents who used People's Business Credit in Bosar Maligas District, Simalungun Regency. These results indicate that the people's business credit variable has a probability value greater than 0.05 and the regression coefficient shows a positive value. This means that the variable of people's business credit has no significant effect on the income of farmers in Bosar Maligas District, Simalungun Regency. Based on this, the hypothesis which states that people's business credit has a positive and significant effect on farmers' income in Bosar Maligas District, Simalungun Regency is rejected. Based on the results of testing and discussion of the influence of the independent variable in the form of People's Business Credit on Farmers' Income in Bosar Maligas Subdistrict, it is concluded that (1) People's Business Credit Variable has a positive and insignificant effect on Farmers' Income in Bosar Maligas Subdistrict, Simalungun Regency. (2) Test Results simultaneously declared that the People's Business Credit simultaneously influence positively and not significant to the Farmers' Income in the District SimalungunBosar Maligas.

Keywords: credit granting; people's business; farmer's income.

INTRODUCTION

Along with the development of economic growth and the business world, more and more people want to start a business, both in the service and trade sectors. However, it is different with the economic conditions in Indonesia ([Jafari, Othman, & Nor, 2012](#)), which still have economic inequality, unemployment and poverty rates are still very high.

The current economy is heavily influenced by the agricultural sector ([Martinat et al., 2016](#)). It is shown from the contribution of the agricultural sector to the National Gross Domestic Product, in the absorption of labour, and the contribution to fulfilling domestic and export demand. The number of farms will continue to decrease.

The development of the agricultural sector is certainly not easy ([Smit, van Leeuwen, Florax, & de Groot, 2015](#)), various obstacles and obstacles must be faced, because the reality is that those who hold businesses in the agricultural sector are farmers who have a lower-middle life which basically increases their business ability, which is very complex from various aspects, one of which is mutually exclusive. Namely lack of capital, lack of managerial ability and limited marketing.

The Indonesian economy is expanded through monetary and business exercises that continue to create now and again ([Dahles & Susilowati, 2015](#)), both exercises will continue to work through financial sector jobs that provide assets to run businesses so that the Indonesian economy continues to grow.

Income is an indicator of the country's economy to get a picture of the economy that has been achieved. Salary information obtained can be used to make forecasts about the country's economy later ([Pina & Venes, 2011](#)).

Salary is one of the markers to measure government assistance from individuals or the community, with the aim that this regional salary reflects the financial progress of the general public. A person's salary basically depends on the work in aid or production, as does the long period of dedicated work, the hourly rate of pay one gets.

Credit will enable banks to build profits and continue their business activities, while credit will expand the development of business areas in order to achieve the most extreme monetary developments ([Möller, 2010](#)).

In essence, the purpose of Public Improvement is to understand the existence of Indonesian people who are prosperous, genuine and intellectual. To understand this, the progress made by the Indonesian people is a controlled change of events, which covers all parts of the existence of the region, state and state. Monetary Organisations are mostly substances whose activities are in the monetary field ([Przychodzen & Przychodzen, 2015](#)).

Directing, collecting and distributing assets to people in general, mainly to fund the business of the organisation. Monetary organisations can be structured into bank financial institutions (LKB) and non-bank financial institutions (LKBB). Monetary organisations can be structured into bank financial institutions (LKB) and

non-bank financial institutions (LKBB). Bank monetary organisations consist of national banks, business banks, provincial credit banks, and joint venture banks, while non-bank monetary foundations can be pooled into finance companies and business and sales protection and other monetary organisations ([Indrati & Claraswati](#), 2021).

As a rule, it can be said that the financial aspect is a field of concentration dealing with the material assets of people, networks, and the state to work on government assistance of human existence. Thus, financial matters is the study of human behaviour and activities to address their different life problems and create with existing assets through creation, utilisation and appropriation decisions ([Bhagaswara](#), 2021).

Government assistance to the people of Indonesia is still relatively low ([Ramandei, Rohman, Ratmono, & Ghozali](#), 2020), this is due to the low level of wages. A fair salary is commonplace in all regions, because with a decent salary, the needs of every family can be met. Even so, the opening of positions that are open for regions to further develop government assistance does not yet have the option of obliging the entire existing workforce. To overcome this, many small, small and medium enterprises should be allowed to

increase salaries such as cultivation, exchange, and others. However, in running this business, not all individuals have sufficient cash flow to maintain their business, so individuals need sufficient money to develop their businesses ([Tata, Hart, Sharma, & Sarkar](#), 2013).

To overcome the problem of capital in investment, the public authorities planned the People's Business Credit Program (KUR) which was disbursed by President Susilo Bambang Yudhoyono on November 5, 2007 with the assistance of Government Regulation Number 5 of 2008 concerning Project Finance Focal Points to ensure an increase in the speed of credit disbursement ([Demirgüç-Kunt & Singer](#), 2017). KUR is an advance through the provision of working and business capital organised by a guarantee office for beneficial organisations whose business is transferred through banks whose sources of wealth are entirely from public bodies with a roof of up to Rp. 25,000,000 for each account holder.

Talking about providing people's business credit. Through the KUR program, the community can gain access to credit that can be used as business capital, therefore the government provides convenience for the community to obtain capital through all banks that have people's business credit programs.

Table 1. Report on the Development of People's Business Loans in the District of Bosar Maligas 2018-2020

No.	Year	Total Distribution of KUR	
		Ceiling (Rupiah)	Number of Recipients (Persons)
1	2018	68,155,148,500	2,662

2	2019	73,787,614,596	2,850
3	2020	111,118,500,000	4,371

Source: Bosar Maligas District, 2020

Looking at the information above, we can see that the roof for circulation KUR from 2018 to 2020 has grown. The number of KUR recipients is increasing from 2018 to 2020. The roof of the KUR distribution in 2018 to 2020, which is divided into several types of KUR, especially retail KUR, TKI KUR and mini KUR. That capital from individual business loans has turned into a down payment

position for borrowers. Because the number of beneficiaries is increasing every year, the roof is growing every year. Because individual business cash advance loans provide interest that is low enough that the borrower can easily replace the down payment.

In research, according to Akbar Anzory (2018), the amount of credit is very important for the type of obligations that must be paid as an occasional part to moneylenders. Where this assistance is generally given a certain fee which is referred to as interest on the obligation.

Based on the description of the background, the authors are interested in conducting research with the title "Analysis of the Effect of People's Business Credit on Farmers' Income in Bosar Maligas District, Simalungun Regency".

Based on the above background, the problems that will be studied in this research are.

How is the influence of people's business credit on farmers' income in Bosar Maligas District, Simalungun Regency?

The purpose of this study is to determine the effect of people's business credit on farmers' income in Bosar Maligas District, Simalungun Regency?

This research is expected to be useful for:

1. For the author himself, to fulfil one of the green table requirements in which to take the thesis comprehensive exam.
2. For other parties as material for information, reference and further research, especially for students of the Development Economics Study Program at Simalungun University who are interested in research on people's business loans and farmers' income.
3. For readers as a reference material for writing topics related to this research so that it increases knowledge and can be understood.

METHODS

This study uses a quantitative method, which is an information search program that uses information as numbers as a method to decide data in connection with the Analysis of the Effect of People's Business Credit on Farmers' Income in Bosar Maligas District, Simalungun Regency. The population of this study were farmers who received People's Business Credit in the Bosar Maligas sub-district, Simalungun Regency, amounting to 159 people. In this review, there were 30 farmer

respondents who used People's Business Credit in Bosar Maligas District, Simalungun Regency.

This type of research data uses the following types of data:

1. The type of subject data is based on the reality in the field, when the questionnaire is given to the respondent (subject) The
2. The type of object data is to collect data that is not in the form of responses but physically we observe, record, and clarify according to place and time behind the events(Allen, 2010).

Data collection techniques in this study were carried out as follows:Documentation study,namely by collecting data and information through literature related to the problems studied, which can be obtained from books, journals, internet and others. In this study, researchers used information and documents related to the effect of KUR in increasing Farmer Income in Bosar Maligas District, Simalungun Regency.

Interaction To obtain data through close and personal questions and answers between analysts and farmers in the local Bosar Maligas, Simalungun Regime. In order to obtain data according to the analyst's assumptions, it spends most of the day directing the filtering as much detail as could reasonably be expected. The meeting was chaired by Mr. GerhatLubis SH as the Camat, Mr. Karim, Udin, Edi, and several farmers who are interested in the KUR program in the Bosar Maligas area, Simalungun Regency.

RESULTS AND DISCUSSION

Bosar Maligas sub-district is one of the 31 sub-districts that already exist in Simalungun Regency. Bosar Maligas sub-district is located in the west of Simalungun Regency and is directly adjacent to Bandar sub-district, Simalungun Regency. The average altitude is 100m above sea level, which is a flat and undulating area with an area of 294.40 km² with a land topography that tends to be flat and mostly planted hard, such as oil palm and secondary crops. The population of the community in Bosar Maligas Susu Subdistrict includes simalungun hosts, Batak Toba and Javanese who are immigrants but make up the majority in the area.

Then the District of Bosar Maligas was formed based on Law No. 7 of 1956 concerning the Establishment of Regional Autonomy in Simalungun Regency (State Institution No. 58, Supplement to State Institution No. 1092). Furthermore, in 1979 the Bosar Maligas sub-district office began to build on a land area of 240m², which at that time the Bosar Maligas sub-district still consisted of 15 villages, then there was a division of the Bosar Maligas sub-district into two, namely,

1. Bosar Maligas Bosar Maligas
2. sub-district, Bosar Maligas

Representative sub-district. East became Ujung Padang District. With the division, the Bosar Maligas sub-district is divided into 8 villages, namely: Bosar Maligas, Sei Mangkei, Boluk, Mayang, Gunung Bayu, Talun Saragih, Dusun Pengkolan and Parbutaran. In 2000 the Regent of Simalungun made a decision

Nomor 141/3623/Pemdes.

4) East side : Ujung Padang District

Geographical

Location Located above sea level 100 m², and an area of 4,372.50 ha and bordered by:

- 1) North side : Asahan
- 2) Regency South side : Huta Bayu Raja
- 3) West District : Bandar District



Figure 1. Map of Bosar Maligas District Demographic population

According to the data of December 2020 the total population of the District

Bosar Maligas totaled 39.557 inhabitants with details as follows:

Table 1. Total population District of Bosar Maligas by Sex in Tahun2020

No.	Gender	Total
1.	men	23 990
2.	Women	15 567

Source: Population Data of Bosar Maligas Subdistrict, 2020 The

The following is population data based on occupation in Bosar Maligas

Subdistrict, Simalungun Regency in 2020.

Table 2. Population of Bosar Maligas Subdistrict by Occupation in 2020

No.	Employment	Gender		Total
		Male	Female	
1.	Farmer	1,741	1,169	2,916
2.	Fishermen	0	0	0
3.	Hodge	179	134	313
4.	Factory workers	3,437	2,169	5606
5.	civil servants	4,327	3,567	7894

6.	Self Employed	3,947	1,938	5,885
7.	Physicians	594	670	1,264
8.	Nurses	1,864	3,670	5,534
9.	TNI	3,718	495	4,213
10.	Polri	3,867	2,071	5,938

Source: Population Data in Bosar Maligas Subdistrict, 2020 The

The following is the population based on age in Bosar Maligas Subdistrict, Simalungun Regency in 2020.

Table 3. Population Bosar Maligas Subdistrict by Age in 2020

No.	Age Structure	Total
1.	<1	982
2.	1-5	3,654
3.	6-15	9,567
4.	16-49	15,364
5.	50-65	6,471
6.	66-80	2,867
7.	81-100	652

Source: Population Data of Bosar Subdistrict Maligas, 2021

A. Overview of Respondents

Total respondents in this study were 30 farmer customers of the People's Business Credit program in Bosar Maligas sub-

district. The aspects studied in this study can be seen as follows:

1) Characteristics of Respondents Based on Gender

Table 4. Distribution of Frequency and Percentage Based on Gender

.	Gender	Frequency	Percentage
1	Male	17	64.5%
2	Female	13	35.5%
Total		30	100%

Source: Data Processed by Researchers, 2021

From the results of the questionnaire, it shows that the number of KUR customers is male 17 people with a percentage 84.5% and female respondents as many as 13 people with

a percentage of 15.5%. This illustrates that the People's Business Credit customers are dominated by 17 men out of a total of 30 People's Business Credit customers. For more details, it

can be seen in the following table:

2) Characteristics of Respondents Based on Age

Table 5. Distribution of Frequency and Percentage Based on Age

No.	Age	Frequency	Percentage
1	28-33 years	2	2.4%
2	34-39 years	6	10.3%
3	40-45 years	15	68.7%
4	46-51 years	7	18.6%
Total		30	100%

Source: Data Processed by Researchers, 2021

Based on questionnaire results In this study it is known that the People's Business Credit customers are dominated by the age of 28-33 years as many as 2 people with a percentage of 2.4% and ages 34-39 years as many as 6 people with a percentage of 10.3%. Some other respondents are in the age of 40-45 as many as 15 people with a percentage of 68.7%, age >46 years as many as 7 people with a percentage of

18.6%.

The age of 40-45 years is in the productive category and the results of direct interviews with People's Business Credit customers on average have run quite well and are stable in managing business finances and developing businesses.

3) Characteristics of Respondents Based on Education

Table 6. Distribution of Frequency and Percentage Based on Education

No.	Education	Frequency	Percentage
1	Elementary School	1	1.3%
2	Junior High School	3	7.2%
3	Senior High School	16	76.8%
4	Diploma	3	4.6%
5	Bachelor Degree	7	10.1%
Total		30	100%

Source: Data Processed by Researchers, 2021

The results of the questionnaire based on the 30 customers of the People's Business Credit studied showed that the dominant education level was 16 high school graduates, and

1 elementary school graduate with a percentage of 1.3%. From these data, it can be assumed that people's business credit customers with a high school education level are the most customers.

The opinions of customers from direct interviews which are summarized are that it is difficult to work in an

office/company because the level of education from high school graduates makes customers prefer farming.

4) Characteristics of Respondents Based on Duration of Using KUR

Table 7. Distribution of Frequency and Percentage Based on Duration of Using KUR

No	Length of Using KUR	Frequency	Percentage
1	1 – 1.5 years	4	4.3%
2	2 years – 3 years	18	74.9%
3	4 years - 5	8	20.8%
Total		30	100%

Source: Processed DataResearcher,2021

Based on the results of the questionnaire in this study of 30 customers surveyed KUR known that as many as 4 people with a percentage of 4.3% of customers with long using 1- KUR 1.5 years, as many as 18 people with a percentage of 74.9% of customers using KUR for 2-3 years, and as many as 8 people with a percentage of 20.8% of customers

using KUR for 4-5 years. From these results it can be concluded that the length of time using KUR is the most chosen by customers, which is 2-3 years, this is because according to statements from several customers quoted by the author that the length of using KUR is for a period of 2-3 years is the most ideal time for pay off KUR installments.

5) Characteristics of Respondents Based on Amount of KUR Loans

Table 8. Distribution of Frequency and Percentage Based on Number of KUR Loans

No.	Number of KUR Loans	Frequency	Percentage
1	Rp. 1,000,000-5,000,000	6	10.5%
2	Rp. 6,000,000-10,000,000	5	8.5%
3	Rp. 11,000,000-15,000,000	6	10.5%
4	Rp. 16,000,000-20,000,000	10	66.8%
5	Rp. 21,000,000-25,000,000	3	5.7%
Total		30	100%

Source: Data Processed by Researchers, 2021

Based on the results of the questionnaire it is known that, as many as 6 people with a percentage of 10.5% with KUR loans Rp. 1,000,000-5,000,000, as many as 5 people

in this study from 30 KUR customers studied, with a percentage of 8.5% with a KUR loan of Rp. 6,000,000-10,000,000, as many as 6 people with a percentage of 10.5% with a

KUR loan of Rp. 11,000,000-15,000,000, and as many as 10 people with a percentage of 66.8% with a KUR loan of Rp. 16,000,000-20,000,000, as many as 3 people with a percentage of 5.7% with a KUR loan of Rp. 21,000,000-25,000,000. It can be concluded

that 10 people with a percentage of 66.8% prefer to borrow funds of Rp. 16,000,000-20,000,000, this is in line with the capital needs of customers who are quite large in running and developing their farms.

Table. 9. Questionnaire Farmer Income Before and After KUR

Respondents	Income		Income (Rupiah)	Percentage Improvement (%)
	Before KUR (Rupiah)	After KUR 43000000		
1	(Rupiah)	77000000	50000000	62
2	28000000	77000000	50000000%	78%
3	28 million	78 million	48 million	71 %
36000000	4	76000000	40000000	90%
46000000	31000000	76000000	5	48%
73000000 46000000	31000000		6	48%
58000000 46000000	32000000		7	43%
58000000 43000000	35000000		8	57%
58000000 43000000	35000000		9	57%
43000000 68000000			10	
47000000				92%
24000000	11	39000000	38000000	58%
12	10000000	76000000	15000000	95%
47000000	31000000	76000000	13	51%
47000000	31000000	76000000	14	51%
56000000 130000000		15	45000000	92%
56000000 130000000			16	
36000000				76%
56000000 130000000		17	35000000	91%
57000000 144000000		18	35000000	91%
57000000 144000000		19	45000000	45%
20	31000000	78 million	45000000	45%
78000000	31000000	21	18000000	95%
78000000 13200000	35000000		22	91%
10500000 78000000		23	12500000	90%
24	12000000	72000000	18000000	95%
25	31000000	42000000	70000000	35%
26	31 million	70 million	49 million	58%

27	32000000	70000000	32000000	96%
28	32 million	93 million	32 million	96%
29	32000000	76000000	32000000	96%
30	25.4 million	78 million	48.6 million	91%

Source: Processed Data Research 2021

Based on the table, the questionnaire can be concluded by comparing the amount of income of farmers before using KUR and after using KUR, after using KUR the most dominant income was around IDR 70,000,000 totaling 19 people and before KUR the most dominant income of farmers earning around IDR 30,000,000. This means that the income of farmers who borrow people's business credit can be said to use KUR loans for the farming business as well as possible so that

the income of farmers has increased. Starting in early 2020, Indonesia experienced a global phenomenon, namely COVID-19, in which the entire world experienced a decline in the economy. One of the farmers who became my sample said that his income in early 2020 decreased, after he borrowed people's business loans at the bank, his income began to return to normal as usual every harvest. This means that the impact of Covid-19 is very extraordinary for the people of Indonesia.

Table 10. Questionnaire of Farmer's Capital Before KUR and After KUR

Respondents	Capital		Percentage Increase (%)
	Before KUR (Rupiah)	After KUR (Rupiah)	
1	31000000	32000000	2%
2	31000000	33000000	4%
3	32000000	34000000	4%
4	31000000	34000000	6%
5	31000000	35000000	8%
6	31000000	49000000	16%
7	8000000	49000000	16%
8	11800000	16800000	16%
9	10000000	45000000	13%
10	11000000	16000000	13%
11	11800000	16800000	2%
12	11800000	16800000	20%

13	12000000	21000000	4%
14	6000000	18000000	44%
15	27000000	45000000	44%
16	27000000	48000000	48%
17	27000000	48000000	52%
18	25000000	47000000	53%
19	25000000	47000000	53%
20	25000000	40000000	59%
21	28000000	43000000	59%
22	28000000	47000000	6%
23	27000000	46000000	6%
24	27000000	47000000	59%
25	30000000	50000000	57%
26	30000000	50000000	63%
27	32000000	52000000	63%
28	33000000	48000000	68%
29	32000000	52000000	71%
30	32000000	52000000	105%

Source: Data Processed by Researchers, 2021

Based on the questionnaire table above, it can be concluded that the ratio of total capital before using KUR and after using KUR, before using KUR the most dominant farmer's capital was around Rp. 30,000,000, after using KUR the most dominant farmer capital was around Rp. 40,000,000. This means that working capital before using KUR and after KUR increases, it means that the people's business credit program in Indonesia is widely known among the Indonesian people. For the current situation where the COVID-19 pandemic has greatly affected the community's economy, therefore in early 2020 the Covid-19 virus appeared in Indonesia, many people took loans from banks. And the people's business credit program is very easy for additional working capital. Where interest rates are low.

DISCUSSION

From the results of the previous hypothesis testing, it can be concluded that there are hypotheses that are proven and some are not proven. For this reason, this discussion section will contain a more detailed discussion of each variable.

Effect of People's Business Credit (X) on Farmers' Income (Y).

The estimation results of the people's business credit variable obtained a probability value of 0.1201. These results indicate that the people's business credit variable has a probability value greater than 0.05 and the regression coefficient shows a positive value. This means that the variable of people's business credit has no significant effect on the income of

farmers in Bosar Maligas District, Simalungun Regency. Based on this, the hypothesis which states that people's business credit has a positive and significant effect on farmers' income in Bosar Maligas District, Simalungun Regency is rejected.

The results of this study are in line with research conducted by (Bobojonov & Aw-Hassan, 2014) which concludes in her research that the number of KUR loans has a positive value or it can be said that the higher the credit capital, the higher the change in income levels that will be obtained by farmers.

The results of this study are in line with research conducted by (Gunawan, Ilham, Syukur, Pasaribu, & Suhartini, 2021) which concludes in his research that the number of KUR loans has great benefits in increasing farmers' income, the positive value of the variable number of KUR loans on farmers' income illustrates this because KUR loans are the capital loans for farmers are considered capable of increasing their business activities and productivity. So that the increase in productivity and business activities will ultimately increase the income of these farmers.

CONCLUSIONS

Based on the results of testing and discussion of the effect of the independent variable in the form of People's Business Credit on Farmers' Income in Bosar Maligas District, the following conclusions are drawn:

1. The People's Business Credit variable has a positive and insignificant effect on Farmers' Income in Bosar Maligas District, Simalungun Regency.
2. Simultaneous test results state that People's Business Credit simultaneously has a positive and insignificant effect on Farmer Income in Bosar Maligas District, Simalungun Regency.
3. The result of the test of the coefficient of determination (R^2) is 0.511389 and the value of the coefficient of determination that has been adjusted to (Adjusted R Square) is 0.844099. This means that farmers' income is influenced by the independent variable, namely, the variable People's Business Credit While the rest is influenced by other variables that are not in this study.

From the significant results, the coefficient of the people's business credit variable has no significant effect on farmers' income. The results of this study are in line with research conducted by Akbar Anzory (2018) which concludes in his research that the number of KUR loans has great benefits in increasing farmers' income, the positive value of the variable number of KUR loans on farmers' income illustrates this because KUR loans are the capital loans for farmers are considered capable of increasing their business activities and productivity. So that the increase in productivity and business activities will ultimately increase the income of these farmers.

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