

The Important Role of Business Management in the Development of Micro Enterprises Supported by BMD Malang: A SWOT

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Abstract

Micro, Small, and Medium Enterprises (MSMEs) play an important role in driving economic growth. The micro businesses fostered by BAZNAS operate in several sectors, one of which is the culinary field. BAZNAS provides special assistance to micro-entrepreneurs to implement business management so that it can be well-organized. This research aims to understand the important role of business management in the development of micro-enterprises fostered by BAZNAS. The results of this study are expected to provide deeper insights into the role of business management in the development of micro-enterprises and to offer useful recommendations for BAZNAS and other institutions with similar programs. This research is a qualitative study using Miles and Huberman's analysis. The purposive sampling method was used when selecting informants. The informants in this study are eight micro enterprises. The aspects of company management provide guidelines for conducting business management. BAZNAS's micro-business actors in the culinary field have not yet maximally implemented these aspects, due to several factors such as low human resource quality and limited capital. The use of SWOT analysis should also be considered as a strategic tool for them to compete in markets beyond their region. The government and related institutions must



give greater attention to micro-entrepreneurs as part of the people's economy, especially in terms of guidance and funding sources.

Keywords: Business management; Business development; MSMEs; A SWOT

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) (Al-Amin Dompou, 2017) play a vital role in driving economic growth. By leveraging innovative thinking and effectively utilizing natural resources, MSMEs facilitate the development and application of creativity and innovation to address challenges and identify business opportunities. Which There is (Palasari et al., 2023). By Because That, MSMEs have meaning important because it can create field Work, reduce level unemployment in Indonesia, encouraging innovation, increasing production, and diversifying sources of economic income by encouraging the growth of Micro, Small, and Medium Enterprises (MSMEs).

Micro, Small and Medium Enterprises (MSMEs) can grow and develop with several factors, namely human resources (HR), capital, business management, marketing, and information to be able to access the global market (Sitorus et al., 2023). From several factor the can concluded that management business is key for SMEs in helping micro businesses to grow and survive in a competitive market. By implementing good management practices, micro business owners can optimize the potential for long-term growth and success.

Business management helps micro business owners plan their business effectively. By formulating a good business plan, including goals, strategies, and financial projections, micro business owners can have a clear guide to develop their business . Most micro business actors do not pay attention to their business management, they only focus on production, and sales activities with the aim of making a profit. In fact, good business management greatly influences the development of their business.

Micro businesses fostered by BMD Microfinance Village (BMD) Malang operate in several sectors, namely the culinary industry sector, culinary Ready serving, industry craft And tool House ladder (ART), fashion, trade and services. The following is data on micro-enterprises fostered by BAZNAS Microfinance Village (BMD) Malang from several sectors:



Table 1 Data Business Micro Foster Care National Aid Foundation In Various Sector

No	Sector Business	Amount Partners	Percentage
1	Industry Culinary	210	37%
2	Culinary Ready to Serve	138	24.3%
3	Industry Craft And ART	24	4.2%
4	Fashion	10	1.8%
5	Trading	121	21.3%
6	Service	65	11.4%
Total		568	100%

From data on can be concluded most Lots is at in sector industry culinary, which is the city of Malang is indeed very famous for its culinary. The culinary industry is run by business micro foster BAZNAS Village Microfinance (BMD) Malang average namely roadside stall Eat, food Ready serving, And also various snacks. On average, they only focus on production and sales. So that to manage a business, it really needs special assistance from BAZNAS Microfinance Desa (BMD) Malang so that it can be organized properly. For micro business actors who have implemented management business with Good, they can succeed become MSMEs go on class. Because management business help in management source the power that limited, including labor, capital, and time. By allocating resources efficiently and effectively, micro-enterprises can increase productivity and optimize results.

According to (Jamil et al., 2022) business management, it has an important role in running a business for its business development. Business management is very important for business development seen from the marketing, financial, and production aspects as well as legality. business (Marka et al., 2018). Study Which done by (Atmaja & ratnawati, 2018) Also find results that management business from aspect HR own role important in the success of a business.

In this study, various components of business management will be analyzed such as strategic planning, financial management, operational management, marketing, and



human resources. This study will also evaluate the effectiveness of training and mentoring programs organized by BAZNAS Microfinance Desa (BMD) Malang in improving the managerial capacity of micro-entrepreneurs. Thus, the results of this study are expected to provide deeper insight into the role of business management in the development of micro-enterprises and provide useful recommendations for BAZNAS and other institutions that have similar programs.

Through a better understanding of the importance of business management, it is hoped that micro-enterprises fostered by BAZNAS Microfinance Desa (BMD) Malang can be better prepared to face business challenges, achieve better growth, and contribute more to the national economy. This study aims to determine the important role of business management in business development for micro-entrepreneurs fostered by BAZNAS Microfinance Village (BMD) Malang .

LITERATURE REVIEW

Micro, Small, And Medium Enterprise (MSME)

Training Micro, Small and Medium Enterprises (MSMEs) are independent productive business units, carried out by individuals or business entities in various economic sectors (Tambunan, 2021). Difference between Business Micro, Business Small, And Business Intermediate lies on mark assets beginning, turnover average per year, And Also amount employee still. Whereas In Indonesia, the definition of MSMEs is regulated by Law of the Republic of Indonesia Number 20 of 2003. 2008 about business micro, small, And intermediate. Definition according to Act no. 20 year 2008 are as follows:

- a. Business Micro: business productive owned by person individual And or body business individuals who meet the criteria for Micro Businesses as regulated in this Law. Business micro is business economy productive that stand alone, which done by individuals or business entities that are not companies or branches the company that owned, mastered, or become part Good direct or indirectly from medium or large businesses that meet the criteria of Small Businesses as referred to in the Law. Micro businesses are business units that have assets of a maximum of Rp. 50,000,000, excluding land and buildings for business premises with annual sales results of a maximum of Rp. 300,000,000.
- b. Business Small: Small businesses are independent productive economic enterprises, carried out by individuals or business entities that are not subsidiaries. or No branch company Which owned, mastered, or become part either directly or

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indirectly of a medium or large business that meets the criteria. The criteria for a small business are net assets of more than Rp. 50,000,000 (fifty million rupiah) up to a maximum of Rp. 500,000,000 (five hundred million rupiah) No including land And building place business; or have annual sales results of more than IDR 300,000,000 (three hundred million rupiah) up to a maximum of IDR 2,500,000,000 (two billion five hundred million rupiah).

- c. Business Intermediate: Medium-sized businesses are productive economic enterprises that stand alone, carried out by individuals or business entities which are not subsidiaries or branches of companies which are owned, controlled or are a part of either directly and also No direct with business small or business big with meet the criteria. The criteria for medium-sized businesses are net assets of more than Rp 500,000,000,- (five hundred million rupiah) up to a maximum of Rp 10,000,000,000,- (ten billion rupiah) excluding land and buildings where the business is located; and have annual sales results of more than Rp 2,500,000,000,- (two billion five hundred million rupiah) up to a maximum of Rp 50,000,000,000,- (fifty billion rupiah). Central Agency Statistics give definition UKM based on quantity power Work. Small businesses are business entities that have 5-19 employees, while medium businesses are business entities that have 20-99 employees.

Development Micro, Small, And Medium Enterprise (MSME)

Development economy business micro, small, And intermediate (MSME) in Indonesia, the government issued Presidential Instruction No. 06 of 2009 dated August 5, 2009 concerning the development of the creative economy. In order to encourage the acceleration of the development of the creative economy. In order to encourage the acceleration of the development of the creative economy in various regions, especially districts/cities as the main producers of superior products, it is necessary to accelerate the utilization of local economic resources and the use of products that have obtained an optimal and sustainable touch of added value.

Management Business

In MSMEs There is a number of management Which must managed with Good, includes financial management, human resource management, production management, and marketing management. Business management is process planning, organizing, movement, And control source human power as well as source Power other in a business with objective reach objective that have been set. It includes various activities such as

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strategy formulation, resource allocation, decision making, task execution, and performance evaluation (Rifa'i, 2020).

RESEARCH METHOD

This study uses a qualitative approach with analysis by Miles and Huberman (Sugiyono, 2016). (Meleong, 2006) said that study qualitative is research that aims to understand phenomena experienced by subjects, such as behavior, perception, motivation, or action. Research objectives with type studies case is to know more about something. The author will use qualitative study method in this study to explore the role of important management business in development of micro business fostered by BAZNAS. This study was carried out in Micro Enterprises The BAZNAS Microfinance Village (BMD) Malang is engaged in the field of Culinary. The purpose of this study is to know the role of important management business in development of business. To get accurate data, the *purposive sampling* method was used to choose informants. As for the informants in this study, there are eight micro businesses.

Researchers use observation method with no participants because they do not participate in all sessions. Activity / life of subject. Research only writing, analyzing as well as to unravel conclusion about the subject studied (Creswell & Creswell, 2017). Interview is a type of activity that has different purposes and is carried out by two people, namely the person being interviewed and the person doing the interview. The purpose of the interview is to get information and opinions orally from the individual referred to as resource person. Research started with submitting questions to relevant informants with questions and subjects of study. This study uses self-structured interview because researchers already make guidelines for doing interviews, but interview guidelines are not fully related to guidelines and are quite general. Reference interview is used to overcome possible problems overlooked by researchers and serves as a guide to guide and structure the interview process. With this method, researchers use interview in a systematic way. The following are the interviews conducted by the researcher, namely:

- 1) Regarding the role of business management in the micro-businesses being run.
- 2) Regarding whether business management has an important role in the development of the micro-business being run.
- 3) Regarding what business management has been and or has not been carried out, and what the process is like,



- 4) Regarding the analysis of internal factors of the micro-business itself, what are its strengths and weaknesses as it has been implemented so far.
- 5) Regarding the analysis of external factors of the micro-business itself, what are the opportunities and threats during the running of the business.

According to Sugiyono, (2016), data analysis is the process of searching for and compiling data. in a way systematic data obtained from notes field , notes fieldwork , and interviews . This process covers organize data into in category , describe to in units, doing synthesis , composing to in patterns , determining what is important and what should be studied , and made conclusion so that easy understood .

This study will in progress for two weeks and will evaluated use Miles and Huberman method , namely data collection, data reduction , data display, and data extraction. conclusion (verification). Points the theory used entered to in the data that has been collected , which is then served in a way systematic to make it easy understood .

The data analysis technique used in the research conducted was using the SWOT analysis technique (Strengths, Weaknesses, Opportunities and Threats).

RESULT

The Role of Business Management in Micro Businesses

Negotiation leads to solving disputes and arguments in the business setup which may, in turn, worsen the working atmosphere, if it is unsolved. Negotiators are expected to explore numerous alternatives in solving a problem. To ease the task of finding numerous alternatives, negotiators have to excel in better communication. Negotiation skill is the key for getting on in the workplace setup and it further aids in resolving conflicts. In the lieu of maintaining relationships, it is highly essential to resolve conflict. Negotiation skills can be categorized under soft skills. The sub-skills associated with negotiation include communication skills, persuasive skills, planning skills, strategizing skills, and cooperating skills.

Following results quote from one of the informant:

"Management is key. Without proper management, our business can be chaotic. We must know when and how to produce." (Bawon, 2024).

"Management is the foundation of our business. Without good management, we will not be able to manage production and maintain quality." (Ulivia, 2024).



"The role of management is very important. It is not only about organizing goods, but also about building good communication between producers and consumers." (Anik, 2024).

"Management also plays a role in decision making. Every decision we make must be based on well-managed data." (Maryam, 2024).

"With effective management, we can plan promotions and know the right time to introduce new product variants." (Lita, 2024).

Importance Business Management in Micro Business Development

Most of the Respondent agreed that management business is very important For development business micro . They explain that effective management can support innovation , development products , as well as more marketing strategies good . Some Respondent mention that without good management , business micro difficult For survive and thrive in the midst intense competition .

Following results from interview with a number of informant :

"Good management allows us to grow. We can plan better marketing strategies, so that our business can grow according to our expectations." (Yustin, 2024).

"If there is no good management, this business will not last long. We need it to compete, so that our business can grow." (Zulaicha, 2024).

"We often see other businesses fail because they do not have good management. This shows how important the role of management is in the success of a business." (Ekawati, 2024)

"Management allows us to innovate. With proper management, we can develop new products that suit market needs, in line with the fact that management plays an important role in business development." (Ulivia, 2024).

"The importance of management is seen when we face a crisis. With good management, we can respond quickly and effectively, so that the business can grow well" (Maryam, 2024).

Business Management that has been and has not been implemented

Respondents take notes a number of practice management that has applied , such as planning finance and management inventory . However , they also admit There is Lots aspect management that has not been run in a way maximum , such as management source Power human and digital marketing . Existing management processes are often

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informal , and respondents want training and guidance more carry on in implementation systematic management .

Following results from interview with a number of informant :

"We have done a lot of online marketing but have not implemented financial planning." (Lita, 2024).

"We have a stock management process, but HR management is still very minimal, financial planning is still lacking, We need training" (Ulivia, 2024).

"We do weekly planning for production, but HR management is still very minimal. We have never done employee training, and financial records are also still non-existent" (Yustin, 2024).

"We have implemented a simple marketing strategy, but we have not utilized social media optimally, financial records have not been applied, special assistance is needed." (Bawon, 2024).

"Our production management is quite good, but we have not conducted regular market analysis to identify trends, and financial records are still very simple." (Maryam, 2024).

Internal Factor Analysis : Strengths and Weaknesses

Identified strengths such as quality products and relationships Good with Customers. Respondents feel that uniqueness product they become Power pull it self. However, the weaknesses that are recognized covering lack of capital, limitations knowledge managerial, minimal mastery of digital marketing and dependence on suppliers certain. Many feel difficulty in manage finance and develop sustainable business strategies.

Following results from interview with a number of informant :

"Our strengths are quality products and loyal customers. However, we lack the capital to grow." (Ekawati, 2024)

"Our strengths are quality products and loyal customers. However, we have difficulty managing finances." (Lita, 2024)

"Our strengths are quality products and loyal customers. However, we have difficulty managing finances and dependence on certain suppliers." (Yustin, 2024)

"Our strengths are quality products and loyal customers. However, we have difficulty managing finances and minimal digital marketing skills ." (Anik, 2024).



"Our strengths are quality products and loyal customers. However, we have difficulty in managing finances and lack in developing sustainable strategies." (Maryam, 2024).

External Factor Analysis : Opportunities and Threats

Respondents take notes a number of opportunities , such as increasing interest consumer to product local and support government towards MSMEs, trends online shopping is increasingly increasing , the opportunity for expansion into new markets is very open, especially with the cooperation with digital platforms that can facilitate distribution . However , they also identified threat like competition from big factory / company with relatively higher price cheap and change regulations that can influence effort . Uncertainty economy also becomes worrying factors , so that Lots Respondent feel need For more adaptive and innovative in face challenge external .

Opportunity

Following results from interview with a number of informant :

"There is increasing consumer interest in local products. This is a great opportunity for us to introduce our products more widely." (Zulaihah, 2024).

"Government support for MSMEs is currently quite significant, such as training programs and easier access to capital." (Yustin, 2024).

"We see the trend of online shopping increasing. This gives us the opportunity to reach more customers outside the area." (Ekawati, 2024).

"The opportunity to expand into new markets is very open, especially with the cooperation with digital platforms that can facilitate distribution." (Anik, 2024).

"Consumers are increasingly aware of sustainability. If we can offer environmentally friendly products, it can attract more customers." (Ulivia, 2024).

Threat

Following results from interview with a number of informant :

"Competition from a large industry / company . Many products are sold with price more cheap, and that's it threaten our sales. " (Ulivia , 2024)

"Fluctuation economy makes us worried. If the condition economy worsening, power buy public Can down, and that will impact on our business . " (Maryam, 2024)



"Change regulation from government often No easy followed . We have to always update with regulation new, which sometimes disrupt business processes." (Bawon , 2024).

The interview results show that business management plays an important role in the success and development of micro-enterprises. Although there are some management practices that have not been implemented, there is still much room for improvement. Respondents are very aware of the internal strengths and weaknesses as well as the external opportunities and threats faced, which shows the importance of adaptive and innovative managerial strategies to achieve business sustainability.

DISCUSSION

In MSMEs There is a number of management Which must managed with Good, covering production management, HR management, financial management, and marketing management (Rifa'i, 2020). We will discuss one by one each aspect of the interview results that we have conducted.

Production Management Aspects

Micro business actors fostered by BAZNAS Microfinance Village (BMD) Malang on average have not implemented consistent and comprehensive management. In terms of production management, Bismala & Handayani (2014) revealed that there are at least five things that must be considered, namely product design and quality, production capacity, process and layout, inventory, humans and their work systems.

In production management, micro business actors from product design have been maximized with attractive designs with superior product quality so that they can compete in the market. From the production capacity, micro business actors only have stock of materials according to their capabilities. If they have more capital then they can provide more stock. But on the contrary, this will have an impact on the stock costs incurred, but micro business actors are not aware of it. However, with the help of business capital from BAZNAS Microfinance Village (BMD) Malang, it can help to increase stock of materials so that they can receive orders/produce more according to consumer demand. From what has been expressed by them, it means that of these five things, there are still 4 things that have not been maximized in their implementation.



Human Resource Management Aspects

Micro-entrepreneurs tend to use human resources from their immediate family or the community around their business area, even if they do not have the necessary skills. However, this can be overcome by providing training to new employees. In the tempeh industry owned by Mrs. Bawon, the selection of human resources is based on their abilities and their equipment, because most of the work can be done at home. Because the work tends to be focused on one job, the average micro-entrepreneur studied does not use the principle of specialization.

From what has been explained, BAZNAS-assisted micro businesses have not maximized the implementation of good human resource management. As expressed by (Bismala & Handayani, 2014) good human resource management must implement the following six things:

- Human Resource Planning
- Analysis Work
- Orientation Businessman
- Training and Development
- Compensation
- Motivation Work

Marketing Management Aspects

In terms of product marketing, there are quite a few whose marketing uses digital platforms such as *GoFood*, *ShopeeFood*, *GrabFood*, or social media such as *WhatsApp*. With the assistance provided by BAZNAS Microfinance Village (BMD) Malang to implement digital marketing, on average they have mastered it, so that during the pandemic they were able to survive. Moreover, their business is in the culinary field. Micro entrepreneurs with low education are mostly not technology literate, especially information technology which should be used as a marketing strategy. Micro entrepreneurs are assisted by BAZNAS Microfinance Village (BMD) Malang to create market segmentation, one of which is based on the target consumers. For example, the middle to upper segment has a fairly expensive price and raw materials that are definitely of better quality. While the middle to lower segment has a cheaper price and low quality raw materials. Like the kastengel cake owned by the employee who sells at various prices, from premium, standard, and regular quality. Of course, different prices have



different tastes. In addition, they also apply promotions as effective marketing tips. Don't forget to strengthen it with a unique brand so that it is easily recognized by the public, especially nowadays it is very easy to go viral if you find uniqueness in a product. Ability For seize market prey will impact on the existence of MSMEs alone , especially in context increasingly competitive market strict like moment This (Nurwita et al., 2021).

In the aspect marketing with a very broad problem so that No can maximize apply market segmentation and target market, marketing mix marketing , behavior consumers , brands and quality , and finally namely market survey (Bismala & Handayani, 2014)

Aspect Management Finance

Micro business actors on average do not record their finances clearly or do not even record them, not because they do not understand financial recording, because BAZNAS Microfinance Village (BMD) Malang has provided assistance related to simple financial recording and even has a digital platform for simple cash recording for MSMEs, but rather there is a lack of intention to record. They also do not separate money from business results with money from family needs. Poor debt management. In fact, in running a business, financial recording is a very important part to see how much turnover is obtained from the turnover of capital that has been issued. Is the current condition of the business experiencing great profits or even losses. In fact, in running a business, micro business actors from the financial management aspect must record the profit and loss balance, cost of production, working capital, cash management, and inventory management (Bismala & Handayani, 2014).

This is what is an obstacle for business actors to develop. Because financial records have a very important role for business actors who will deal with investors. Recording finance is very important For can evaluate and measure success his efforts , good That profit or precisely loss . Based on the findings above, a practical UMKM management model was created that can be used for the management of micro business actors. This model can be described as follows (Bismala & Handayani, 2014).



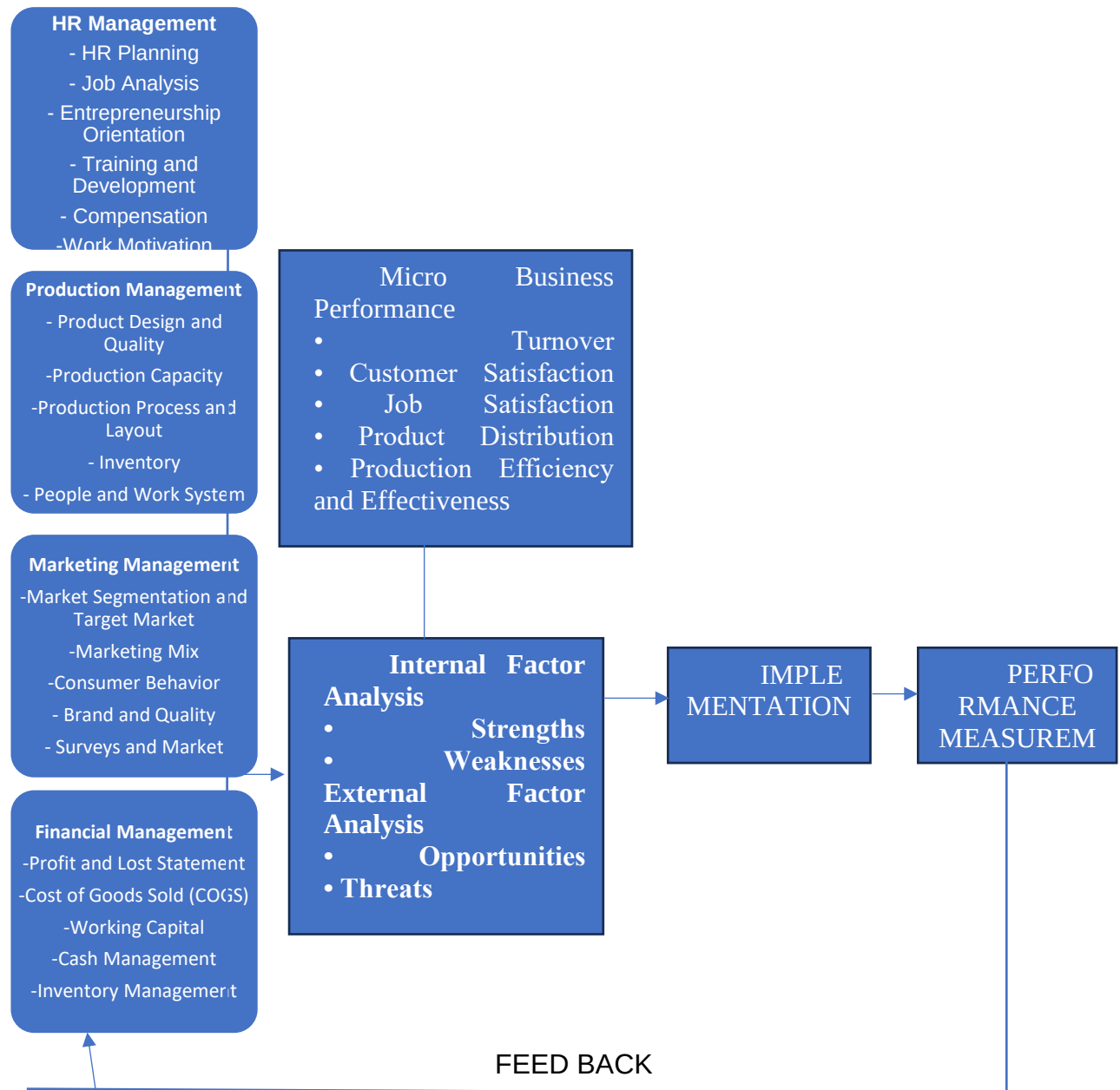


Figure 1 MSME Management Model

Aspects of corporate management provide guidelines for conducting business management. Although micro businesses, they need to conduct business management in order to implement management principles so that they can evaluate their business and know how their business is developing.

SWOT analysis is conducted to determine the strengths, weaknesses, opportunities, and threats of business competition. Micro business actors must consider how they can beat the market outside their region. Some criteria that can be used to measure the performance of micro businesses are business turnover, consumer satisfaction, job satisfaction, production efficiency and effectiveness, and product distribution. Product distribution will provide opportunities to gain a wider market, which will have an impact on the business turnover that will be obtained.

for business development, customer satisfaction must be measured. Opportunities to develop a business will increase if customers are satisfied. Employees must remain Happy from the Company's internal perspective. Satisfied employees with what they get from work they will give performance best they For company. Satisfaction depends on the quality intrapersonal relationships, compensation, and motivation work. Application elements management company (management) finance, management marketing, management source Power human, and management production) is used For measure efficiency and effectiveness production .

A number of factors that can show efficiency and effectiveness is inventory, accuracy planning capacity production, and level waste. Measurement This will need different standards For every type business. Government and institutions related must give more attention big to perpetrator business micro as part from people's economy, especially in matter coaching and resources funding. Government must more take sides to perpetrator business micro and provide more access wide to all aspect management.

CONCLUSION

Based on results study on can concluded that it is very important apply management efforts on the perpetrators business micro . Management business can seen from a number of aspect namely management production , human resource management , management marketing as well as management finance . The perpetrator business micro fostered by BAZNAS Microfinance Village (BMD) Malang in the field of average culinary yet apply aspects the with maximum , because a number of factor like low quality of human resources and limited capital. These limitations This that's what

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makes BAZNAS Microfinance Village (BMD) Malang do mentoring with give training so that the actors business culinary can apply management business with effective and efficient. Use analysis SWOT must be noticed as material consideration they as a strategy for can beat the market outside their region . With two things This as well as support government For give leniency and partiality government against the perpetrators business micro can help increase development efforts micro in Malang City.

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