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Evaluation of Tax Obligations for MSMEs in Calculating Personal Income Tax at the South Makassar Pratama Service Office

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Article Info

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Abstract

This study, conducted by Nasria from the University of Muhammadiyah Makassar, focuses on evaluating tax obligations for Micro, Small, and Medium Enterprises (MSMEs) in calculating Personal Income Tax at the South Makassar Pratama Service Office. The research employs a descriptive qualitative approach, utilizing primary data from agency sources and secondary data regarding the number of MSME taxpayers in South Makassar from 2016 to 2020. The findings indicate that MSME taxpayer compliance in fulfilling tax obligations at the South Makassar Pratama Service Office is generally satisfactory, reflecting increased awareness post the implementation of Government Regulation No. 23 of 2018. However, some MSME taxpayers still face challenges, particularly in understanding financial bookkeeping and effectively managing their tax obligations. The study explores the benefits perceived by MSME taxpayers in calculating Personal Income Tax, emphasizing the positive impact of Government Regulation No. 23 of 2018 on simplifying tax calculations and reducing tax rates. Despite improvements, certain MSMEs encounter difficulties due to inadequate understanding of bookkeeping principles and limited resources for accounting. An analysis of MSME taxpayer compliance levels from 2016 to 2020 reveals a consistent increase in the number of taxpayers, attributing this growth to the facilitative measures introduced by Government Regulation No. 23 of 2018. The study concludes that while MSMEs generally comply with tax obligations, there are still challenges that need to be addressed. Recommendations include encouraging MSMEs to leverage government policies for regular tax payments, organizing outreach activities to enhance understanding, and suggesting further in-depth research in collaboration with MSMEs.

1. INTRODUCTION

Taxes are a collection of obligations from the people as a source of government income. Each country makes its own rules for paying and collecting taxes within the country. The role of taxes greatly influences the country's economy because most of the Indonesian government's income comes from tax rates.

According to Purwono (Hartina, 2018), income tax is a source of government revenue that comes from community revenue, which is a form of government enforcement and people's participation in budgeting and infrastructure development. This Income Tax Collection Regulation regulates tax subjects relating to the subject of taxation (those subject to tax), the subject of taxation (reasons for being taxed), and taxes (how to determine the amount of taxable income) with equal and fair burdens. Collection procedures are regulated by separate regulations related to the implementation of uniformity to make it easier for people to learn to understand and comply.

The existence of micro, small and medium enterprises (MSMEs) plays an important role in the Indonesian economy. According to the Ministry of Cooperatives and MSMEs, in 2017 it was recorded that around 250 million Indonesians were 98.8% MSMEs, and workers whoabsorbed by 96.89%. Apart from that, the Directorate General of Taxes stated that the source of MSME taxes is around 60 billion (0.45%) of the total GDP of MSMEs (source: Google, accessed 2018). This shows that there is a very large gap between the amount of taxes received from the GDP of MSMEs. We understand that taxes are the driving force for Indonesia's economic growth. But we can also understand that everyone avoids taxes.

The government is continuing reforms in

the tax sector, including drafting government regulations, as well as improving the tax structure to facilitate services to taxpayers. In 2013, the government issued a policy to make it easier for MSMEs to pay taxes, namely PP Number 46 (2013) concerning the Application of a 1% Tax Rate on certain Gross Income from sales by individual or corporate taxpayers.

Low taxpayer compliance is due to policies that are considered too burdensome for taxpayers in the MSME sector because they are subject to previous regulatory policies. Pohan (2014) notes that this concept does not reflect solvency (the principle of solvency) and is like ignoring it (the principle of justice). Most UKMMs have problems with financial reporting and management so they do not have good bookkeeping. The tax problem for MSMEs in Indonesia is that few of them are "tax experts".

Based on Article 21 of Law Number 36 of 2008 which regulates Income Tax (PPh), this law regulates the application of income tax on income received or accumulated by taxpayers during one financial year. MSME actors are subject to tax when they receive or earn income, which according to this law is called WP OP UMKM.

The government analyzes and develops tax laws to provide convenience for taxpayers and increase government tax revenues. The government enforces regulations on taxation (MSMEs), namely. PP 23 of 2018. Considering this, the author is interested in raising the title "Evaluation of Tax Obligations for MSMEs in Calculating Personal Income Tax at the South Makassar Pratama Service Office".

2. LITERATURE REVIEW

2.1 Evaluation Theory

Linguistically, evaluation comes from the English word "evaluation", which means assessment or assessment.

The meaning of evaluation according to experts:

According to Rooijakkers, the concept of assessment is an effort or flow carried out in determining a value. Evaluation specifically manages the assignment of values to receive a value for decision making based on quantitative data from measurement results.

According to William A. Mehrens and Irlin J. Lehman (1978), the concept of evaluation is the process of planning, obtaining and providing the information needed to make alternative decisions.

According to Anastas (1978), evaluation is very important in an automatic process to determine someone's ability to produce learning objectives. Evaluation is an implementation carried out to assess something with a plan that is prepared, automatic from the system, and has a clear goal orientation.

2.2 Definition of Tax

Taxes are the foundation of a country in implementing the government system and developing state infrastructure. These government sources are used to finance government expenditure, one of which is improving people's welfare.

According to Rochmat Soemitro in Mardiasme, taxes are legitimate (enforceable) donations made by citizens to the treasury without consideration (of) which can be directly allocated and used to pay for public expenses.

Taxes According to Waluyo (in A'im Umatul Ma'rifah, 2019) Taxes are profits imposed unilaterally by entrepreneurs and owed to them (usually according to established standards) without conflicting activities and are used only to finance any government implementation.

According to Smeets (2019) Tax is a payment from the public to the government which is made based on standards set out in regulations and can be levied without considering a separate calculation; means to finance government expenditure. From the definitions above, Mardiasno (2006) Mardiasno (2006) explains several things about taxes. The demand for domestic tax collection is closely related to the function of taxes as a source of APBN revenue.

2.3 Tax Function

The tax function is divided into two

budgetary functions and regular functions.

1) The function of the budget is to invest obligations according to the tariff set into the government treasury to finance government implementation.
2) Regulatory Function (Regulatory Function) This function is a tool for regulating or implementing government policies in the economic and social fields.

2.4 Characteristics of Taxes

1) Collected as a result of regulatory policies that have been implemented.
2) Taxes are implemented directly by third parties.
3) Can be collected immediately, after business activities or work have met the standards for carrying out taxes.
4) As an incentive, tax is used to increase investment development, if there are obstacles in its implementation, this means that the tax that has been collected is used to avoid waste or save.
5) Using taxes as a tool to achieve non-financial goals.

2.5 Tax Collection System

The tax collection system can be divided into 3, namely:

1) *Official Assessment System*, is a tax collection system that gives the government (treasurer) the authority to determine the amount of tax owed.
2) *Self Assessment System*, claims that the self-assessment system places a heavy burden on taxpayers because they have to collect taxes domestically. (Putri, 2019).
3) *Withholding System*, this system has the possibility for third parties to reduce/collect debts from taxpayers.

2.6 Tax Collection Conditions

According to Mardiasmo (in Hartina. 2018) tax collection must meet the following requirements, so that tax collection does not cause obstacles or obstacles.

1) Tax collection must be fair, in accordance with the objectives of the law, i.e. To achieve justice, laws and collection enforcement must be fair. Fair legislation, including universal and equal taxation and according to everyone's abilities. The implementation is carried out in such a way that taxpayers are given the right to object, default and make changes.
2) Tax Collection Must Be Based on Law (Legal Requirements) Taxation in Indonesia is regulated in Article 23 Paragraph 2 of the 1945 Constitution. This provides the state and its citizens with legal guarantees for legal declarations.
3) Anti economic disruption. It is hoped that tax collection will not hamper the economy and result in a national economic recession.

2.7 Taxpayer Rights and Obligations

1) WP OP's rights
   a. Taxpayers have the right to proof of deductions according to PPh 21 from withholding agents, the amount withheld according to PPh 21 can be credited against PPh for the relevant tax year, except for PPh 21 which is final.
   b. Taxpayers have the right to submit an objection to the Obersteuerdirection if the PPh withheld according to PPh 21 does not comply with the applicable provisions.
   c. Taxpayers have the right to submit a written complaint in Indonesian with clear reasons regarding the appeal decision submitted by the Director General of the Tax Office. This objection must be submitted in writing in Indonesian with reasons stated clearly and submitted within 3 (three) months after receiving the decision by attaching a copy of the decision. If a fiscal court has not been established, complaints can be submitted to the tax disputes office.
2) Taxpayer Obligations
   a. OP taxpayers must send a notification letter stating the number of dependent family members during the year of marriage for deductions in the form of tax-free income (PTKP) when withholding input tax. Reports are made upon entry to Germany or upon retirement or when dependents change

family at the beginning of the calendar year in accordance with the requirements. Taxpayers must send proof of tax withholding in accordance with Article 21 Pph to the address:

- New branch tax deduction when the person concerned moves.
- Withholding taxes will be deducted from the new job if the person changes jobs.

b. WPOP must submit an annual income tax return if they have income from more than one employer.

2.8 Micro, Small and Medium Enterprises (MSMEs)

The definition of MSMEs is productive businesses owned by individuals or business entities that meet the criteria for micro businesses. As in Law no. 20 of 2008, according to the definition of MSMEs, the criteria for MSMEs are differentiated individually, including micro, small and medium enterprises.

According to Law Number 20 of 2008 concerning MSMEs, they are productive economic businesses that stand alone and are managed by individuals or legal entities that are not subsidiaries or affiliates of companies that are directly or indirectly owned, controlled or invested in by medium or medium-sized businesses. . big companies are companies. In this law, micro, small and medium businesses are seen from two aspects, namely net worth and income or turnover, including:

1) The smallest business is a business run by an individual or business entity that is not a subsidiary or business branch that directly or indirectly owns or is part of a medium or large business that meets the criteria for a small business. . Total assets IDR 50,000,000 - IDR 500,000,000, excluding land and commercial buildings, Turnover IDR 300,000,000 - IDR 2,500,000,000
2) Medium Enterprises are productive economic enterprises that stand alone and are run by individuals and corporations that are not subsidiaries or corporate branches that are owned either directly or indirectly by small businesses or large corporations with total net assets of IDR 500,000,000 - IDR 10,000,000,000 .00 does not include land. and buildings for commercial premises, and turnover between IDR 2,500,000,000 and IDR 50,000,000,000

The following are the definitions of MSMEs and their criteria:

1) Micro businesses are productive businesses owned by individuals or commercial businesses owned by individuals that meet certain criteria.
2) Medium businesses, namely independent productive businesses run by individuals or business units that are not subsidiaries or branches of companies that are directly or indirectly owned, controlled or partially owned by small businesses or large companies that meet several criteria.

2.9 PPh OP

One of the objectives of taxation is PPh OP (individual), which must be taken into account when collecting, because personal income tax is a large part of total taxable income. Our tax laws follow a self-assessment process where the taxpayer is responsible for calculating, calculating and determining the income tax owed and reporting it to the South Makassar tax service or office. . after the end of the tax year. It is hoped that after submitting the files, the taxpayer can calculate, calculate and determine the amount of tax owed according to the actual situation, then declare it to the KPP where he is registered.

3. RESEARCH METHODS

3.1 Place and Time of Research

South Makassar Primary Services Office, State Finance Building I, Jl. Urip Sumoharjo No.KM.04, North Karuwisi District. Panakkukang, Makassar City, South Sulawesi. This research was carried out for (three) months, namely from 13 June to 23 August

2022.

3.2 Data Collection Techniques

The research was conducted for approximately two months. The type of data used in this research is secondary quantitative data.

1) Literature

Secondary data collection is the collection of data that has been provided by the research object so that it becomes additional material for researchers to draw conclusions and strengthen research results. Secondary data often comes from reports, company data and related literature to compile research results to find research objectives.

b) Documentation study

Documentation is used to strengthen the research being carried out in the form of research evidence and data used in collecting secondary data about the object of investigation. This secondary data comes from written data that is available at the South Makassar Basic Services Office.

c) Observation

Direct field observations were also carried out in this research to attract more respondents from the local community to study.

3.3 Data Types and Sources

1) Primary data

Primary information data is information obtained directly from agencies. For example, interviews with company managers and other (internal) parties related to the company.

2) Secondary Data

Secondary data is data that already exists or is provided by agencies as company reports and this data can be used as supporting material in determining research results related to the problem discussed in the research, namely the increase in taxpayers after the enactment of Government Regulation No. 23 of 2018. Article 8(1).

3.4 Data Analysis Techniques

This research applies qualitative methods, because this method makes it easier for researchers to interpret and obtain a general picture of the research object. Through this research, qualitative research seeks to describe problems and propose solutions. The qualitative research design begins with collecting word definition data taken directly from books, journals and questionnaires. As well as interpretation of interview results with secondary data collected from data sources.

4. RESULTS AND DISCUSSION

a. Results Research

Tax Obligations for MSMEs in Calculating PPh OP

Taxpayer obligations are based on the self-assessment law which is regulated in article 12 paragraph (1) of the KUP Law which states "Every taxpayer is obliged to pay the tax owed in accordance with the provisions of tax laws and regulations, without relying on the existence of a tax assessment letter where the Taxpayer given the trust to calculate, determine and deposit the amount of Income Tax owed and report it." This is in line with what was stated by Mukhlisah, SM as one of the staff at the South Makassar KPP, namely:

"The tax obligations for individual MSMEs are in accordance with statutory regulations where taxpayers have fulfilled the obligation to register themselves to have a NPWP, calculate their own income tax in accordance with self-assessment, namely calculating, depositing and reporting their own PPh"

This shows that MSME individual taxpayers have fulfilled their tax obligations in managing the PPh they owe in accordance with Government Regulation Number 23 of 2018 Article 8 paragraph (1) that the PPh owed is paid off by paying it themselves by taxpayers who have a certain gross turnover and in accordance with Article 8 paragraph (3) namely that withholding or collection of PPh must be carried out by the tax withholder or collector for every transaction with a taxpayer subject to final PPh based on government regulations at the South Makassar KPP.

However, it was discovered that the peak tax payment process by UMKM OP taxpayers is still less effective, this is based on the results of an interview from Mukhlisah, SM, namely:

"Tax obligations for MSMEs in calculating PPh are still not effective, this is because the assessment system gives taxpayers the right to calculate the amount of tax for each transaction subject to final PPh and it was found that taxpayers for MSMEs do not understand how to manage financial bookkeeping in determining gross circulation, so that the South Makassar KPP often carries out outreach to MSME actors such as Business Development Services."

This shows that there are still taxpayers for MSMEs who cannot be said to be effective in fulfilling their tax obligations at the South Makassar KPP. This is because there are still taxpayers for MSMEs who do not understand how to prepare bookkeeping. However, South Makassar KPP continues to make efforts to increase the effectiveness of tax management for MSMEs, namely through the Economic Development Program in accordance with the Circular Letter of the Director General of Taxes dated July 9 2018 No. 13/PJ/2018 concerning guidelines for implementing the Economic Development Program, namely. training and assistance to taxpayers from micro, small and medium enterprises (UMKM), promotion of sustainable corporate development, the aim of which is to increase awareness, commitment and tax compliance. The Business Development Services Program is an effort to explain to the general public and micro, small and medium enterprises (MSMEs) that the tax service is committed to supporting and monitoring MSMEs to help them grow and develop their skills.

i. Benefits felt by MSME Taxpayers in Calculating PPh OP

Government Regulation no. 23 of 2018 was created with the aim of encouraging MSME taxpayers to use bookkeeping which can be the basis for finding the value of net income. This is done by the government to make it easier for taxpayers to calculate income tax. This is in line with the results of interviews conducted with Mrs. Mukhlizah that:

"PP Number 23 of 2018 really helps taxpayers for MSMEs in bookkeeping calculations and reduces the tax rate that must be calculated, namely 0.5% of a certain gross turnover value, apart from that, MSMEs that have a turnover of under 500 million Rupiah are no longer subject to Pph. "

Based on the results of the interview, it can be concluded that the implementation of Government Regulation Number 23 of 2018 has benefits for MSME taxpayers registered with the South Makassar KPP. This is because taxpayers for MSMEs have a basis for preparing bookkeeping to determine gross turnover and net income in determining the amount of income tax rates to be reported.

Apart from that, in determining the amount of the taxpayer's income tax rate for MSMEs, there are no obstacles because it is easy to determine the final income tax rate, namely 0.5%, when taxpayers for MSMEs receive or earn income with a turnover not exceeding 4.8 billion. rupiah in 1 tax year. This is in line with the results of interviews conducted with Mrs. Azizah Ulfa, AP that:

"MSME taxpayers have no difficulty determining final PPh, because MSMEs can pay taxes more easily and without any hassle. "The reason is, income tax is final, so the tax calculation only needs to add up monthly sales and multiply the tax by 0.5 percent."

Based on this explanation, it can be concluded that in determining or calculating the amount of the taxpayer's income tax rate for MSMEs there are no obstacles because the method of calculating and determining the income tax rate for MSMEs has been easily determined by the government through PP number 23 (2018) which is registered with the KPP South Makassar.

ii. MSME Taxpayer Compliance Level

Tax obligations are a situation where taxpayers fulfill all their tax obligations and exercise their tax rights. The number of MSME taxpayers who fulfilled their tax obligations and rights in 2016 can be seen in the table

below:

MSME Individual Taxpayers Who Make 2016 Tax Payments at KPP Pratama South Makassar

Month	Number of OPWPs
Jan	1173
Feb	1125
Mar	1319
Apr	1159
May	1115
Jun	1131
Jul	1046
Agus	1174
Sept	1189
Oct	1210
Nov	1794
Dec	1670

Source: 2022 Secondary Data Processing Results

Based on the table above, it is known that in 2016 until the end of the tax year, the largest number of taxpayers were MSME taxpayers and there were 1,794 taxpayers in November 2016. Then the lowest number of taxpayers, MSME taxpayers in July was 1046 taxpayers. . Apart from that, the number of MSME taxpayers changed every month in 2016 irregularly.

The number of MSME taxpayers who fulfilled their tax obligations and rights in 2017 can be seen in the table below:

MSME Individual Taxpayers Who Make 2017 Tax Payments at KPP Pratama South Makassar

Month	Number of OPWPs
Jan	1279
Feb	1384
Mar	1724
Apr	1427
May	1380
Jun	1352
Jul	1421
Agus	1408
Sept	1394
Oct	1443
Nov	1497
Dec	2229

Source: 2022 Secondary Data Processing Results

Based on the table above, it is known that in 2017, towards the end of the tax year, the majority of MSME taxpayers were in December and amounted to 2,229 taxpayers. Then the lowest number of taxpayers, MSME taxpayers in January was 1,279 taxpayers. Apart from that, the number of MSME taxpayers subject to tax changed every month in 2017, namely H. was irregular or changed every month.

The number of MSME taxpayers who fulfilled their tax obligations and rights in 2018 can be seen in the table below:

MSME Individual Taxpayers Who Make 2018 Tax Payments at KPP Pratama South Makassar

Month	Number of OPWPs
Jan	1507
Feb	1502
Mar	1731
Apr	1544
May	1498
Jun	1337
Jul	1543
Agus	1539
Sept	1559
Oct	1498
Nov	1584
Dec	4237

Source: 2022 Secondary Data Processing Results

Based on the table above, it is known that in 2018 until the end of the tax year, the largest number of MSME taxpayers was in December, namely 4,237 taxpayers. Then the number of MSMEs that paid the least taxpayers was 1337 taxpayers in June. In addition, the number of MSME taxpayers subject to tax changed every month in 2018, namely. it varies irregularly or monthly.

The number of MSME taxpayers who fulfilled their tax obligations and rights in 2019 can be seen in the table below:

MSME Individual Taxpayers Who Make 2019 Tax Payments at KPP Pratama South Makassar

Month	Number of OPWPs
Jan	1655
Feb	1546
Mar	1935
Apr	1639
May	1686
Jun	1596

Jul	2251
Agus	1800
Sept	1629
Oct	1662
Nov	2341
Dec	4981

Source: 2022 Secondary Data Processing Results

From the table above, it is known that in 2019 until the end of the tax year, the highest number of PME taxpayers was in December, namely 4,981 taxpayers. Then the number of MSMEs that paid the least amount of taxpayers was 1596 taxpayers in June. Even though the number has increased since 2018, in the same month in 2019 there were MSME Taxpayers, namely. H. lowest in June and highest in December. Apart from that, the number of MSME taxpayers per month experienced changes in 2019, namely. H. is irregular or changes every month.

The number of MSME taxpayers who exercised their tax obligations and rights in 2020 can be seen in the table below.

MSME Individual Taxpayers Who Make 2020 Tax Payments at KPP Pratama South Makassar

Month	Number of OPWPs
Jan	1806
Feb	1657
Mar	1972
Apr	1851
May	1959
Jun	1790
Jul	1119
Agus	1066
Sept	1118
Oct	1111
Nov	1191
Dec	1156

Source: 2022 Secondary Data Processing Results

Based on the table above, it is known that in 2020 until the end of the tax year, the majority of taxpayers in March were MSME taxpayers, namely 1,972 taxpayers. Then the lowest number of taxpayers among MSME taxpayers was in August, namely 1066 taxpayers. This shows that the number of taxpayers in 2020 has decreased compared to the previous year. In addition, the number of MSME taxpayers per month will change in 2020, namely becoming irregular, or the number of taxpayers reporting varies from month to month.

This shows that the number of MSME taxpayers paying income tax has increased since Government Regulation no. 23 was implemented in 2018. The reason is that this regulation makes it easier for MSME taxpayers to determine the amount of tax payments and provides guidance on how to compile or make financial records.

b. Discussion

Based on the results of the analysis, it can be said that MSME taxpayers are compliant in fulfilling their tax obligations at the South Makassar KPP, which means that MSME taxpayers are aware that they are taxpayers. This is reflected in the number of MSME taxpayers which has increased since the enactment of Government Regulation Number 23 of 2018. MSME taxpayers have the convenience and convenience of tax determination to help MSME taxpayers fulfill their tax obligations.

MSME Taxpayers fulfill their tax obligations based on a tax collection system, namely a self-assessment system, namely the reduction or collection of Taxpayer PPh is carried out by the tax collector or collector for every transaction with Taxpayers subject to the latest PPh. . For South Makassar KPP Management regulations. Determination of final PPh for MSMEs is only temporary, because ultimately it is determined based on net income and tax rates based on the Income Tax Law. Accurate information about the income received by the taxpayer after the bookkeeping is made is very necessary when determining the tax payable on the basis of net income.

Taxpayers must provide a withholding certificate indicating the number of dependent family members in the calendar year to receive tax-free income deductions (PTKP). Reports are made upon entry to Germany or upon retirement or when dependents change family

at the beginning of the calendar year in accordance with the requirements. Taxpayers must submit an annual income tax return for individual taxpayers if the taxpayer has income from more than one employer.

Based on the survey results, it is known that there are still MSME taxpayers who have not fulfilled their tax obligations, but some do not experience difficulties in complying with PP 23 of 2018. This is because MSME taxpayers do not understand or understand the accounting principles used to determine gross transactions. and net profit. Apart from that, individual taxpayers have not received comprehensive advice and explanation regarding the guidelines and rules contained in Government Regulation no. 23 of 2018. Advice is only given by corporate taxpayers, so MSME individual taxpayers still do not understand these rules. MSME taxpayers' lack of understanding about how to manage accounting and limited human resources to manage accounting calculations are also obstacles in fulfilling tax obligations.

In addition, based on the results of the analysis, it is known that the number of MSME taxpayers who pay PPh has increased every year since Government Regulation no. 23 came into effect in 2018. The reason is that these regulations make it easier for MSME individual taxpayers to determine tax payments, as well as instructions on how to prepare or prepare financial reports. However, each Takhwin tax year, the rate at which taxpayers pay monthly tax varies or is not fixed. This is based on the fact that Taxpayers who complete and submit their SPT experience errors or are not careful when submitting their SPT.

5. CLOSING

5.1Conclusion

Based on the results of this research and discussion, it can be concluded as follows:

1) Individual taxpayer compliance of MSME actors in fulfilling their tax obligations at the South Makassar KPP is compliant, meaning that taxpayers for MSMEs know and are aware of their status as taxpayers after the implementation of PP No. 23 (2018).
2) There are MSME taxpayers who have not effectively fulfilled their tax obligations at the South Makassar KPP.
3) MSME taxpayers fulfill their tax obligations based on the tax collection system, namely the final self-assessment system with a tax rate of 0.5%, based on PP No. 23 of 2018.

5.2 Suggestions

Based on the conclusions outlined, the proposals put forward in this research are:

1) MSME taxpayers should take advantage of government policies in implementing their tax obligations to make regular tax payments.
2) The Directorate General of Taxes should carry out outreach or outreach activities regarding government policies in the field of MSMEs as well as financial bookkeeping management for MSMEs.
3) For future researchers, it would be best to conduct a more detailed study in the research area and conduct direct research with MSME actors.

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