



ECONOMIC DEVELOPMENT POLICY TOWARDS THE DEVELOPMENT OF MSMEs.

Raihanah Daulay¹, Isnaini Harahap², Zuhrial M. Nawawi³

Universitas Muhammadiyah Sumatera Utara¹

Universitas Islam Negeri Sumatera Utara^{2,3}

Corresponding Email : raihanahdaulay@umsu.ac.id

Abstract

Indonesia's development aims to improve the ability and competitiveness of the Indonesian people in order to be able to reduce poverty and achieve the welfare mandated at the opening of the UUD1945. The purpose of this study is to determine the development carried out by empowering and developing micro, small and medium enterprises through the establishment of various policies and empowering MSMEs through regulations that encourage and develop MSMEs. The results of Government research through policies have been able to improve the performance of MSMEs. The performance shown by micro enterprises as the foundation of the National Economy is able to absorb 96% of the workforce which plays an important role in the global economy. Improve community welfare and contribute to economic development with an increase in GDP by 60.5%, business units by 99%. MSMEs are a booster of economic recovery during crises, including the Covid-19 pandemic.

Keyword: Government Policy, Empowerment, MSME Development

1. INTRODUCTION

Indonesia as a nation with a population of around 278.69 million people in mid-2023 (*Central Statistics Agency, 2023*), this number increased from the previous year by 1.05% of this number. With a large population, Indonesia strives to make human resources into human resources that play an active role in economic development. The role of the community in economic development will make the nation's economy continue to move forward in every line of the community's economy. Economic development is an effort to increase the competitiveness of the community in order to raise the standard of family living, especially in the global era where competition is getting higher and massive. Every individual must be able to carry out activities to be able to support the family. Various efforts can be made by the community to meet the needs in the era of globalization. The ideals of the nation strive to realize a prosperous, prosperous, just and equitable society with Development (Daulay, 2016). Micro, small and medium enterprises are the most widely driven business sector by the people of Indonesia, especially in cities.

Data in Gernas BBI is 22.68 million MSMEs, and from data on the number of MSMEs in 2019 as many as 65.4 million MSMEs (kemenkeu.go.id). In this case, the government seeks to help the community to play a role in building the economy and at the same time to prosper the family economy. The economy, which is one of the focuses of development, is evaluated over the decades, to be continued or replaced with other programs that focus on rolling economic programs to help the community's economy (Asiyah, 2016). MSMEs as the largest group of economic actors in the Indonesian economy, have the potential to implement fiscal policies based on Islamic management (Machmud & Indonesia, 2013). The magnitude of opportunities that MSMEs can do for the development of Economic Development can be seen from the many policies that are very helpful and make it easier for MSME actors to run and develop their businesses. On the other hand, MSMEs have played a role in economic development and are proven to absorb high labor where each micro industry will absorb between 1-4 workers so that this has an impact on increasing national and household income (kemenkeu.go.id). MSMEs play a very important role in the sustainability of the Indonesian economy.

In the Action Program for Poverty Alleviation through the empowerment of MSMEs launched by the President on February 26, 2005, there are four main types of activities carried out, namely, (1) the

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growth of a conducive business climate, (2) the development of business support systems, (3) the development of entrepreneurship and competitive advantages, and (4) the empowerment of micro-scale businesses (Supriyanto, 2012). MSMEs are also pioneers when there is a crisis or Covid-19 outbreak. MSMEs are the frontline that are able to survive in the face of difficult economic situations. Even so, many things cause these MSMEs to sometimes find it difficult to develop more rapidly. Problems that often occur are lack of capital, unskilled human resources, difficult access to marketing so that products are less developed.

2. LITERATUR REVIEW

Micro, small and medium enterprises based on Law No. 20 of 2008 are productive businesses owned by individuals or business entities that meet the criteria for micro enterprises to have a maximum asset of 50 million with a maximum turnover of Rp 300 million per year, small businesses are businesses that have assets between 50 million to 500 million with a turnover between Rp 300 million to Rp 2.5 billion per year and medium enterprises have assets between Rp 500 million to Rp 10 billion with a turnover in over Rp 2.5 billion to Rp 5 billion (Kementerian KUKM, 2020). Micro, small and medium enterprises are the most widely carried out business activities by people in Indonesia, especially in urban areas. (Isnaini Harahap, 2023) The Ministry of Industry and Trade stipulates that small and medium industries are industries that have an investment value of up to Rp 5 billion. Meanwhile, small businesses in the field of trade and industry are also categorized as businesses that have fixed assets of less than Rp 200 million and an annual turnover of less than Rp 1 billion (according to Law No. 9 of 1995) (Lubis, 2016)

Bank Indonesia classifies small enterprises by referring to Law No. 9 of 1995, while for medium enterprises, BI determines that the criteria for fixed assets are differentiated between manufacturing (Rp 200 million to Rp 5 billion) and non-manufacturing (Rp 200 - 60 million) industries. The Central Bureau of Statistics (BPS) classifies a business based on the number of workers. Micro enterprises are businesses that have 1-5 workers. Small businesses are businesses that have 6-19 workers. Medium enterprises have a total number of employees of 20-99 people and large businesses have employees of at least 100 people. The criteria for micro, small and medium enterprises are businesses that are run by many small communities, in quantity have a large number compared to other businesses. Businesses whose management is still simple and traditional, legally, MSMEs are only owned by a small part so that the workforce involved in the business does not get protection from the legal side is considered an informal institution so that it is considered less contributing to the national economy.

Economic development is a process of increasing total income and per capita income by taking into account population growth and accompanied by fundamental changes in the economic structure of a country and equal distribution of income for the population of a country. Economic development can increase the per capita income of a country's population, so that the level of people's welfare will increase. Economic development can create new jobs, thereby reducing unemployment. Economic development aims to achieve high economic growth, alleviate poverty, maintain price stability by always paying attention to the inflation rate, maintaining a balance of payments, adequate attention to the trade balance, more equitable distribution of income. To measure the ability to use three criteria, namely the ability to produce, the ability to form capital, and the ability to increase human resources. (Indratno & Agustina, 2005)

3. Research Methodology

This study used qualitative research methods. Qualitative method is a form of research in which data is obtained from various literature sources such as google scholar, emerald insight to obtain data



through accredited journals and international journals, data from the Ministry of Finance, Ministry of MSMEs, BPS data, E-library to obtain data through articles and e-books that are in accordance with the study material from the research conducted. All data collected are then classified and analyzed according to the purpose of the study, then interpretation and description are carried out and conclusions are drawn.

4. Discussion

4.1 MSME Development Policy

Government policy to help the competitiveness of MSMEs in order to improve MSME performance, by issuing various regulations that help MSMEs develop. Various regulations that have been set by the government to provide greater convenience and opportunities for business actors. The Minister of Finance, in June 2023, stated that the development and empowerment of Micro, Small and Medium Enterprises (MSMEs) is very important for the global economy because MSMEs are the backbone of the world economy. Micro, Small and Medium Enterprises (MSMEs) are one of the foundations of the National Economy, based on data from the Ministry of Cooperatives and Small and Medium Enterprises, the contribution of MSMEs reaches 99% of all business units, contributes to GDP by 60.5% and is able to absorb 96.9% of the workforce. Micro, Small and Medium Enterprises (MSMEs) have been transformed as one of the vital pillars of the Indonesian economy, MSMEs have proven to be resilient to crises, even becoming boosters of economic recovery in times of crisis, including the current Covid-19 pandemic. However, MSMEs in various regions in Indonesia face challenges, some of these challenges include access to finance, marketing/promotion, infrastructure and technology, regulations and bureaucracy as well as limited skills and knowledge.

For this reason, synergy and roles from various related parties are needed to increase the strengthening of the MSME sector as one of the driving forces of Indonesia's economic growth. In accordance with article 97 of the Job Creation Law, the Central Government and Regional Governments are required to allocate at least 40% (forty percent) of Micro and Small Enterprises and Cooperatives products/services from domestic production in the procurement of goods/services of the Central Government and Regional Governments in accordance with the provisions of laws and regulations (*Kemenkeu RI*, 2023). Some government policies that have been carried out in the context of empowering MSMEs in Indonesia are: 1) Infrastructure development, infrastructure is needed by MSMEs in increasing operational efficiency and expanding their market reach. Development of digital connectivity infrastructure, such as *Palapa Ring Satellite* and Base Transceiver Station, so that business actors in remote areas will be digitally connected; 2) Financing Program, around 18 million MSMEs do not have formal access to financing and around 46 million MSMEs need additional financing for working capital and investment. The KUR program is provided by the government and Ultra Micro financing; 3) Digitalization of MSMEs, MSMEs must be able to take advantage of digitalization, including operational efficiency, increase productivity, expand market reach, and increase competitiveness.

As of January 2022, as many as 17.2 million MSMEs have been digitized. The target is that 40 million MSMEs will be digitized by 2024; and 4) Synergy and Coordination, increasing synergy and coordination with the public sector, academia, and also the private sector, including how to develop Islamic financial schemes for MSMEs is needed in order to increase the empowerment of Micro, Small and Medium Enterprises (MSMEs) According to Law No. 20 of 2008 concerning MSMEs, the principles and objectives of MSME empowerment show the contribution made by MSMEs to economic development by: 1) The principles of MSME empowerment, such as: a. Growing independence, togetherness and entrepreneurship of micro, small and medium enterprises to work on their own initiatives; b. The realization of transparent, accountable and fair public policy; c. Regional potential-based and market-oriented business development in accordance with the competence of micro, small and medium enterprises; d. Increasing the competitiveness of micro, small and medium enterprises; e. Implementation of integrated planning, implementation and control. 2) The purpose of empowering micro, small and medium enterprises such as: a. Realizing a balanced, developing and equitable national

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economic structure; b. Growing and developing the ability of micro, small and medium enterprises to become resilient and independent businesses; c. Increase the role of micro, small and medium enterprises in regional development, job creation, income equality, economic growth and alleviation of people from poverty. In general, MSME empowerment policies are directed to support and contribute to efforts to reduce poverty and inequality and create job opportunities. In order to support efforts to reduce poverty and inequality, the policy measures taken are the provision of support and facilities to develop productive economic enterprises on a micro/informal scale, especially among poor families and/or in disadvantaged areas and pockets of poverty. The development of micro-scale businesses is carried out through increasing business capacity and business management skills, increasing access to microfinance institutions, and at the same time increasing business certainty and protection so that it becomes a more independent, sustainable and ready business unit to grow and compete (*Bappenas*, 2023).

MSME empowerment is also directed to support job creation and increase exports, among others, through increasing business certainty and legal certainty, developing incentive systems to grow new technology-based or export-oriented entrepreneurs, as well as increasing access and expanding export markets for MSME products. In that order, MSMEs need to be facilitated in formalization and business licensing, among others, by developing a one-stop service pattern to streamline the process and reduce licensing costs. In addition, a culture of business and entrepreneurship is developed, especially among the young workforce, through training, mentoring, consulting and counseling, and business partnerships. The steps that need to be taken are (1) Creating a healthier business climate to open up business opportunities as widely as possible, ensure business certainty, and encourage the formation of economic efficiency; (2) Development and capacity building of MSME business support institutions in order to be able to increase access to productive resources in order to utilize open opportunities and resource potential, especially available local resources;

(3) Development of entrepreneurship and competitive advantage of small and medium enterprises (SMEs) through the growth of entrepreneurial spirit and attitude, including the utilization of science and technology and the utilization of opportunities open in the agribusiness and agro-industry sectors; and (4) Empowerment of micro-scale enterprises to increase the income of people engaged in economic business activities in the informal sector, especially those who are still poor families. In addition, the quality of cooperatives is also improved to develop healthily in accordance with their identity and build collective efficiency, especially for micro and small entrepreneurs. To increase the income of people engaged in micro-scale businesses in the informal sector, the following steps to empower micro-enterprises are taken: (1) Development of micro-enterprises, including traditional ones; (2) Provision of financing schemes and improvement of service quality of microfinance institutions; (3) Provision of incentives and development of micro-enterprises; and (4) Improving the quality of cooperatives to develop healthily in accordance with their identity and build collective efficiency for micro and small entrepreneurs (*bapennas*). MSMEs can be encouraged by several policies both from the government and businesses from MSME actors themselves by utilizing traditional community structures and Sharia Microfinance Institutions (BMT), product design and innovation, strengthening human resources. (*Sri & Ahmad*, 2017).

The government carries out various regulations and policies for the empowerment and development of MSMEs in order to reduce poverty, by encouraging efforts to raise funding sources from the government both domestic and foreign sources to finance the empowerment and development of MSMEs; encourage the realization of legal certainty, strengthening, existence and utilization of MFIs (Microfinance Institutions) to support the development of micro enterprises in the context of poverty reduction; strive to establish other financial institutions that function as providers of cheap sources of capital for micro enterprises; provision of guarantee funds from the government for MSMEs, especially in rural and agricultural sectors; encourage the strengthening of credit guarantee institutions for MSMEs;



implementation of mentoring and training programs for micro and small enterprises; and encourage commercial banks and rural banks, both conventional and sharia, to disburse MSME loans in accordance with the business plans of each bank while still paying attention to the principle of prudence and complying with the rules in the distribution of financing set. MSMEs have many limitations so they need attention and support so that directed *business* links occur (Lubis, 2016). The implementation of MSME empowerment programs that have been carried out by the State Ministry of Cooperatives and MSMEs in collaboration with provincial and regional governments is focused on (a) Institutional empowerment of MSMEs in the form of licensing simplification programs, structuring Regional Regulations, structuring laws and regulations for the development and revitalization of cooperatives, (b) Increasing MSME access to funding sources, (c) Empowerment in the field of production through selective business sector assistance, (d) Development of marketing networks, (e) Empowerment of MSME resources and (f) Assessment of research and development of MSME and cooperative resources.

The empowerment and development of MSMEs is one way to overcome poverty. The trick is to provide access to poor people to be able to engage in business and be active in productive business activities. Efforts that can be made are to provide access to get assistance or credit from the banking sector. But the problem is that it is not easy for small entrepreneurs to get credit assistance from the banking sector. To overcome this, one of the directions of government policy is to make it easier for rural communities to get access to capital with the development of rural banks (BPR) in each sub-district and Microfinance Institutions. Regarding capital issues, the government's efforts by providing revolving funds have only reached a small number of existing businesses. Meanwhile, many MSMEs have difficulty obtaining additional capital even though they have good business prospects (*feasible*) but cannot meet the requirements set by the bank (not *bankable*).

To answer these problems, one solution that can be taken is to optimize the role of guarantee institutions as credit guarantors proposed by MSMEs so that MSMEs can still enjoy bank credit even though they cannot meet some of the requirements set by the bank (www.bi.go.id). Advancing MSMEs is not just about providing incentives. Partnership programs can also be implemented. Large banks can be invited to become partners to educate MSMEs to become more bankable. The desire to provide credit must come from the awareness and conscience of the bank itself, not out of pity for MSMEs but rather from seeing that in this sector there are still big opportunities that can provide benefits. (Asiyah, 2016). Based on the Poverty Data and Information Center obtained from the Ministry of Social Affairs of the Republic of Indonesia, the strategic steps for empowering micro-enterprises are:

- a. Creating a conducive business climate and providing an environment that is able to encourage the development of SMEs in a systemic, independent and sustainable manner.
- b. Creating a *financial guarantee system* to support productive economic activities of micro enterprises.
- c. Provide technical *assistance and facilitatin* on a majerial basis to improve the status of micro enterprises so that they *are feasible and bankable* in the long term
- d. Structuring and strengthening micro financial services to expand the range of financial services to micro enterprises quickly, precisely, easily and systematically (Putriana, 2014).

According to Machasin, one of the SME empowerment models that has been designed by the State Ministry of Cooperatives and SMEs is through a central approach. By strengthening the center, it will be more focused, collective and efficient. Empowerment through the central approach has high effectiveness because one center generally has almost the same needs and problems. The success of SME empowerment also depends on the potential of human resources implementing programs and human resources of business people. The main objective of the MSME empowerment policy is to increase MSME productivity, encourage increased effectiveness of programs and activities related to MSME empowerment. The policy is also intended to give a more positive signal about the importance of shared commitment to support empowerment efforts. Helping MSMEs participate with large companies to expand their business by providing specialization and minimizing uncertainty (Di Mauro et al., 2020) Community empowerment in the context of community development means the growth of power and

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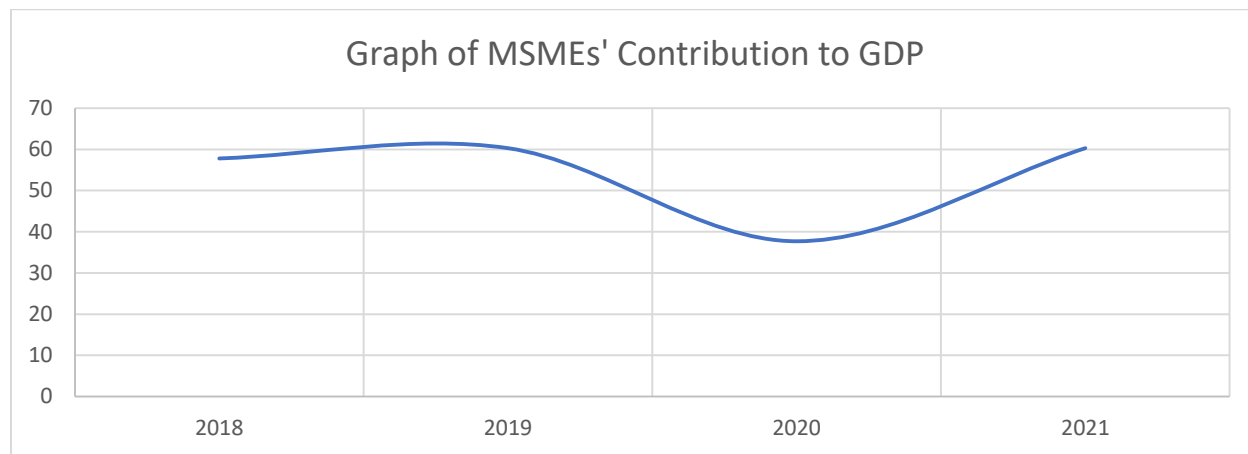
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authority to act on people to address their own problems such as the economy and health (Chambers, 1987). The form of growing power and authority by providing opportunities for the community to plan and enjoy development programs determined by themselves, even they are given the opportunity to independently manage the funds for the implementation of development programs (Wijaya, 2010).

4.1 MSMEs' Contribution to the Economy

The economic development of a country is usually characterized by economic growth with the GDP (Gross Domestic Product) indicator as an indicator. It aims to achieve economic prosperity with optimal employment opportunities and growth rates (Chapra, 2000). So as to achieve the prosperity (falah) of the world and the hereafter.(Tambunan et al., 2019). In Q.S Hud verse 6 Allah says: which means that Allah has guaranteed all the sustenance of the creatures He created and Allah knows their existence, everything is written in Lauh Mahfuzh. Furthermore in Q,S Ibrahim verse 7 of the Word of Allah which means: And (remember also), when your Lord declared; Indeed, if His servant is grateful, surely Allah will increase (favor) to you, and if you deny (My favor), then surely Allah will give a very painful punishment.

The following chart shows the contribution of MSMEs to Indonesia's GDP in 4 years (Kemenkopumkm, 2018). The contribution of MSME performance showed positive and significant growth in 2018 and 2019 of 57.8% and 60.3% and decreased to 37.7% due to the covid but increased in 2021 by 60.3%.



Furthermore, people's economic development must be prioritized through alignment with the SME sector. Currently, the government is trying to encourage SMEs to continue to grow so that they can absorb more workers. The Minister of Cooperatives and SMEs revealed that the growth of SMEs has increased rapidly in the last two years. If in the previous year it amounted to 52.8 million units, then in 2011 it increased to 55.2 million units. The increase in the number of SMEs is expected to be proportional to the absorption of labor. If the average SME can absorb 3 to 5 people per labor unit, it is expected that with an additional 3 million units of SMEs will be able to absorb a workforce of 15 million people (BNI Syariah). Furthermore, MSMEs have a strategic role in national economic development.

In addition to playing a role in economic growth and employment, it also plays a role in the distribution of development results and we must admit that MSMEs have a very vital role in development and economic growth not only in developing countries but also in developed countries. This very important role is seen from the perspective of employment opportunities and sources of income for the poor, income distribution, poverty reduction and economic development. The need to increase the development of MSME actors in Medan City can be said to be quite good, but not optimal. (Harahap et al., 2022).



Increasing the competitiveness of SMEs can be done through two aspects, namely internal factors which include research and development institutions, HR capabilities, HR development, technology. While external factors include partnership support in capital, government support for Research and Development, IPR, interaction with external parties (Hendrawan et al., 2019). MSMEs actually have the potential to alleviate poverty. This is because MSMEs can be done by anyone so that they have the potential to absorb labor, reduce unemployment, increase income and alleviate poverty MSMEs have considerable ability to absorb labor and contribute to GDP, MSMEs have extraordinary potential in alleviating poverty, increasing income and community welfare. Data on the contribution of MSMEs in absorbing labor, reducing unemployment and contributing income. (Isnaini Harahap, 2016). Women businessmen contribute to three existing businesses and provide great employment opportunities in Canada (Amrita et al., 2018). Through MSME empowerment policies, it is hoped that the business climate for MSMEs can make it easier for MSMEs to overcome the problems faced.

In addition, existing funds in banks, government, SOEs and the community are expected to be utilized more optimally to support efforts to empower MSMEs. In addition, MSMEs have contributed a lot to national economic development despite facing many challenges, but the government continues to provide stimulus to overcome the problems faced so that they can continue to develop and be able to compete (Hidayat et al., 2022). The results of the study found that social cohesion mediates microfinance accessibility and MSME survival Women have a positive and significant effect in postwar communities in Northern Uganda (Bongomin et al., 2020). MSMEs can develop more professionally by utilizing technological developments and innovation, so that they can be more competitive in capturing global competition in the hope that poverty which is a problem in economic development can be overcome and overcome with success in empowering MSMEs. Develop several insights to analyze CSF in MSMEs that can develop the resilience of micro, small and medium industries (Hermawati et al., 2019). With the implementation of the above policies, it is expected that MSMEs in Indonesia can be more empowered, increase income, create jobs, and contribute significantly to national and regional economic growth.

5. Conclusion

A country is said to be successful in developing its economy when the state or government succeeds in reducing the number of poor people because in essence a development is to improve the welfare of the community in a fair and equitable manner. These development goals are closely related to efforts to reduce poverty and income inequality. One of the efforts made in overcoming poverty is the development of the people's economy which must be prioritized through the empowerment of the Micro, Small and Medium Enterprises (MSMEs) sector. MSMEs play a role in economic growth, employment and distribution of development results. The main objective of the MSME empowerment policy is to increase MSME productivity, encourage the effectiveness of programs and activities related to MSME empowerment. The empowerment and development of MSMEs is one way to overcome poverty. The trick is to provide access to poor people to be able to engage in business and be active in productive business activities and socialize entrepreneurship, especially among poor families or disadvantaged areas. MSME development through improving business and business management skills, access to financial institutions and at the same time increasing the certainty and protection of independent businesses to be ready to grow and compete with other economic actors.

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