

MSME Development in Medan Krio Village, Deli Serdang Regency

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ABSTRACT

Micro, Small, and Medium Enterprises (MSMEs) have a significant role in improving the Indonesian economy, contributing greatly to national economic growth. The government actively encourages the development of MSMEs to increase overall economic growth and optimize the potential of MSMEs, both at the national and village levels. Pekarungan Village, especially Medan Krio Village, has great potential in MSMEs with 246 business actors consisting of the culinary sector, product sales, and services. However, Medan Krio Village does not yet have a policy or program focused on developing MSMEs. In the development of MSMEs, cooperation between business actors (internal) and government (external) is considered important to optimize potential and improve the economy. This study used a descriptive qualitative approach with data collection techniques through observation and interviews. The focus of the research is to explore the development of MSMEs in Medan Krio Village and how cooperation between business actors and the government can increase the economic potential of the village.

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INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs), as stipulated in Law Number 20 of 2008, refers to any productive business owned by an individual or a single business entity that meets the criteria for Micro Enterprises described in the law. MSMEs have a key role in economic growth, both in terms of the number of businesses, job creation, and Gross Domestic Product (GDP) growth. According to the data, MSMEs make a significant contribution to the economy, contributing around 57-60% of the Gross Domestic Product (GDP) and absorbing around 97% of the country's workforce (Sofyan, 2017; Son, 2016). Therefore, MSMEs are considered the main pillar in the process of economic growth of a country.

After the economic crisis in 1998, the number of Micro, Small, and Medium Enterprises (MSMEs) in Indonesia did not decrease, instead, it increased. According to the Ministry of Cooperatives and Small and Medium Enterprises, Indonesia can absorb up to 117 million workers by 2022, or equivalent to 97% of the total labor force. In 2022, the number of business entities in Indonesia is 65 million Micro, Small and Medium Enterprises (MSMEs). However, Indonesian Micro and Medium Enterprises (MSMEs) still face limited human resources, lack of assistance and

coaching, limited technical knowledge, low capital, low management, inadequate infrastructure, difficulties in obtaining raw materials, lack of valid business licenses and human resources, and face serious problems such as difficulties in marketing limitations (Amri, 2012). Therefore, the government remains committed to encouraging the development of Micro, Small, and Medium Enterprises (MSMEs) to encourage economic growth and maximize the potential of the MSME sector.

The North Sumatra Provincial Government has formulated guidelines for the development of Micro, Small, and Medium Enterprises (MSMEs) by the Law on Micro, Small, and Medium Enterprises Number 20 of 2008. MSME development is carried out through various aspects, including empowerment, business environment, business development, financing, credit, and partnerships. North Sumatra, as one of the provinces with a significant number of MSMEs, faces various challenges such as capital, marketing, availability of raw materials, technology, management, and partnerships. Data from the Cooperatives and Small and Medium Enterprises Office of North Sumatra Province recorded that there were 1,721,091 MSME business units in the province. To overcome this challenge, the North Sumatra MSME and Cooperative Office has launched various programs, such as the MSME Cooperative Access to Financing Program, Production Improvement and Restructuring Program, MSME Cooperative Production Improvement Marketing Program, Cooperative and MSME Institutional Strengthening and Supervision Program, and MSME cooperative human resource capacity program (Yang et al. 2021). The development of MSMEs in North Sumatra is not only carried out at the central level but also at the regional level, including in the Deli Serdang Regency. All of these programs aim to support the growth and sustainability of MSMEs in the region.

Deli Serdang Regency is the district with the second-highest number of MSMEs in North Sumatra and has been named the Best MSME City. The number of MSMEs in the Deli Serdang area is increasing from year to year. From 2019 to 2022, there are approximately 301 thousand MSMEs registered in Deli Serdang Regency. This will have a major impact on the growth of MSMEs in Deli Serdang Regency. The increase in MSMEs encourages the Deli Serdang Regency government to make efforts to increase the competitiveness of MSME products inside and outside the Deli Serdang Regency area. Of course, MSMEs in Deli Serdang Regency need to improve their competitiveness by innovating products and services, developing human resources and technology, and expanding marketing areas (Karinayah, 2018).

Policies and programs implemented by the Cooperatives and MSMEs Office of Deli Serdang Regency for the development of MSMEs include training, public relations, and organizing exhibitions and workshops. Among them are design training, financial technology consulting, digital marketing training, tie-dye training, socialization of food additives, product innovation workshops, and even extra-regional and virtual exhibitions. MSME development should be carried out at various regional levels, both at the sub-district level and at the village level in Deli Serdang Province. Therefore, the Medan Krio village government focuses on developing small and medium enterprises. Medan Krio Village is one of the villages in the Sungal sub-district. This village has 246 MSMEs consisting of 37 MSMEs in the service sector, 98 in the agricultural marketing sector, and 111 in the culinary sector. Thanks to the large number of MSMEs, Medan Krio Village can accommodate local workers and residents and boost the economic activities of the village community. Based on observations made by researchers on 30 MSMEs in Medan Krio village using the interview method, MSMEs in Medan Krio village were able to accommodate a workforce of 87 people.

From this data, it is clear that MSMEs in Medan Krio Village can encourage village economic growth. In addition, Medan Krio Village offers a wide range of MSME products. These products are sold regionally and nationally as well as online through marketplaces. In addition, MSME products can also be used as expensive products in Medan Krio Village. However, MSMEs in Medan Krio Village face various challenges, including knowledge of legal aspects such as Home Industry Product Licenses (PIRT) and Business Identification Numbers (NIB), limited capital, and technical knowledge related to marketing through e-commerce and packaging.

The Micro, Small, and Medium Enterprises (MSMEs) development program in Medan Krio village, which is under the supervision of the Cooperatives and Small and Medium Enterprises Office

of Deli Serdang Regency, has not reached optimal levels. Only a small percentage of economic actors are involved in this program. Previous research has shown that MSME development usually involves external parties such as the government and internal parties such as MSME actors. The potential of economic actors can be further optimized by encouraging entrepreneurial creativity through opportunities provided by the government (Anggraeni et al., 2013). In the context of MSME development in Medan Krio village, it is recommended that the village government establish an MSME development program and provide facilities that can support the economic growth of the local community. The purpose of this study is to identify and analyze the progress of MSMEs in Medan Krio village.

THEORETICAL FOUNDATION

1. Micro, Small and Medium Enterprises (MSMEs)

MSMEs, as stipulated in Law Number 20 of 2008, refer to productive businesses owned by individuals or individual business entities and meet the criteria stipulated in the law. The criteria for MSMEs as stated in Article 6 of Law Number 20 of 2008 are as follows:

- a. Micro Enterprises have a maximum net worth of IDR 50,000,000, excluding land and buildings for business premises, and annual sales proceeds of at most IDR 300,000,000.
- b. Small Business has a net worth of more than IDR 50,000,000 to IDR 500,000,000, excluding land and buildings for business premises, with annual sales above IDR 300,000,000 to a maximum of IDR 2,500,000,000.
- c. Medium Enterprises have a net worth of more than Rp500,000,000 to a maximum of Rp10,000,000,000, with annual sales of Rp2,500,000,000 to a maximum of Rp50,000,000,000.

The definition of MSMEs according to the Central Statistics Agency (BPS) focuses on the quantity of labor, where small businesses have 5 to 19 workers, while medium enterprises have 20 to 99 workers (Ilmi & Metandi, 2020).

2. Economic Development and Micro, Small and Medium Enterprises (MSMEs)

Tambunan (2018) stated that in economic development, participation from various stakeholders such as the Government, private sector, political parties and groups, educational resources or academics and research, military or state security, and NGOs, have their respective roles as developers, coordinators, stimulators, and facilitators (Hariyoko, 2018).

Article 19 of Law No. 20 of 2008 concerning Micro, Small, and Medium Enterprises affirms the importance of human resource development in micro, small, and medium enterprises (MSMEs). The article states that human resource development is carried out by:

- a. Socialize and empower entrepreneurship.
- b. Improve technical and managerial skills.
- c. Forming and developing educational institutions, training, counseling, motivation, business creativity, and the creation of new entrepreneurs.

From this article, it can be seen that in the development of MSMEs, the role of human resources is crucial. Therefore, efforts are needed to optimize the potential of human resources to improve the quality of products and the economy in society as a whole.

RESEARCH METHOD

This research is included in the type of descriptive qualitative research, which aims to define how the Medan Krio Village Government process strives in the development of Micro, Small, and Medium Enterprises (MSMEs). Descriptive qualitative research is a research approach that describes in detail how a particular phenomenon or event occurs. This type of research focuses on a deep understanding of problems, attitudes, activities, views, and processes that occur in the context under study in society. Descriptive research collects data and facts through various methods of observation, interviews, and document analysis without conducting hypothesis tests. This approach provides a comprehensive overview of the situation being explored, and its purpose is to detail and explain the characteristics and dynamics that exist. In the context of this study, the emphasis on strengthening MSMEs by the Medan Krio Village Government will be described in detail through descriptive qualitative analysis.

To gain a comprehensive understanding of the subject of this study, the focus will be given to Micro, Small, and Medium Enterprises (MSMEs) and the Village Government in Medan Krio Village. The type of data used involves primary data and secondary data. Primary data is information obtained through field surveys of research subjects using various data collection techniques, as described by Suandi & Susilo (2011). The data collection method applied is observational, with an emphasis on interviews. Interviews were conducted with MSME stakeholders, village governments, Deli Serdang Regency Community Cooperatives, and Small Business Offices. Observations were made on 30 MSMEs in Medan Krio Village, consisting of culinary MSMEs, MSMEs selling products/goods, and service MSMEs. The total number of MSMEs in the village reached 246. The interview aims to understand the current situation and problems faced by MSMEs in Medan Krio Village, as well as to find out the MSME development programs that have been implemented. In addition to primary data, this study also used secondary data, which refers to information collected by data collection institutions and made available to the public, by the concepts described by (Suandi & Susilo. 2011).

Within the framework of this study, the secondary data used came from various sources. The data sources include Small and Medium Industry Data from the archives of the Medan Krio Village Government, MSME development program data from the Archives of the Cooperative and SME Office of Deli Serdang Regency, information from the official website of the Ministry of Cooperatives and SMEs, and literature from various scientific research journals. The applied data analysis technique draws on Creswell's theory, where researchers can use various sources of information such as observations, interviews, materials, audio-visual, documentation, and reports when selecting case studies. This approach is in line with the data collection technique used by researchers, namely through observation techniques with interview methods (Design, 1989). This approach provides a diversity of data sources to gain a deep understanding of MSME development in Medan Krio Village.

RESULTS AND DISCUSSION

Development of Micro, Small, and Medium Enterprises in Medan Krio Village

Medan Krio Village is the center of a gathering of various Micro, Small, and Medium Enterprises (MSMEs). This village has a total of 246 MSMEs, most of which operate in the culinary sector, sales of goods, products, and services. Through observations of 30 MSMEs in Medan Krio Village using the interview method, researchers found that these MSMEs were able to absorb 87 workers from 30 business entities, showing potential to support local economic growth. Products from MSMEs in Medan Krio Village are not only traded in the Deli Serdang area but also outside the area to outside the area. These products are known as high-quality products produced in Medan Krio Village. To increase the potential that already exists in economic actors in this village, efforts and incentives from the government are needed. One of the steps that can be taken is to provide the support and facilities needed by economic actors. In this context, the role of internal actors, namely economic actors, and external actors, namely the government, need to go hand in hand to achieve sustainable economic growth (Anggraeni et al., 2013).

a. Internal development of business actors in Medan Krio Village

To improve the production and quality of micro, small, and medium enterprises (MSMEs) in Medan Krio Village, several potentials need to be developed internally by business actors. Here are the aspects to note:

- 1) Permodalan
 - a. Increase business actors' access to capital sources.
 - b. Develop financing schemes that support business growth.
 - c. Facilitate business actors' access to local financial institutions.
- 2) Product Packaging
 - a. Develop attractive packaging designs and comply with food safety standards.
 - b. Provide training related to good and environmentally friendly packaging techniques.
 - c. Update and improve the quality of product packaging regularly.
- 3) Product Marketing
 - a. Build effective marketing strategies, including the utilization of social media and online marketing.
 - b. Forming partnerships with local traders and distributors to expand market reach.
 - c. Attend marketing training and product promotion for business actors.
- 4) Business Legality
 - a. Encourage business actors to meet applicable legality requirements.
 - b. Provide guidance related to the licensing process and business regulations.
 - c. Informing business actors about the benefits of regulatory compliance.
- 5) Facilities and Infrastructure
 - a. Ensure the availability of adequate means of production, such as equipment and machinery.
 - b. Optimize the use of technology to improve production efficiency.
 - c. Provide training related to equipment maintenance and repair.

By developing the above aspects internally, business actors in Medan Krio Village can strengthen their competitiveness and contribution to local economic growth.

b. External Development of Medan Krio Village Government

The government plays a very crucial role in the development of Micro, Small, and Medium Enterprises (MSMEs) because the government acts as a facilitator tasked with facilitating the needs needed by business actors. Government efforts involve optimizing the potential of business actors, starting from human resource development and the provision of infrastructure that supports the development of MSMEs (Anggraeni et al., 2013). The Medan Krio Village Government acts as an intermediary from the Cooperative and SME Office of Deli Serdang Regency in the context of MSME development. Although village governments do not yet have policies related to MSMEs, they should have an active role in development efforts. In this condition, the Medan Krio Village Government mediates between the Cooperative Office and SMEs of Deli Serdang Regency to drive MSME development initiatives. The existence of independent policies and efforts from the village government is very necessary, because the program launched by the Deli Serdang Regency Office may not be able to achieve maximum results without active support from the local village government. Although the Cooperatives and SMEs Office of Deli Serdang Regency chose only one representative as a business actor from each village to attend a training. The Medan Krio Village Government is required to be able to overcome various MSME problems, such as production, product marketing, product packaging, legality, and the provision of facilities and infrastructure. The Medan Krio Village Government must play a proactive role in creating policies and strategic measures that support the development of MSMEs. This is important considering that MSMEs have a significant role in the community's economy.

1) Providing Access to Capital

Capital has a very large role in the continuity of a business, and without adequate capital, a business tends to find it difficult to develop. Limited capital for business actors in Medan Krio Village is one of the main factors that hinder business development in the region. Limited capital conditions cause limited quantity and quality of production, hindering business actors from

increasing the scale and competitiveness of their products. To overcome the problem of limited capital, the Medan Krio Village Government has the opportunity to make efforts related to capital by optimizing the role of Bumdes (Village-Owned Enterprises) and their Savings and Loans Cooperatives. The savings and loan cooperatives managed by the Village Government should be a solution and can help business actors in obtaining the necessary capital. Savings and loan cooperatives ideally provide capital loan loans to MSMEs, enabling them to expand their businesses.

However, in practice, savings and loan cooperatives in Medan Krio Village face several obstacles. Lack of data transparency, weak governance, and lack of guidance from the village government are the main obstacles. There needs to be improvements in these aspects so that savings and loan cooperatives can function optimally. Lack of data transparency can complicate the evaluation of cooperative performance, while weak governance can hinder the effectiveness of policies and capital management. Strengthening development from the village government is also important to ensure that cooperatives can have a positive impact on the development of MSMEs in Medan Krio Village.

2) Improving Product Quality through Packaging

Packaging on products has a significant role in improving product quality and can be a means to import messages to consumers. With a very attractive packaging form, a product can build a distinctive image and increase attractiveness in the market, thus potentially increasing sales. The importance of packaging lies not only in the aesthetic aspect but also in its functionality in conveying product information to consumers.

In the packaging process, printed information such as the name of the product, composition, product weight, and expiration date as well as other important information must be listed. The packaging must also be able to protect the product from damage and bacterial contamination. Attractive product labels can also be a strategy to increase product marketability and are often decisive in consumer decisions to buy.

Unfortunately, in Medan Krio Village, most MSMEs still do not meet the expected product packaging standards. Many packaging is done simply without including important information, and some only include labels or even product names. Here, there needs to be an active role from the Medan Krio Village government to initiate programs such as training and education on product packaging standards, along with the efforts made by the Cooperative and SME Office of Deli Serdang Regency. One solution that can be taken is through product packaging training programs, which include knowledge about the types and functions of packaging materials, the role of labeling in increasing marketability, and effective packaging design. Thus, the Medan Krio Village government can facilitate the improvement of the quality of MSME product packaging in the region. Attractive and standard-compliant packaging will not only increase consumer purchasing power but also have the potential to support the improvement of production quality and the economy of the Medan Krio Village community as a whole.

3) Expanding Product Marketing Reach

In today's digital era, expanding the marketing reach of Micro, Small, and Medium Enterprises (MSMEs) has become very easy, namely by using digital platforms, such as social media and marketplaces. This allows MSME products to be widely traded, even reaching international markets. In Medan Krio Village, many MSMEs have taken advantage of this opportunity by marketing their products through regional channels, social media, and various marketplaces. However, of course, there are several Micro, Small, and Medium Enterprises that do not fully understand effective ways to market products digitally. Although the Cooperatives and SMEs Office of Deli Serdang Regency has held training on digital product marketing, there are limited obstacles to the number of business actors who can take part in the training. In this context, the Medan Krio Village Government can act as an intermediary to facilitate the training through programs aimed at increasing understanding and digital marketing skills for local MSME actors.

By initiating a digital product marketing training program, the Medan Krio Village Government can help MSME players optimize the potential of the online market. Digital

marketing not only expands the range of products to various regions in Indonesia but also opens up opportunities to penetrate international markets. Through understanding and digital marketing skills, MSMEs in Medan Krio Village can leverage technology to increase the visibility of their products, increase sales, and in turn, support the economic growth of the local community.

4) Facilitating Business Legality Management for Business Actors

A business license has a very important contribution to the operation of a business because it not only functions as a means of distribution permit for a product but also as an official endorsement from the government of the existence and business activities. Business legality gives confidence to consumers and allows Micro, Small, and Medium Enterprises (MSMEs) to distribute their products legally. In Medan Krio Village, most MSME players still face obstacles in understanding and managing business legality, such as Business Identification Number (NIB) and Home Industry Food (PIRT). Some of the problems that arise involve concerns related to taxes that may be imposed if you already have a business license, as well as the assumption that legality management of the business requires high costs. Currently, the process of managing business legality can be done online through the official website of [oss.go.id](#) without being charged any fees.

The Medan Krio Village Government can play a key role in facilitating business legality management for MSME actors in its area. Some of the steps that can be applied include:

1. Socialization of Business Legality Management
 - a. Village governments can hold socialization programs to provide understanding to MSME actors about the significance of business legality and the stages of management.
 - b. Provide information about the ease of managing business legality online through the [oss.go.id](#) site.
2. Assistance and Assistance
 - a. Establish a business legality management post in Medan Krio Village, which can provide assistance and assistance to MSME actors in managing legality documents.
 - b. Provide step-by-step instructions to facilitate MSME actors in the management process.
3. Tax Socialization
 - a. Provide socialization regarding applicable tax obligations for MSME actors who already have a business license.
 - b. Ensure the understanding that business legality management does not always mean a high tax burden.
4. NIB and PIRT Legality Management
 - a. Encourage MSME actors to manage the legality of NIB online by facilitating registration and providing information about the required documents.
 - b. Provide information about the flow of PIRT management, and organize socialization activities to make it easier for MSME actors to understand and follow the process.

With these steps, the Medan Krio Village Government can contribute actively to ensure that MSME actors in their areas understand and can take care of business legality more easily, efficiently, and effectively, to support the business and economic growth of the local community.

5) Facilities and Infrastructure Providers

The Medan Krio Village Government should have an active movement in providing facilities and support for business actors, especially those who face obstacles. One form of effort that of course can be done is to provide free training and consultation related to problems that are often faced by business actors. This support not only helps business actors overcome their operational barriers but also contributes to the progress of the Micro, Small, and Medium Enterprises (MSMEs) sector, which in turn will improve the economy in Medan Krio Village. For example, the Cooperatives and SMEs Office of Deli Serdang Regency has established the KUMKM Clinic as a consultation service provider for business actors who face problems. The Medan Krio Village Government can adopt a similar concept and establish a KUMKM clinic in its area. This facility can provide services in the form of training, socialization, and assistance related to problems faced by MSME actors in Medan Krio Village.

CONCLUSION

1. Collaboration between business actors (internal) and government (external) is needed in the development of MSMEs in Medan Krio Village.
2. The active role and synergy between the two parties can increase the potential and growth of MSMEs.
3. Providing access to capital to MSMEs can be done by optimizing the role of the Savings and Loans Cooperative owned by the Medan Krio Village Bumdes.
4. Challenges involve data transparency, governance, and weaknesses in coaching from village governments.
5. The development of MSMEs can be done through improving production quality with a focus on product packaging.
6. Training programs related to product packaging are needed to help business actors improve quality and competitiveness.
7. The Medan Krio Village Government has not implemented a digital marketing training program, although there are still many business actors who are not familiar with the concept.
8. There needs to be an initiative to provide training on digital marketing to expand the market reach of MSMEs.
9. Business actors in Medan Krio Village are still worried about taxes and several costs from the business legality management process.
10. It is necessary to organize socialization and assistance to increase understanding of taxes and the process of managing business legality.
11. Lack of facilities and infrastructure related to services for complaints of problems faced by MSMEs in Medan Krio Village.
12. Efforts are needed to provide adequate facilities and channels so that business actors can report and resolve problems effectively.

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