

**BUSINESS PROSPECT OF ACADEMIC ACTIVITIES OF DEGREE
PROGRAM STUDENT IN THE STUDY PROGRAM FOR
DEVELOPMENT OF STUDENT COOPERATIVE IMPROVEMENT OF
STUDENTS HAPPENESS AND ITS CONTRIBUTIONS TOWARDS
ACCEPTANCE OF THE GENERAL SERVICES AGENCY NUSA
CENDANA UNIVERSITY**

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ABSTRACT

This study aims to determine the business potential of undergraduate students' academic activities for the development of Nusa Cendana University Student Cooperative (Kopma Undana) businesses, identify areas of student business academic business, and predict the contribution of Kopma Undana to the economic well-being of members of Student Cooperatives and income generating activities for the Undana Public Service Agency. The main data collection was sourced from the 2017-2019 Student Cooperative financial report secondary data, Undana Public Service Agency business plan financial project data, also interviews with Cooperative Student stakeholder. The analysis uses quantitative and qualitative descriptive techniques. The investment eligibility criteria for Kopma Undana business activities are socio-economic analysis and cost and benefit analysis. The results of the study are First, the growth in the number of Undana new students is a big business potential for Student Cooperative Nusa Cendana University; Second, the business sectors that have the potential to increase Kopma Undana income are: Savings and Loans, a business for the procurement of student supplies such as: alma mater jackets as well as Toga which until 2017 are managed by Kopma Undana, but since 2018 it has been taken over by Undana Public Service Agency; Third, the financial conditions of the last three years, namely 2017, 2018 and 2019, the remaining results of operations obtained are very small and have a tendency to decline because the business sector is limited and has no student membership; Fourth, the financial projection for 2020 - 2024, is known that Kopma has a great opportunity to obtain large Remaining Business Results and increase along with the increase in student growth; and Fifthly, Kopma Undana is expected to bring students into harmony and contribute to the Undana Public Service Agency through the distribution of Remaining Results.

Keywords: Business Prospects, Student Academic Activities, Student Welfare, Financial Contributions, Undana Public Service Agency

INTRODUCTION

Students of the University of Nusa Cendana (Undana) as components of the academic community must carry Undana's vision of becoming a Global Oriented College in 2025. Students

must also look at themselves and the world as a whole which changes so rapidly. Conventional mindset that work later after graduating study, must be changed. Working, or at least familiar with work may be attending academic courses. Undana is also in the island-plus environment which means dry land, marine and tourism. The study program is expected to design human resource development that is always ready to face global changes. The realization of this vision was further pursued in the fourth mission of building a responsible, outstanding and competitive academic community with a focus on developing islands of dry land and competitive and sustainable tourism (RSB Undana 2015-2019).

The experience of our nation in the past few decades that has given birth to an unhealthy economy, the development policy in the reform era is carried out in favor of the people's economy (populist economic system) through one of its programs in empowering Micro, Small and Medium Enterprises and Cooperatives (Arwan S., and Yeti A., 2003). The existence of UKMK is the economic form of most of the people of Indonesia. UKMK empowerment in the dimension of national development based on a populist economic system, is not only intended to reduce the problem of inequality between income groups and actors or employment absorption. Moreover, the development of PKMK is able to expand the economic base and can make a significant contribution in accelerating structural changes, namely by increasing regional economies and national economic resilience. The development of PKMK is a priority and becomes very vital (Soedarma, 2001).

The role of SMEs in the domestic economy is increasing, especially after 1977. When banks face difficulties in finding debtors who have no problems, SMEs are an alternative to channeling bank credit. Based on BPS data in 2003 there were 42.39 million SMEs or 99.9% of total business units and were able to absorb 79.4 million workers or 99.4% workforce. BPS data also estimates that 57% of GDP comes from this business unit and accounts for nearly 15% of goods exports from its credit reputation. SMEs also have quite a proud achievement with a relatively small level of credit default. At the end of 2002 the level of SME non-performing loans only reached 3.9% compared to total bank loans which reached 10.2%.

The results of the Data and Information Center of the Ministry of Cooperatives and Small Business Development (1998) study of 69,609 industrial companies showed that as many as 19,268 companies reduced their business activities and the rest stopped their business activities. However, not all lines of business went bankrupt during the crisis. Various studies have shown that small and medium enterprises have relatively more survival power compared to large businesses in the face of shocks. In this case small and medium businesses provide optimism to survive and develop (Surachman, 2003).

If it is associated with government efforts to tackle poverty, SMEs can play a role at least through two channels. The first is through job creation, because employment is an effective and sustainable poverty reduction effort, and secondly through the development of small businesses that can directly empower the poor so that the potential of their businesses can be developed to increase their prosperity.

Although the role of SMEs in the crisis is quite significant in moving the economy, including accommodating workers who have been blown away by the crisis, its performance still needs to get its own attention (Tatang, 2004).

Undana has dozens of Kopma since, but is managed by educators and education staff. It has been less than fifteen years of not having an Annual Member Meeting. Coinciding with the change in the Undana financial management system from the Work Unit to the Public Service Agency (BLU) in early 2017, a new Kopma Undana management was formed. The management of the management is not yet effective, because students have not been actively involved in Kopma, either as members or administrators. In addition, the business unit so far has been run, taken over by the Undana BLU Business Management Agency (BPU).

Since the beginning of 2018 Kopma Undana has planned to identify student activities in study programs that have the potential to be managed in micro and small businesses. The form of activities consists of the production of products and services. This study is intended to determine the current financial and business condition of Kopma, identify business fields, and project Kopma's economic contribution to the Undana BLU.

LITERATURE REVIEW

Student Development Planning

Education and development actually guided by the Five Pillars of Educational and Student Development Academic professionalism namely, Social Awareness, Environmental Concern, Entrepreneurship, Morals and Ethics Interpretation. The connection between the meaning of comprehensive and competitive intelligent people. Thus each student or learner is expected to have an Intellectually intelligent, emotionally intelligent, kinesthetic intelligent, and socially intelligent.

Student welfare in the strategic goals of student development: Strategic objective I is the strong entrepreneur (Techno-entrepreneurship) of reasoning; Strategic targets II are Leadership and organization through academic and multicultural coaching, also through guidance/counseling and enforcement of ethics and discipline; Strategy III targets are Talent Interests to produce excellent characters; and Strategic Target IV is student welfare.

Skills for success: (1) Learning skills are learning how to learn, mind mapping, reading skills, stimulating learning in the cognitive domain; (2) Thinking skills; namely ability, problem solving, and making decisions; and (3) Life management skills, self-management, vision, adaptability, communication and time management.

Five Pillars of Educational and Student Development Academic professionalism, Social Awareness, Environmental Concern, Entrepreneurship, Morals and Ethics Interpretation. The linkage of the meaning of comprehensive and competitive intelligent human beings. Intellectually intelligent, emotionally intelligent, kinesthetic intelligent, and socially intelligent. Student fields activity: Reasoning and community service, talent and organizational interests, student welfare, Entrepreneurship, Alumni and ACEC (Alumni, Carees and Employment Center). Talent and Organizational Interest: Student Organizations and Student Activity Units (SAU). Student Welfare: Scholarships, Student Students, Student Co-operatives, Health

Services, Guidance and Counseling, special job fairs, student huts/dormitories, safety units, incentive championships, book purchase vouchers and others.

Student Cooperative

Student Cooperative (Kopma) is a student activity unit that runs a business venture to serve students. The first Indonesian National Conference on Kopma on April 8-11, 1988 formulated the foundation, direction, motion and function of national student cooperatives (Anoraga, 1989: 203-204) as follows: (1) Student cooperatives are social economic institutions that constitute a vehicle for transforming values. the value of cooperation in an effort to bring prosperity to the members and life of the nation; (2) Student cooperatives are professional, ideal, creative and constructive cadre institutions; (3) Student cooperatives are institutions that fight for economic values and are a catalyst in a conducive climate; and (4) Student cooperatives are economic institutions that are members of the welfare and character.

Kopma's capital consists of Principal Deposits, Mandatory Deposits, Voluntary Deposits and Social Funds. The use of primary business capital for student loans and others, while the social funds for the insurance costs of student hospitalization and delivery of services to reach student residences.

The disadvantage of treating Kopma members' savings compared to regular cooperatives is that all deposits are returned after the students graduate. Social Funds for those who do not use it should be returned without interest when graduated. The benefits or welfare obtained by students are First, Economic benefits: fulfillment of academic needs and living costs of loans at Kopma with low interest rates; obtain savings and loan services every year; Second, Character Building: Independent, Collaborative, mutual cooperation, solidarity, and ready to face change, and Third, fostering an entrepreneurial spirit: Learning to save money, living frugally, getting to know and applying for savings and loan businesses, and other service businesses held by Kopma.

Strategy Management

Concepts Strategy is a tool to achieve long-term goals (David, 2006). Strategy is a potential action that requires top-level management decisions and a large amount of company resources. The strategy has multifunctional and multidimensional consequences and needs to consider external and internal factors facing the company. Proper calculation in the analysis of regional potential is the first step that determines the success of a plan. Understanding the strategy according to Rangkuti (2009: 56), implies all activities that exist within the scope of the company, including the allocation of resources owned by the company. The concept of the Distinctive Competence identification strategy in an organization includes: (1) Workforce expertise, and (2) Resource capability.

The types of strategies can be grouped into three, namely: First, Management strategies include strategies that can be carried out by management with a macro strategy development orientation, for example product development strategies, pricing strategies, acquisition strategies, market development strategies, strategies regarding finance and so on; Second, the Investment Strategy, is an investment-oriented activity, for example, does the company want to undertake an

aggressive growth strategy or seek market penetration, a survival strategy, a strategy for rebuilding new divisions or a divestment strategy and so on; and Third, Business Strategy is often called a functional business strategy because this strategy is oriented to the functions of management activities, for example marketing strategies, production or operational strategies, distribution strategies, and strategies related to finance.

Project Feasibility Study

Project is an overall activity that uses resources to obtain benefits or an activity with expenses and with the expectation of obtaining results in the future, and can be planned, financed, and implemented as a unit (Kadariah, 1988). According Husnan and Suwarsono (1999) that a project feasibility study is a study of whether a project (usually an investment project) can be implemented successfully.

The basic circuit in project planning and implementation is the project cycle. The project cycle consists of stages: identification, preparation and analysis, assessment, implementation and evaluation (Gittinger, 1986). To conduct a feasibility study must first determine what aspects are learned.

The aspects that are generally carried out by research are technical, social, managerial, economic, market, and financial aspects. Each method can be assessed with different analysis methods.

Analyzing a project, the objectives of the analysis must be accompanied by definitions of costs and benefits. Simply stated, a cost is anything that reduces a goal, and a benefit is anything that helps a goal (Gittinger, 1986). Costs generally included in business analysis calculations are costs that directly affect an investment such as investment costs, operational costs, and other costs. While the benefits commonly included in financial analysis are the total production value, loans and rent.

Project feasibility aspects according to Husnan and Suwarsono (1999), although there is no agreement on what aspects need to be investigated, in general, research is conducted on market and marketing aspects, technical and technological aspects, management and institutional aspects, financial aspects, and social aspects.

The project run by Kopma according to Anoraga (1989) is generally a low fixed capital investment, because it uses university or higher education facilities. The most appropriate project feasibility analysis is a social economic analysis of activities, or a cost and benefit analysis

RESEARCH METHODS

Research Paradigms and Scope

This research will describe quantitative and qualitative data. Secondary data from the 2017-2019 financial statements, the Articles of Association (AD) and Bylaws (ART), as well as the Undana Kopma Work Plan, in collaboration with the Business Plan of the Undana Public Service Agency

(RSB-BLU) in 2027. The object of the Study is the Cooperative University of Nusa Cendana (Undana) students, East Nusa Tenggara (NTT) province of Indonesia.

Operational Definitions of Research Variables

Business Prospects of Student Academic Activities

Business Undana Student Academic Activities are all student academic activities according to the study program which can be developed into business ventures

Student Welfare

Student Prosperity are: Scholarships, Student Students, Student Co-operatives, Health Services, Guidance and Counseling, special job fairs, student halls/dormitories, safety units, incentive championships, book purchase vouchers and others

Financial contribution to Undana Public service Agency

Financial contribution to Undana Public Service Agency is the amount money of remaining business result that given to Undana Oublic Service Agency in the form of Non Tax State Revenue.

Research Respondents

Respondents of this research are all stakeholders related to Kopma Undana

Data collection technique

The technique used for this research is Interview, Document Study, Observation and Participants

Data analysis

The current financial condition will be described as secondary data from the Kopma Financial Report for the past three years; The Kopma development perspective will be analyzed using Kopma work plan data based on secondary data from the Public Service Agency Strategic Plan document of the Nusa Cendana University on 2017; Analysis of the economic benefits of Kopma Undana member students and the contribution of Kopma to Undana Public service Agency is described from the large portion of the Remaining Business Result for Undana Non Tax State Revenue in the Kopma financial projections for 2020-2024.

RESULTS AND DISCUSSION

Current condition of Kopma Undana

Kopma Undana has been incorporated since 1989 with no. BH. 607 / BH / VII / 1989. The new management was formed on February 17, 2017, SK. Rector No. 310 / KM / 2017, February 17, 2017 for the 2017-2021 period of devotion.

The development of Kopma undana's assets and financing for the past three years is presented in
Figure 1

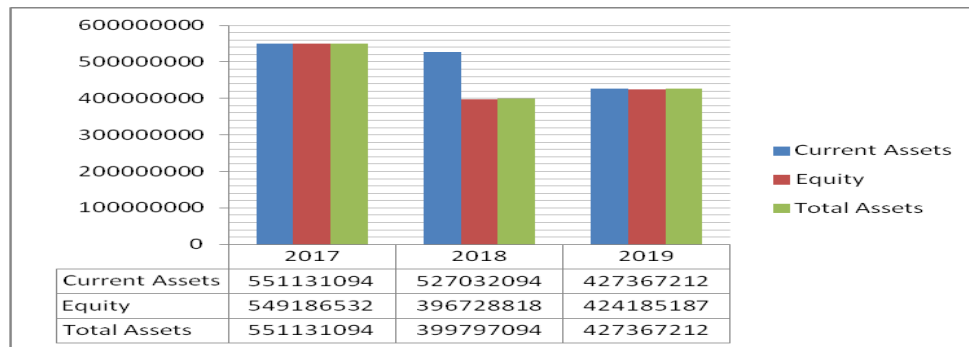


Figure 1 Development of Current Assets, Equity and Total Assets
Source: 2017-2019 Kopma Undana Financial Report

Data Figure 1 shows that the number of current assets and assets is almost the same because Kopma Undana has no fixed assets. The number of assets in 2018 decreased from 2017. The decrease was due to the business of supplying Alma mater Jackets for new students and Undana Toga graduates. They were taken over by the Undana Business Services Board (BPU)

The operational development of Kopma undana in the recapitulation of Remaining Business

Result (RBR) in the last three years is shown in Figure 2.

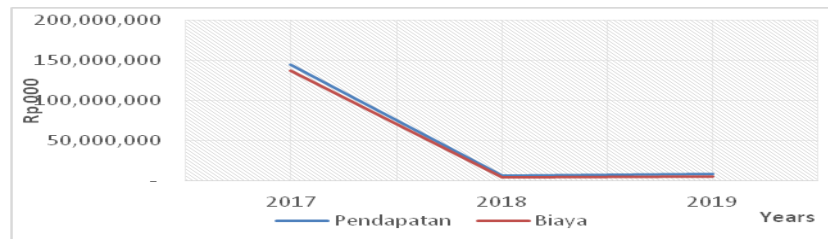


Figure 2 Development of Income and Cost of Kopma Undana for 2017-2019
Source: 2017-2019 Kopma Undana Financial Report

The data in Figure 2 reinforces the information in Figure 1 that the number of RBR Kopma Undana in 2018 decreased from 2017. The decline was also caused by the same reason, namely the procurement of Undan Jackets and Undana Student Toga was taken over by Undana BPU.

Prospect of Undana Kopma Development

Undersea Kopma development project for 2020 to 2024 is expressed through the projected amount of Business Capital and Social Funds based on Basic Budget (AD), Bylaws, Work Plans, as well as interviews with Kopma stakeholder. Whereas the projected Income, operational costs, Remaining Operating Results use the basis of the number of undana students in the Undana Service Agency (BLU) Business Strategic Plan (BLU) for 2016 to 2020 compiled in 2017, also AD, ART, work plan and an interview with the Kopma stakeholder.

The results of the study are presented as follows:

Total Funds and Social Funds for Kopma Undana

Tabel 1. Total Capital and Social Funds of Kopma Undana Tahun 2020-2024

Year	Student	PS (Rp 000,-)	MS (Rp 000)	VS (Rp 000)	SF (Rp 000)	RF (Rp 000)	Total (Rp 000)
1	2	3	4	5	6	7	8
2020*)	42.191	4.219.100	50.629.200	253.146	50.629.200	109.362.399	215.093.045
2021	46.280	500.000	55.536.000	277.680	55.536.000	115.853.855	227.703.535
2022	50.400	500.000	60.480.000	302.400	60.480.000	126.127.130	247.889.530
2023	55.722	800.000	66.866.400	334.332	66.866.400	140.638.234	275.505.366
2024	62.022	800.000	74.426.400	372.132	74.426.400	156.402.537	215.093.045
Mean	51.323	1.363.820	61.587.600	307.938	61.587.600	129.676.831	227.703.535

Infomation: *) Prediction RSB Undana in 2017; PS = Principal Saving
 MS = Mandatory Saving; VS = Voluntary Saving; SF = Social Fund; Reserve Funds
 Sources: Work Plan Kopma Undana dan RSB BLU Undana, processed in 2019

The prediction of the amount of capital of Kopma Undana in 2020-2024 is presented in Figure 3.

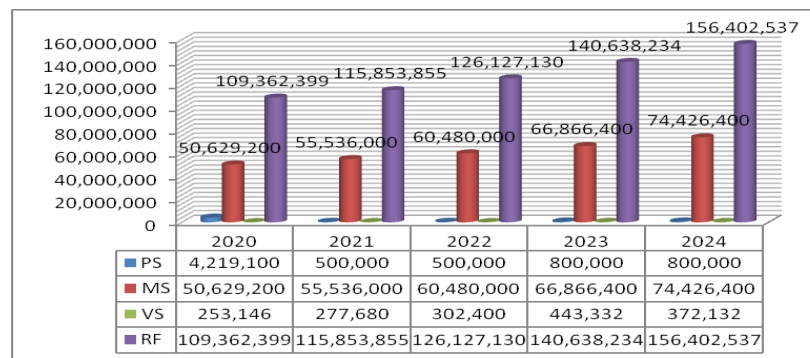


Figure 3. The Capital Structure of Kopma Undana in 2017-2019
 Source: Work Plan Kopma Undana and RSU BLU Undana, processed in 2019

Income Projection of Kopma Undana

Table 2. Business Income Projection of Kopma Undana 2020-2024

No	Item	Years (Rp 000)				
		2020	2021	2022	2023	2024
1	2	3	4	5	6	7
1	Saving and Loan business	3.857.101	4.230.918	4.607.568	5.821.835	6.480.059
2	Business Venture	800.000	855.000	910.000	1.500.000	1.600.000
3	Deposit Reserve Fund	972.081	1.066.291	1.161.216	1.283.835	1.428.987
	Total Income	5.629.182	6.152.209	6.678.784	8.605.669	9.509.045

Resources: Work Plan of Kopma Undana dan RSB BLU Undana, Processed in 2019

Remaining Business Result of Kopma Undana

Table 3. Cost Operational Projection and Remaining Business Result of Kopma Undana 2020-2024

No	Item	Years (Rp 000)				
		2020	2021	2022	2023	2024
1	Manager Salari	120.000	120.000	120.000	130.000	130.000
2	Controllor	100.000	100.000	100.000	120.000	120.000
3	The Employee	50.000	50.000	50.000	75.000	75.000
4	Depreciation Fixed Assets	10.000	10.000	10.000	10.000	10.000
5	Others Cost	5.600	5.400	5.400	6.500	6.500
	Total Cost	280.000	270.000	270.000	325.000	325.000
	Total Income	5.629.182	6.152.209	6.678.784	8.605.669	9.509.045
	RBR	5.349.182	5.882.209	6.408.784	8.280.669	9.184.045

Sources: Work Plan of Undana dan RSB BLU Undana, Processed in 2019

The projection of the remaining business results distribution of Undana Kopma's

Table 4. Distribution of Remaining Business Result Projection Kopam Undana

No	Unsure	Porsi	Years (Rp)				
			2020	2021	2022	2023	2024
	RBR		5.349.182.000	5.882.209.000	6.408.784.000	8.280.669.000	9.184.045.000
1	Reserve	40%	2.139.672.800	2.352.883.600	2.563.513.600	3.312.267.600	3.673.618.000
2	Training Fund	24%	1.283.803.680	1.411.730.160	1.538.108.160	1.987.360.560	2.204.170.800
3	Social Funds (CSR)	3%	133.729.550	147.055.225	160.219.600	207.016.725	229.601.125
4	Non Tax State Revenue	3%	133.729.550	147.055.225	160.219.600	207.016.725	229.601.125
5	Management and Supervisir	8%	427.934.560	470.576.720	512.702.720	662.453.520	734.723.600
6	Members Fees	20%	1.069.836.400	1.176.441.800	1.281.756.800	1.656.133.800	1.836.809.000
7	The Employee Fees	3%	160.475.460	176.466.270	192.263.520	248.420.070	275.521.350
	Jumlah	100%	5.349.182.000	5.882.209.000	6.408.784.000	8.280.669.000	9.184.045.000
	Balance		-	-	-	-	-

Sources: Work Plan of Kopma Undana dan RSB BLU Undana processed in 2019

Table 4 provides quite clear information that in a period of five years (1) Reserves equal to Kopma Each year will get 40% of the RBR obtained by Kopma Undana; (2) Education Funds each year receive a contribution of 24% from SHU obtained by Kopma; (3) Social Funds (CSR) receive a share of 3% of RBR obtained by Kopma; (4) Undana Non Tax State Revenue or BLU receives 3% contribution from RBR obtained by Kopma every year; (5) Management and Supervisor get 8% share; (6) Member services (members fee) earn 20%; and (7) Employee Services annually receives 2% of the RBR obtained by Kopma.

Prosperity Analysis for Students and Kopma's Contribution to Undana BLU

An illustration of Kopma's contribution to student equality is presented in Figure 4.

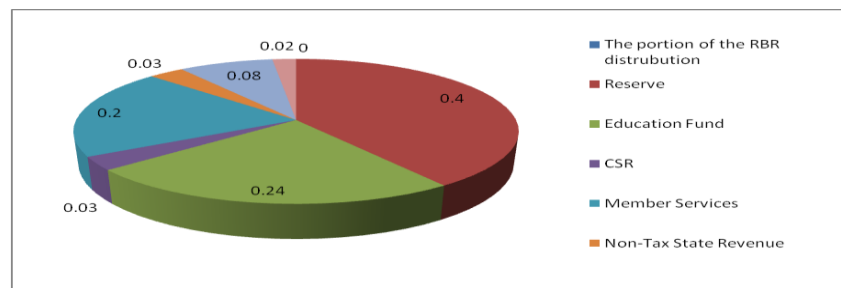


Figure 4: Average Projection of RBR Distribution per year

Sources: Work Plan of Kopma Undana dan RSB BLU Undanan Processed in 2019

Table 4 and Figure 4 data are known: First, For Kopma students (1) Economically each year members will receive a collective service income of Rp. 25,935,366,208; (2) Addition to Capital Reserves of Rp. 51,870,732,416; (3) Additional Cooperative Education Funds in the amount of Rp. 31,122,439,450; (4) responsibility for social services from CSR as much as Rp 3,241,920,776; (5) contributed to the development of the university as much as Rp 3,241,920,776; and many more social benefits, especially through the activities of Solidaridas in the form of bearing student friends who were hospitalized as well as handling the attenuation up to the place where the students came from. Secondly, for Undana PNBP economically Kopma can contribute an average of Rp 3,241,920,776 annually. This contribution is indeed still small because Kopma still prioritizes capital formation with the largest RBR portion strategy of 40%.

CONCLUSION

1. The growing number of Undana new students is a big business potential for Undma Kopma;
2. Potential business sectors to increase Kopma Undana's income are: Savings and Loans, a business for the procurement of student supplies such as alma mater jackets as well as toga which until 2017 are managed by Kopma Undana, but since 2018 it has been taken over by Undana BPU.
3. Financial conditions in the last three years namely 2017, 2018 and 2019 RBR obtained are very small and tend to decline because the business sector is limited and has no student membership.
4. Financial projections for the next five years, 2020 - 2024, are known that Kopma is very likely to obtain a large SHU and increase along with the increase in student growth.
5. Kopma Undana makes students and contributes financially to Undana BLU through RBR distribution

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