

Analysis of MSME Empowerment in MSMEs Assisted by PT Pegadaian Regional Office VIII Jakarta

Yuka Maylinda Hidayah¹, Christian Wiradendi Wolor², Marsofiyati³

¹Department of Digital Office Administration, Universitas Negeri Jakarta, Indonesia

²Department of Digital Office Administration, Universitas Negeri Jakarta, Indonesia

³Department of Digital Office Administration, Universitas Negeri Jakarta, Indonesia

Abstract

In the midst of increasingly fierce economic and business competition, empowering Micro, Small and Medium Enterprises (MSMEs) is an important strategy to improve the competitiveness and sustainability of the MSME sector. This study aims to determine and analyze the MSME empowerment program carried out by PT Pegadaian Regional Office VIII Jakarta. Specifically, this research wants to understand the implementation of the program, the benefits felt by MSMEs after participating in the program, and the changes that occur in MSME actors. The method used in this research is qualitative with a descriptive approach. Data were obtained from direct observation, interviews, literature studies, and documentation on MSMEs involved in the empowerment program. The results showed that this program was very beneficial for the MSMEs involved. Some MSME players felt significant changes, such as an increase in the number of customers and income after participating in the program. However, this study also found that there are still some PT Pegadaian branches included in region VIII Jakarta that have not fully contributed to this empowerment program. These findings indicate the need for further efforts, so that the MSME empowerment program can have a broader and more sustainable impact across the region.

Keyword: Micro; Small and Medium Enterprises (MSMEs); MSME Empowerment; Economy

1. Introduction

A country's economy is influenced by various interrelated sectors. Each sector has its own contribution that supports national economic growth. Micro, Small, and Medium Enterprises (MSMEs) have a very important role as the main pillar in creating jobs and driving economic growth. MSMEs not only contribute significantly to Gross Domestic Product (GDP), but also absorb almost 97% of the total national workforce, making them the backbone of the Indonesian economy (Ministry of Cooperatives and SMEs, 2022). However, various challenges such as limited capital, resources, market access, and technology still hamper their potential.

In an effort to empower MSMEs, PT Pegadaian Regional Office VIII Jakarta plays an active role through training and financing programs designed to increase the capacity and competitiveness of business actors. This effort to empower MSMEs includes coaching programs, capital financing through People's Business Credit (KUR), and training that is relevant to the needs of MSMEs. These programs aim to provide relevant business training, so that MSME players can overcome various obstacles in business management and online product marketing (Endrawati et al., 2023).

Meanwhile, (Solihin D, 2020) research on online-based digital marketing training for MSMEs in Cicalengka Village showed positive results, where there was an increase in participants' knowledge of digital marketing after the community service program (PKM). This shows that this kind of training can play an important role in helping MSMEs adapt to technological developments and changing market demands, thus making a greater contribution to local economic growth.

The researcher also conducted direct observation and found that there were some customers of PT Pegadaian who were not aware of the MSMEs empowerment program, indicating that the program information was not fully effective. Therefore, a more intensive and clear communication campaign is needed. In addition, pre-research conducted by researchers through questionnaires showed that 84.2% of respondents felt an increase in business capabilities after participating in the program, but 15.8% felt only a slight increase. On the other hand, 89.5% of respondents felt that the empowerment program suited their business needs, while 10.5% felt otherwise. Based on these findings, researchers are encouraged to conduct an in-depth analysis of the effectiveness of the MSMEs empowerment program by PT Pegadaian Kanwil VIII Jakarta, as well as its impact on the assisted MSMEs.

2. Literature Review

2.1 Definition of Micro, Small and Medium Enterprises (MSMEs)

The existence of MSMEs is vital for national economic growth and is able to provide benefits and distribute income among the community. (Vinatra S, 2023). MSMEs, which stand for Micro, Small and Medium Enterprises. MSMEs are basically small businesses owned and run by individuals or small groups. These businesses typically operate at the local level, offering a range of products and services, from traditional products to cutting-edge technology.

According to Law of the Republic of Indonesia Number 20 of 2008, MSMEs or Micro, Small and Medium Enterprises have the definition of Micro Enterprises, namely productive businesses owned by individuals and or individual business entities that meet the criteria for micro enterprises as stipulated in the law.

Criteria	Micro	Small	Medium
Net Worth	Maximum IDR 50 Million	More than IDR 50 Million up to a maximum of IDR 500 Million	More than Rp 500 Million up to a maximum of Rp 10 Billion
Annual Turnover	Maximum IDR 300 Million	More than Rp 300 Million up to a maximum of Rp 2.5 Billion	More than Rp 2.5 Billion up to a maximum of Rp 50 Billion

Table 1.1 Criteria for Micro, Small and Medium Enterprises

Source: Data processed by Researchers (2024)

So it can be concluded that Micro, Small and Medium Enterprises (MSMEs) are business entities that play a major role in the economic and social development of society through encouraging entrepreneurship, innovation and active participation in economic activities.

2.2 Definition of MSMEs Empowerment

Empowerment is a method that aims to help people, communities, and organizations so that they can control or have power over their own lives. (Fauziyyah et al., 2024). Meanwhile, the empowerment of Micro, Small, and Medium Enterprises (MSMEs) refers to efforts made by the government or institutions to support national economic development with the aim of achieving community welfare through entrepreneurship. (Rohmah N, 2017)

Law Number 20/2008 on MSMEs Article 1 point 8 states that empowerment of MSMEs is an effort made by the Government, Regional Governments, the business world, and the community. These efforts are made to foster a climate and develop MSME businesses so that they can become independent and resilient businesses. In addition, the objectives of MSME empowerment are also mentioned, namely:

- a. Creating a more balanced, developed, and fair national economic structure for all levels of society;
- b. Growing and developing the ability of Micro, Small, and Medium Enterprises to become resilient and independent businesses, and;
- c. Increase the role of MSMEs in regional development, create jobs, equalize income distribution, encourage economic growth, and help reduce poverty levels.

Thus, researchers can conclude that the empowerment of Micro, Small and Medium Enterprises (MSMEs) is a complex and multidimensional process. This process not only involves economic aspects, such as increased access to capital, skills training, and product development, but also includes important social dimensions, such as

strengthening community networks, increasing community participation, and building human resource capacity.

2.3 MSMEs Empowerment Strategy

Strategy is an important aspect of the MSME empowerment process, as the success of an empowerment program is highly dependent on proper planning and implementation of strategies. In this context, strategies help identify the specific needs of MSMEs, as well as formulate effective measures to improve the capacity and competitiveness of businesses. (Fuadi et al., 2021) states that there are a series of strategies in empowering MSMEs, as follows:

- a. Produce high-quality products with minimal capital;
- b. Continue to innovate in creating new products;
- c. Focus on one superior product, and;
- d. Provide easy access to information and business capital.

Therefore, MSME empowerment strategies should be holistic, emphasizing access to capital, a supportive environment, and sustainable innovation. Collaboration among the government, financial institutions, and stakeholders is crucial for enhancing global competitiveness and contributing to the national economy.

2.4 Benefits of MSMEs Empowerment

Empowering MSMEs is expected to benefit both the entrepreneurs and the national economy. (Bischoff et al., 2020) emphasize that entrepreneurial training significantly influences the impact of capital constraints on business creation. Additionally, (Kadir, 2024) notes that empowering MSMEs through Corporate Social Responsibility (CSR) can enhance competitiveness and business resilience while fostering a responsible entrepreneurial culture.

According to Law No. 20 of 2008, the objectives of MSME development include improving market access, access to capital sources, organizational and management capabilities, and technological proficiency. Therefore, empowering MSMEs has proven effective in enhancing their competitiveness and contributions to the economy. Appropriate programs can help MSMEs grow stronger, create jobs, improve community welfare, and encourage innovation that supports more inclusive and sustainable economic development.

2.5 Indicators of MSMEs Empowerment

According to research conducted by (Agustina, 2016), there are several important indicators that can be used to assess business development. These indicators serve as benchmarks to measure the progress and success of a business in achieving its goals, namely:

- a. Increased revenue
- b. Increased number of customers
- c. Improved product quality
- d. Improved quality of human resources (HR)

3. Research Methodology

3.1 Place and Time of Research

This research was conducted at PT Pegadaian Regional Office VIII Jakarta 1, which is located at Jl. Senen Raya No.36, Central Jakarta, from September to December 2024. This location was chosen because this institution has an empowerment program for its fostered MSMEs. Researchers focus on MSME actors involved in the program to understand the impacts and constraints experienced.

3.2 Research Design

This research uses qualitative methods, which aim to explore the meaning and context of social phenomena, rather than simply measuring variables (Waruwu, 2023). Data were collected from primary and secondary sources, such as individuals, groups, documents and online information. This research adopts a case study approach, which involves intensive data collection to understand phenomena in a specific context (Yohanda, 2020). The focus of the research is on the MSME empowerment system carried out by PT Pegadaian Kanwil VIII Jakarta, with a descriptive approach to describe the empowerment program in depth. The techniques used include systematic observation, data collection, and interviews to ensure data validity, in line with research that shows the effectiveness of qualitative approaches in exploring complex issues.

3.3 Data Sources and Research Samples

This qualitative research utilizes a non-probability sampling method with purposive sampling technique, where the researcher intentionally selects participants based on characteristics relevant to the research topic (Adeoye, 2023). This method relies on the researcher's expertise to identify individuals who have the necessary knowledge or experience, enabling the collection of deep and diverse insights, especially in exploratory research. The unit of analysis in this study is the MSME players assisted by PT Pegadaian Kanwil VIII Jakarta, which is related to MSME empowerment. The informants interviewed consisted of four MSME actors who had participated in the empowerment program, including:

No.	Information	Description	Type of Business	Duration
1	A	Key Informan	Heavy food	5 years
2	B	Key Informan	Heavy food	5 years
3	C	Secondary Informan	Snack	2 years
4	D	Secondary Informan	Snack	1,8 years

3.4 Data Collection Techniques

Data collection in this study aims to support in-depth analysis and produce relevant findings (Salmia et al., 2023). The techniques used include:

a. Observation

Directly observing the empowerment process of MSMEs assisted by PT Pegadaian Kanwil VIII Jakarta to understand the context and reduce bias in the data (Zaedi & Rizkia, 2019).

b. Literature Study

Reading various related sources to identify knowledge gaps and formulate relevant research questions (Adlini et al., 2022).

c. Interview

Using semi structured interviews to explore the experiences and views of MSME actors, with participants who have experience in empowerment programs (Kriyantono, 2020).

d. Documentation

Collecting and analyzing information from various sources to find relevant patterns and trends, complementing other data collection techniques for a more comprehensive picture.

3.5 Data Validity Techniques

Data validity is an important aspect of research that determines the quality and reliability of the results. To ensure data accuracy, this study used triangulation techniques. Triangulation, according to Alfansyur et al. (2020), aims to reduce bias by examining information from multiple perspectives in data collection and analysis.

In this study, technical triangulation was used, which involves comparing data from the same source but using different collection methods, such as observation and interviews. By integrating data from various methods, researchers can gain a more comprehensive and accurate understanding of the phenomenon under study.

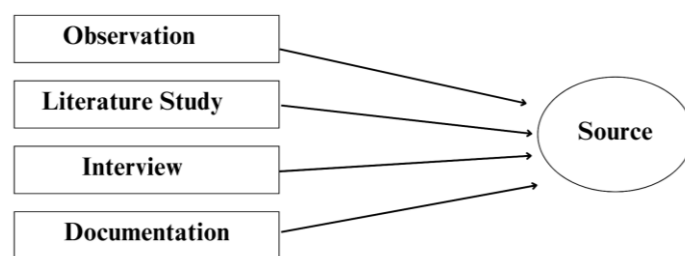


Figure 3.1 Technique Triangulation Scheme
Source: Figure processed by researchers (2024)

3.6 Data Analysis Technique

The data analysis technique in this study was carried out systematically based on the approach developed by Miles and Huberman (in Sugiyono, 2017). The analysis process includes several stages:

a. Data Collection

Data were obtained through observations, interviews, literature studies, and documentation, which provided a comprehensive understanding of the phenomenon under study.

b. Data Reduction

This process involves editing, summarizing, and structuring data to focus on key points relevant to the research theme (Mezmir, E. A., 2020).

c. Data Presentation

Data is presented in the form of tables, graphs, or narratives to enhance the reader's understanding, making it more structured and informative.

d. Conclusion Drawing

In the final stage, the researcher conducts verification to identify patterns and meanings in the data, build coherent arguments, and contribute to a broader understanding of the research topic and recommendations for future research.

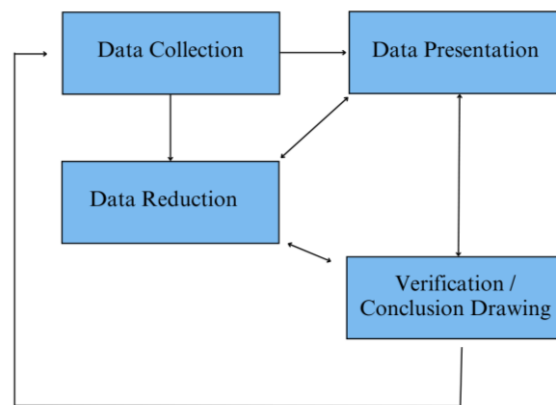


Figure 3.2 Components of data analysis

Source: Figure processed by researchers (2024)

4. Results and Discussion

4.1 Data Description

This study aims to explore the implementation of the MSME empowerment program through interviews with five MSME actors as informants. The selection of informants with direct experience in the program aims to provide diverse perspectives on the impact and effectiveness of the program in improving their business capacity and development. The interviews are expected to identify challenges, successes, and personal experiences that enrich the understanding of the MSME empowerment process.

Using a qualitative approach and descriptive study method, this research focuses on the experiences and views of MSME actors regarding the empowerment program. Data collection was conducted through interviews, which allowed researchers to listen directly to their stories. The participants consisted of four MSME actors with varied business experiences, providing a broader picture of the MSME empowerment phenomenon.

4.2 Data Results

a. MSME empowerment carried out by PT Pegadaian Regional Office VIII Jakarta

The data in this study were collected through in-depth interviews with MSME players assisted by PT Pegadaian Regional Office VIII Jakarta. The interview questions were designed to elicit comprehensive information regarding the implementation and impact of the empowerment program. Researchers also conducted direct observations at several Pegadaian branches, which enabled a better understanding of the MSME empowerment initiative. Interview results show that

information about the program is generally obtained through social networks and direct interactions with Pegadaian employees, who play an important role in disseminating information.

Informants reported having participated in various empowerment programs, including seminars, training and bazaars, which were considered beneficial in improving their knowledge and selling opportunities. However, they also faced challenges such as product competition, time constraints and facilities such as limited vending machine quotas. Nonetheless, most informants felt that the program was running well and was effective in supporting MSME development.

Informants provided input to improve the quality of the program, such as holding events that highlight local products, such as Culinary Nusantara, and expanding vending machine facilities to other branches. Overall, informants were satisfied with the empowerment program held by Pegadaian, but they hoped for improvements that could better meet their needs in increasing business capacity and competitiveness.

b. MSME empowerment carried out by PT Pegadaian Regional Office VIII Jakarta

The MSME empowerment program implemented by PT Pegadaian Regional Office VIII through seminars, training, bazaars, and other supporting facilities has a significant impact on MSME players. These activities contribute to improved skills, wider market access, and better utilization of financing facilities. Interviews with informants showed that they experienced benefits such as business legality, improved branding, and access to financing such as the People's Business Credit (KUR).

Some informants reported that the program has improved the quality of their products, including MUI halal certification and Health Office PIRT permits, which allow their products to be marketed through vending machines. In addition, they also get the opportunity to participate in bazaars, which helps directly in product sales. Support in the form of gold installments is also an added value, creating investment opportunities for MSME players.



Figure 4.1 MSME Empowerment Facility (Booth)

Source: Researcher Documentation

Overall, PT Pegadaian Regional Office VIII's empowerment program is considered very beneficial and has a positive impact on the growth and sustainability of MSME businesses. The program not only increases business capacity, but also provides better financial insights for participants, thus supporting their overall business development.

c. MSME empowerment carried out by PT Pegadaian Regional Office VIII Jakarta

After participating in the empowerment program from PT Pegadaian Regional Office VIII, MSMEs experienced significant changes in various aspects of their business. The program provides access to skills training and business management, as well as facilities such as Kredit Usaha Rakyat (KUR), bazaars, and vending machines, which help expand the marketing reach of their products. Interviews showed that MSMEs benefited from training that improved their understanding of marketing and digitalization, as well as their ability to take orders through social media.

Interviews showed a positive impact on sales and customer numbers. Most informants reported an increase in turnover and customers after joining the program, although some experienced a temporary decline due to external factors, such as moving locations. Informants stated that increased outreach and access to new customers-both from Pegadaian employees and customers-contributed to the increase in sales.



Figure 4.2 Changes in MSME Product Packaging

Source: Researcher Documentation

Overall, the empowerment program implemented by PT Pegadaian Regional Office VIII has had a positive impact on the development of assisted MSMEs. Although there are still challenges and suggestions for improvement, informants' responses indicate that the program has successfully supported business growth and increased the capacity of MSME actors.

4.3 Discussion

MSME empowerment, according to Ife and Tesoriero, focuses on two key aspects: power and weak groups. The empowerment process aims to give power to individuals or groups to participate in accessing resources and improving their living

conditions. Empowerment includes not only economic aspects, such as access to capital and product development, but also social dimensions that include strengthening community networks and increasing community participation. A holistic approach is needed to improve the independence and welfare of MSME actors.

PT Pegadaian Regional Office VIII Jakarta plays an active role in empowering MSMEs, in accordance with the government's objectives in Law No. 20/2008. They provide access to capital, bazaar facilities, and packaging rebranding programs. However, there are still MSME players who are not aware of this program, so socialization needs to be improved. Research shows that business incubator programs are effective in developing MSMEs, and collaboration between PT Pegadaian and research recommendations can create greater impact.

MSME empowerment brings positive impacts, including improved management, marketing and product quality. Training programs help MSMEs develop the necessary skills to compete in the market. Research shows that empowerment contributes to poverty reduction and economic growth. PT Pegadaian Regional Office VIII also improves marketing strategies and financial management of MSMEs, which supports business growth and economic stability, allowing MSMEs to adapt in a competitive environment.

5. Closing

5.1 Conclusion

Based on the analysis that the researchers have done, the following conclusions are obtained:

- 1) PT Pegadaian Regional Office VIII Jakarta has implemented a comprehensive MSME empowerment program, including access to capital through Kredit Usaha Rakyat (KUR), managerial training, and improved marketing strategies. This effort is in line with the government's goal of creating an environment that supports the sustainability and growth of MSMEs, as well as increasing their competitiveness in the market.
- 2) During the empowerment program, MSMEs experienced significant benefits, including improved access to capital that enabled them to expand their businesses. The training provided helped businesses develop managerial and marketing skills, improve product quality, and improve financial management. In addition, the opportunity to participate in bazaars and use vending machines provided greater visibility for their products.
- 3) After participating in the empowerment program, MSMEs experienced positive changes in management, marketing, and product innovation. Improved packaging design and more effective marketing strategies not only increased the attractiveness of the products, but also expanded their market reach. Thus, this empowerment contributes to business growth and economic stability, allowing MSMEs to better adapt.

5.2 Implications

a. Theoretical Implications

The results of this study support the findings of previous studies which show that MSME empowerment has significant potential to improve the economic independence and competitiveness of businesses. By providing access to capital, skills training, and relevant resources, empowerment programs can help MSMEs operate more efficiently and innovatively.

b. Practical Implications

This research shows that the MSME empowerment program run by PT Pegadaian is effective and beneficial for businesses. However, increased socialization of the program needs to be carried out so that more MSME players can take advantage of the available facilities. In addition, training should be tailored to the specific needs of MSMEs, such as financial management skills, digital marketing, and product innovation, to increase the positive impact of the program.

5.3 Research Limitations

The researcher identified some limitations in this study that need to be considered for future improvements:

a. Time constraints

The researcher faced time constraints that hindered further exploration of the topic, which may reduce the accuracy and depth of the analysis.

b. Number of Participants

The limited number of participants interviewed was a constraint, resulting in the researcher not being able to explore the issue comprehensively, which may have impacted on a broader understanding of the problem.

5.4 Recommendations for Future Research

Based on the discussion and conclusions that have been presented, the researcher proposes several recommendations for future research:

- a. Future research should involve more than one variable to produce more varied and comprehensive results, providing deeper insight into the phenomenon under study.
- b. Addition of Documentation, it is recommended to add relevant documentation in future research. This will increase the accuracy and credibility of the data, making the analysis more solid and reliable.
- c. Future research should consider using more diverse methodologies, such as qualitative and quantitative approaches together. This can provide a more comprehensive picture of the issue under study and help identify patterns or trends that may not be detected with a single approach.

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