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Increasing MSME Productivity Towards a Green Economy and Sustainable Growth

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Abstract:

This study aims to identify obstacles and solutions to increase the productivity of micro, small, and medium-sized enterprises (MSMEs) and to explore factors that contribute to sustainable businesses in the transition to a green economy in the German Beach Area of Banjar Segara Kuta, Bali. A qualitative method was used for data collection. Data were collected through interviews with key, expert, and supporting informants. Data analysis techniques use triangulation. The results revealed that to increase productivity and business sustainability towards a green economy, related parties must consider internal factors such as environmental awareness and collaboration with stakeholders, as well as provide coaching and education to improve the ability of MSME actors. This includes education related to the green economy as a form of MSME business sustainability efforts in the German Beach Area of Bali's Kuta district.

Keywords: *Green Economy, MSMEs, Productivity, Sustainability*

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1. Introduction

The MSME sector plays an important role in the national economy, particularly with regard to job creation and increasing community income at the regional level. To encourage the role of MSMEs in achieving inclusive and sustainable economic growth, they must grow in the spirit of innovation and be accelerated with the support of collaboration and synergy among all stakeholders.

At the regional level, tourist villages play an important role. According to Wiweka et al (2021), tourism villages are one of the drivers of the regional economy. The economic productivity of the community through these tourist villages accelerates the development of MSMEs through collaboration between interested parties in the tourism sector. Currently, the development of tourism stimulates the emergence of various potential supporting industries, including the MSME sector.

The Ministry of Tourism and Creative Economy (Kemenparekraf) has noted that there will be 4,674 tourist villages in Indonesia by 2023. This represents a 36.7% increase

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from last year's 3,419 villages. Bali, one of Indonesia's most famous tourist destinations, has only 3% of these villages, or 137.

The Bali Province Office of Cooperatives, Small and Medium Enterprises (Dinkop UKM) recorded data on Bali's micro, small, and medium enterprises (MSMEs) until March 2023, reaching a total of 439,382. In terms of business classification, the trade sector had the most enterprises, amounting to 258,896. Second place went to the agricultural industry with 73,641 units. Third place went to the non-agricultural industry with 67,102 units. Fourth place went to various services with 39,743 units. Gianyar Regency contributed the most at 17%, while Badung Regency contributed the least at 5%. However, Badung Regency and Denpasar City recorded the highest average gross regional domestic product (GRDP) in the last three years, from 2020 to 2022, accounting for 22% of Bali Province's total GRDP. This demonstrates the overall dominance of available business sectors.

Table 1. Data on Bali MSMEs in 2023

District/City	Number of MSMEs	Percentage
Gianyar	75,666	17%
Jembrana	67,183	15%
Buleleng	66,368	15%
Karangasem	50,717	12%
Tabanan	47,957	11%
Bangli	44,251	10%
Klungkung	35,792	8%
Denpasar	29,749	7%
Badung	21,699	5%
Total	**439,382**	

Source: Bali Province Office of Cooperatives, Small and Medium Enterprises (UMKM) as of March 2023

Table 2. GRDP of Regency/City in Bali Province at Current Prices (Billion Rupiah)

District/City	2020	2021	2022	Average	Percentage
Jembrana Regency	13437.61	13510.63	14532.26	13826.83	6%
Tabanan Regency	22257.58	22021.14	23681.3	22653.34	10%
Badung Regency	49026.03	44882.08	55290	49732.70	22%
Gianyar Regency	25841.72	25788.23	27944.21	26524.72	12%
Klungkung Regency	8450.67	8534.43	9210.21	8731.77	4%
Bangli Regency	6716.09	6825.46	7337.51	6959.69	3%
Karangasem Regency	16399.77	16506.62	17669.49	16858.63	7%
Buleleng Regency	33302.72	33363.29	35805.28	34157.10	15%

Denpasar City	49607.46	49687.18	54650.43	51315.02	22%
Total	**224225.7**	**220467.45**	**245233.24**	**229975.47**	

Source: BPS Bali Province

Although existing studies have explored the economic impacts of tourism and the role of MSMEs in sustainable development, several important gaps remain unaddressed. Dewi (2014) highlighted that tourism often fails to benefit local communities due to systemic economic inequalities, while Pitana and Gayatri (2005) emphasized the increasing marginalization of locals resulting from uncontrolled tourism expansion and foreign capital domination. These findings reveal a critical disconnect between tourism growth and equitable community empowerment. Meanwhile, research on MSMEs, such as that by Kadaba et al. (2022), Salim et al. (2024), and Ruslaini (2021), has focused primarily on the potential of green economy principles and sustainable finance to support MSME development. However, these studies tend to concentrate on macro-level strategies, often overlooking the unique contextual dynamics of tourism-based MSME clusters in specific localities like Pantai Jerman. Additionally, while Surya et al. (2021) and Putri et al. (2020) address SME productivity and green business strategies, there is a lack of empirical studies that integrate local wisdom, environmental sustainability, and inclusive economic empowerment within tourism zones. Furthermore, despite the increasing emphasis on MSMEs' contributions to achieving the SDGs (Shailendra, 2024; Verma, 2019), few studies examine how sustainable HRM practices and community-based innovations (Dutta et al., 2025) can be implemented in coastal tourism MSME clusters. Therefore, this study addresses the urgent need to investigate localized, community-based strategies that balance tourism growth, MSME development, and environmental sustainability in areas like Pantai Jerman, where the socioeconomic and ecological tensions are particularly pronounced.

2. Theoretical Background

Environmental Studies and Green Economy Implementation
Awareness of the environment will encourage the use of products with green economic values (Ical, I., & Mane, 2022). Without knowledge of the environment, a person will not be able to encourage the use of environmentally friendly products (Rini et al, 2017).

A person's basic knowledge will encourage and play a role in shaping a positive perception of products consumed or produced, including for business actors. Business actors' perceptions, from micro businesses (MSMEs) to large companies, influence behaviors sensitive to developing issues regarding an environmentally friendly green economy (Guntara et al, 2017).

According to Sriyono (2018), developments regarding the green economy can also be a competitive strategy for MSMEs. To respond to business developments in the modern era, MSMEs implement competitive strategies by incorporating green economy practices into their products (Lusiana et al, 2021). Additionally, the

development of green economy perceptions and behaviors in MSMEs is supported by the digitalization of business activities (Pangarso et al, 2022). The green economy is not only product-oriented; companies have also oriented themselves towards implementing green management, especially in the scope of green human resource management, which is considered to help employees work optimally and effectively in a supportive.

Green Economy

The United Nations Environment Program (UNEP) explains that the green economy and sustainable strategies have main and long-term goals that improve social welfare. These goals have been pursued in several ways (Asj'ari, F., & Subandowo, 2018). The first long-term specific goal is to limit climate change. In the environmental and labor sectors, this goal is achieved through the efficient use of energy.

1) Limit negative environmental impacts from transportation pollution and implement environmentally friendly, energy-efficient alternative transportation.
2) Create a coherent public space model in cooperation with stakeholders.
3) Implement sustainable natural resource management to avoid the over-exploitation of existing natural resources in the area.

According to Grubler et al (2018), the green economy sector has undergone changes in its economic structure, paying more attention to social aspects and sustainable economic development. Additionally, the green economy is not solely based on the extractive sector; as it develops, it moves into the processing and service sectors. The green economy is dominated by investments in the production, consumption, and improvement of environmentally friendly goods and services. The green economy is currently considered a new principle and strategy based on an environmentally friendly economy and the optimization of innovative technology to produce green development. Green development is expected to contribute to global economic recovery strategies in developed and developing countries (Rany et al,, 2020).

Conceptual Framework

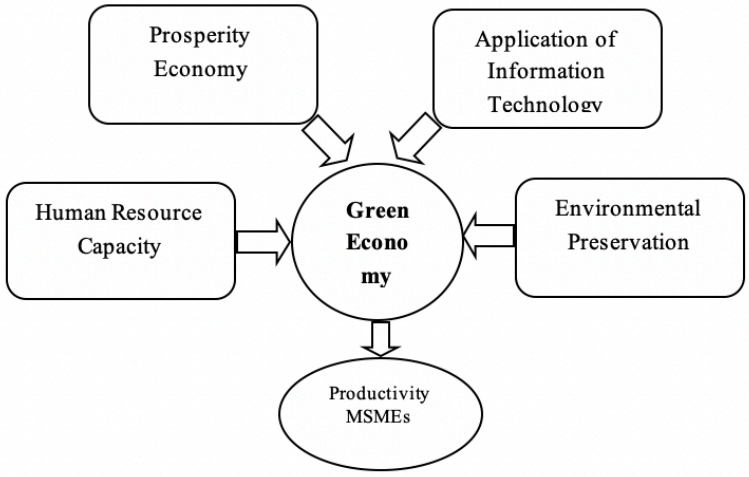


Figure 1. Research conceptual framework

Figure 2 shows four factors that are used as benchmarks or main references to see the extent to which the German Beach MSME community applies the concept of a green economy to its business activities. These factors are aspects of human resource capacity, economic welfare, application of information technology, and environmental preservation.

3. Methodology

This research will employ a descriptive qualitative approach involving systematic explanations through observation and in-depth interviews. The data collection process aims to describe the research object to draw conclusions and generate new knowledge. The goal of this research method is to demonstrate the scope of concepts and level of understanding obtained, as well as to provide a more detailed description of an object or situation in the application of the green economy for MSMEs.

This research focuses on the economic development of the MSME community in the German Beach tourist area, which is part of the Kuta Beach tourist area within the Kuta Tourism Village in the Kuta District of the Badung Regency in Bali Province. The study aims to evaluate MSME stakeholders' understanding of the effectiveness of increasing business productivity for sustainable operations within the green economy framework. This evaluation will be conducted by analyzing the level of environmental awareness, perceptions, and behavior in implementing the green economy concept.

The data was collected through interviews with resource persons. To make the qualitative data more comprehensive, the MSME participants must represent diverse business types. The data will be analyzed using an inductive technique carried out in stages, from finding facts to adjusting the selected theory. Data sources obtained by researchers include qualitative primary and secondary data. Primary data is collected directly through observation of the original source, or it can come from the research

area in the form of interviews with various authoritative sources who are ready to provide necessary, valid information. Secondary data is collected through a literature review of documents such as journals, scientific articles, and books related to the issues considered in this study.

Research Informants

Purposive sampling is a technique for determining data sources with prior consideration (Sugiyono, 2019). This means that informants are determined in accordance with criteria relevant to the research problem. Informants are needed who know the conditions that match the phenomena occurring in the field. Informants are selected based on their understanding of the implementation of the green economy concept to support productivity in the German Beach MSME community.

This research includes three types of informants: key, expert, and supporting. Key informants are individuals directly involved in increasing MSME productivity towards the green economy concept in the MSME community of German Beach, Kuta, Badung. Expert informants are individuals with a strong knowledge and understanding of the green economy concept. Supporting informants are individuals who have been impacted by the implementation of the process of increasing MSME productivity towards the concept of a green economy in the MSME community of German Beach in Kuta, Bali. The research informants are described in more detail below.

Table 3. Research Informants

Type of Informant	Entity
Key Informant	- German Beach MSME Community, Kuta, Badung
Expert Informant	- Department of Cooperatives, SMEs, Industry and Trade, Badung Regency Government - PHRI Badung - Academician from Undiknas Study Center
Supporting Informants	- Tourism businesses around the German Beach area - German Beach Area Manager, Br. Segara, Kuta, Badung - Village and Banjar Adat Government

Data Analysis Technique

Data processing will be carried out using the data reduction method. This method involves separating, selecting, and converting raw data obtained in the field using written notes. In short, data reduction involves thoroughly summarizing the results of data collection and grouping them into specific concepts or categories. In this study, the researcher first recorded the results of interviews with informants and then organized them into categories or research topics. Then, the narrative form is reduced to present the data in a display. This technique allows researchers to more easily understand the phenomena that occur in the field. They can then plan further work based on what is known from the research (Bungin, 2007). Therefore, the results of

the data collection process that have undergone data reduction will be rewritten in narrative form.

The next step is to review the literature. Previous researchers have collected data in the form of books, journals, and scientific articles. These documents and archives play an important role in the upcoming research. Relevant documents include audio-visual materials, images, statistics, and other scientific works and research reports. During the data analysis process, the data collected through observations, interviews, documents, and archives will be systematically organized and classified.

This research will use a qualitative descriptive method to analyze the data. After the analysis is complete, the data will be managed for further validation. This research uses a case study approach, which is a qualitative method. A case study approach pays attention to and observes all important details of the case under study. This approach allows researchers to more easily explain the overall situation and context of a subject. Through data analysis, we will also determine the applications of the green economy in the MSME business world in coastal Germany.

Verification of the Validity of Analysis Results

To obtain accurate research results, researchers use triangulation techniques. Triangulation is defined as combining various existing data collection techniques and sources (Sugiyono, 2019). The following is a detailed description of the triangulation technique used in this study:

1) Source triangulation:
   In qualitative research, triangulation with sources involves comparing and cross-checking the degree of trustworthiness of information obtained through different times and tools.
2) Triangulation of techniques:
   This process tests the credibility of data by checking it with different techniques from the same source. Researchers will discuss the data to determine which is correct, or if they are all correct because they offer different perspectives.
3) Time triangulation:
   Time triangulation tests the credibility of data by verifying it through observation, interviews, or other techniques at different times or in different situations. If the results are different, the test is carried out repeatedly to find data certainty.

4. Empirical Findings/Result

MSME Mapping of the German Coast

Based on interviews with key informants, this discussion maps the MSMEs in the German Beach area of Bali's Kuta district that have the prospect of becoming standardized business models.

1) Role of Government and Institutions in MSME Development
   The Badung Regency Government, through its Office of Cooperatives, SMEs, Industry, and Trade, provides MSMEs in German Beach with various forms of support, including training, education, increased market access, certification, and

business legality, to encourage their development. Additionally, the government conducts monitoring and evaluation to ensure the quality and sustainability of existing businesses.

2) PHRI's Role and Support for MSMEs
   The Badung chapter of the Indonesian Hotel and Restaurant Association (PHRI) supports MSMEs on the German Coast by forming product marketing partnerships, providing training, and strengthening human resource capacity. PHRI also helps MSMEs develop products and expand their market through its network of member hotels and restaurants.
3) Academics' Role in Mapping and Recommendations
   Academics from Undiknas provided recommendations for improving supporting infrastructure, including storage facilities, accessibility, and more efficient production facilities. They also emphasized the importance of developing environmentally friendly, sustainable facilities for MSMEs along the German coast.
4) The Role of the German Beach Area Manager and the Indigenous Village Government
   They provide support in the form of training, mentoring, and empowerment for the local community. They focus on developing family-friendly tourism, improving facilities such as sunbeds and umbrellas, and implementing sustainability-based destination management concepts. These efforts are expected to attract more tourists and increase the income of micro, small, and medium-sized enterprises (MSMEs).

The mapping of MSMEs in the German Beach area is an effort involving the government, academics, tourism businesses, and local communities. The main goal is to establish German Beach as an area known not only for its tourist attractions, but also as a model for standardized, sustainable MSMEs that contribute to the green economy and promote sustainable growth.

Based on interviews with MSMEs in German Beach, we can map those with the potential to become standardized business models by considering factors such as product and service quality, financial management, marketing, human resource management, and environmental impact. The goal of this mapping is to identify MSMEs that can be transformed into more professional, efficient, and sustainable business models.

Some MSMEs with the potential to become standardized models include culinary businesses, surf equipment rentals, souvenir shops, and food and beverage establishments. These MSMEs are progressing by using digital technology and focusing on product quality and service. However, challenges such as unstructured financial management and revenue fluctuations remain.

Important factors in supporting the transformation of MSMEs into standardized businesses include the following: good financial management, effective marketing, quality products and services, and a clean and healthy business environment. With the right support from the government, educational institutions, local communities, and

the private sector, the German Beach area could become a model for sustainable MSME development, contributing to Bali's green economy and sustainable growth.

External Collaboration and Support

Support from external parties is essential in helping MSMEs overcome barriers and improve productivity. Some steps that can be taken are:

1) Local governments can provide special mentoring programs for MSMEs, including training, technical assistance, and financing.
2) Universities and educational institutions can provide research- and innovation-based training.
3) Local communities and tourism associations can promote MSMEs through their networks.

Implementing these solutions sustainably can help MSMEs in German Beach increase their productivity, overcome operational barriers, and contribute more to the local Balinese economy.

Barriers and Solutions to Increasing MSME Productivity

The following table 4 describes the barriers and solutions to increasing MSMEs:

Table 4. Barriers and Solutions to Improving MSME Productivity

Barriers	Solution
Operational Aspects	
1) Lack of specific strategies to improve product and service quality. 2) Dependence on locally sourced raw materials, which are sometimes difficult to obtain in a fresh condition. 3) A lack of continuous innovation in creating new products that follow market trends.	1) Provide periodic training to MSMEs on product and service quality management. 2) Promote product innovation by following market trends and utilizing local raw materials more efficiently. 4) Use simple technology to improve production efficiency, such as modern food processing equipment or inventory management systems.
Finance and Financing Aspects	
1) Revenue instability, which makes managing cash flow difficult. 2) Absence of structured financial records in most MSMEs. 5) Limited access to external financing to support business development.	1) Organize workshops on simple financial management for MSMEs, including cash flow recording and financial planning. 2) Encourage the use of easily accessible digital financial applications to record transactions. 3) Facilitate access to financial institutions or government programs that provide soft loans or business capital subsidies.
Human Resource Management Aspects	
1) Labor is recruited informally and lacks adequate formal training. 2) There is a limited budget for providing training or incentives to employees.	1) Conduct training on communication, customer service, and technical skills for MSME employees.

3) There is a focus on day-to-day operations without a strategy to develop employee skills.	2) Provide incentives to high-performing employees to increase loyalty and productivity. 3) Collaborate with local educational institutions to provide internships or competency-based training programs.
Marketing Aspects	
1) Underutilization of digital platforms for product marketing. 2) Reliance on traditional promotions, such as signs and word of mouth. 3) A lack of collaboration with external parties, such as related agencies or local communities, to expand market reach.	1) Assist MSMEs in utilizing digital platforms, such as Instagram, Facebook, and TikTok, as well as marketplaces, for promotion and sales. 2) Build a network of cooperation with tourism agencies and local communities to promote MSMEs on official websites and in tourism media. 3) Develop an integrated marketing program that combines traditional and modern strategies to increase product appeal.
Environmental Aspects	
1) There is a good awareness of the importance of keeping the environment clean, but environmentally friendly practices have not yet been fully implemented. 2) There are limited collective initiatives to ensure the cleanliness and sustainability of German Beach.	1) Educate MSME players on the importance of environmentally friendly business practices, such as reducing plastic use and properly managing waste. 2) Form an environmental working group of MSME players to ensure the cleanliness of the German Beach area collectively. 3) Award MSMEs that implement the best environmental practices to encourage other businesses to follow suit.

Green Economy Sustainable Enterprises

MSMEs in this area have the potential to become a model for the green economy that supports sustainable growth and the welfare of local communities. Various factors are important to consider for the sustainability of MSMEs in the German Beach area of Kuta, Bali, including:

1) Collaboration between stakeholders:
2) Strengthening supporting infrastructure
3) Training and capacity building of human resources
4) Regulatory and policy support
5) Marketing and branding of local products
6) Implementation of environmentally friendly production practices
7) Local community empowerment
8) Focus on the green economy
9) Environmental Management and Sustainable Tourism

MSME Development and Education

Micro, Small, and Medium-Sized Enterprises (MSMEs) in tourist destinations like Pantai Jerman depend heavily on coaching and instruction. It is clear from interviews with a variety of knowledgeable informants and supporters that a wide range of

stakeholders, including the local government, academic institutions, professional associations, and the community, are involved in the growth of MSMEs in Pantai Jerman. The coaching and instructional initiatives that have been carried out will be highlighted in this conversation, along with suggestions for additional growth. The Badung Regency Government's Cooperatives, SMEs, Industry, and Trade Office has offered training in a number of areas, including financial management, digital marketing, entrepreneurship, and sustainable business management. Undiknas' academic department also contributes support in the form of market research and the creation of sustainable.
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Organizations such as PHRI facilitate the marketing of MSME products through networks of hotels and restaurants and offer training for capacity growth. In the meantime, Universitas Pendidikan Nasional (Undiknas) and Coca-Cola Europacific Partners (CCEP) Indonesia are working together with Pantai Jerman managers, including Banjar Adat Segara, to offer training centered on the green economy.

Facilities including physical accessibility, joint production facilities, and MSME kiosks have drawn attention. Nonetheless, there are grievances about the absence of family-friendly amenities, such playgrounds for kids, which are thought to improve the area's appeal and boost MSMEs' revenue.

Education for UMKM Management Institutions
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Education involving various parties, such as local communities, tourism industry players, and academics, strengthens synergy in the management of the Jerman Beach area. For example, there is a joint training program between SMEs and the tourism sector to enhance access to global markets. Challenges faced in the implementation of MSME coaching and education for MSME Management Institutions include 1) Lack of supporting facilities such as shared production spaces, signage, and adequate parking still not optimally available, 2) Minimal Sustainable Education Although various training sessions have been conducted, education on the green economy and

sustainability has not been evenly distributed among all MSME actors, 3) Collaboration that is Not Yet Optimal Synergy among stakeholders still needs to be improved to ensure consistent support for the development of MSMEs.

Although there are still issues that need to be resolved, the coaching and education provided to MSMEs and their managing institutions at Pantai Jerman has produced encouraging outcomes. MSMEs in this sector can grow more efficiently, promote a green economy, and aid in the region's sustainable growth with a cooperative strategy, capacity building, and an emphasis on sustainability.

5. Conclusions

This study draws several key conclusions about the development of MSMEs (Micro, Small, and Medium Enterprises) within the Pantai Jerman business community. First, there is strong potential for the growth of MSMEs through the identification of typical local business opportunities—particularly in cooking, beach equipment rentals, handicrafts, and local product sales. These business types reflect both cultural relevance and commercial viability, paving the way for their expansion into more structured business models. Second, MSMEs continue to face persistent challenges, such as inadequate financial management, limited product innovation, underdeveloped human resource capacity, and minimal utilization of digital marketing tools. Addressing these barriers is crucial to elevating the productivity and competitiveness of local enterprises.

Third, the integration of green economy principles into MSME operations is essential for long-term sustainability. Key drivers include the participation of multiple stakeholders, investment in eco-friendly infrastructure, continuous training, the adoption of green technologies, and community involvement in environmental conservation. Lastly, the study emphasizes the importance of structured development and educational support for MSMEs and their managing institutions. This includes collaborative mentoring from government, academia, and private sectors through targeted programs in management, digital marketing, and sustainable production practices.

For future research, it is recommended to explore the longitudinal impact of green technology adoption and digital transformation on MSME sustainability. Additionally, comparative studies between different tourism-based MSME clusters could offer broader insights into effective policy design. Investigating community-based innovation strategies and inclusive finance models could further strengthen MSME resilience in similar coastal economies.

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