

## A Cooperative Empowerment Model for Micro, Small and Medium Enterprises (MSMEs)

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### ABSTRACT

This research is motivated by the idea that micro, small, and medium cooperative enterprises (MSME cooperatives) have a strategic role to play in the national economic system that seeks to create an advanced, fair, and prosperous society based on Pancasila—Indonesia’s foundational philosophical principles—as well as the nation’s 1945 constitution. It is apparent that, in reality, this empowerment has not been effective so a model needs to be established. This research used an explanatory survey method using descriptive and verification analysis techniques. The population of the survey comprised tofu and tempeh producers (MSMEs) located in the Kopti production center in the city of Bandung in West Java. Then, 32 of these MSMEs were selected based on stratified random sampling. Data collection was carried out using observations, interviews, and questionnaires. The hypotheses were tested using path analysis. The research results show that economic satisfaction, cooperative benefits, contributive benefits, and personal entrepreneurial quality are proven to have a significant effect on cooperative motivation. Meanwhile, the knowledge variable has no significant effect on cooperative motivation. The cooperative benefits have a significant effect on participation motivation, while the knowledge, contributive motivation, and personal entrepreneurial quality variables do not have a significant effect on participation motivation. Furthermore, economic satisfaction, cooperative motivation, and participation motivation do not have a significant effect on

participation level. Finally, personal entrepreneurial quality and participation level do not have a significant effect on empowerment.

Keywords: Entrepreneurship, MSMEs, Path Analysis

JEL Classification: C52, L26, P13

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## INTRODUCTION

According to statistical data from West Java Province (2016), out of a total of 4,634,807 enterprises, 4,564,958 were micro, small, and medium enterprises (MSMEs), while the rest were large enterprises. In the city of Bandung, of the 343,938 enterprises listed, 333,112 were MSMEs and the rest were large businesses.

It turns out that large numbers of micro and small enterprises (MSEs) are not automatically strong, because small-scale businesses generally face problems that hinder their growth, including difficulty in accessing sources of capital, marketing, mastery of technology and information, and lower quality human resources. Regarding the issue of capital, for example, it is estimated that around 70% of micro-businesses are not yet bankable. One effort to ensure that MSEs have the strength to grow and develop is by fostering them through cooperatives (Djulius et al., 2022).

If run correctly and successfully, cooperatives can have micro and macro impacts, both directly and indirectly. Direct micro impacts arise if cooperatives succeed in offering their members—in this case, producers of tofu and tempeh—services that effectively and efficiently improve their business activities through credit, procurement of production equipment, marketing, and so on. As a further impact, it is also possible for members to apply innovative production methods that can stimulate greater increases in productivity, as well as diversify or specialize their production processes. Meanwhile, indirect micro impacts include those affecting competition, namely positive impacts on market structure. Businesses have no choice but to improve their services so that their competitiveness becomes more effective and resource allocation becomes more efficient. The macro impacts include cooperatives being able to contribute to political development as a consequence of members learning to operate democratically within their cooperatives and protecting each other through political decisions due to the increased bargaining power their cooperatives afford (Alfred Hanel in Suratman, 2020).

MSME cooperatives have a strategic role to play in the national economic system that seeks to create an advanced, fair, and prosperous society based on Pancasila—Indonesia's foundational philosophical principles—as well as the nation's 1945 constitution. It is apparent that this role has not lived up to expectations and the empowerment has not been effective; therefore, a model capable of developing cooperatives for these kinds of enterprises needs to be established.

According to Mutis in Khairani et al. (Khairani & Marwan, 2022) cooperatives provide two benefits related to their role, especially for their members. The first benefit is

economic in the form of increased savings, convenient credit sources, and the improvement in operational performance based on member participation. The second benefit is the non-economic benefit from the social dimension in the form of increased interaction between communities, an increase in trust, and a sense of solidarity among fellow members. The research results show that there is a simultaneous effect between service quality and cooperative benefits on joint member participation.

The results of research by Mandang et al. (Mandang et al., 2023) show that the empowerment of MSMEs needs to be developed because several factors, such as capital, quality of human resources, utilization of natural resources, and legality have currently become confusing issues for MSME actors who are just starting their businesses. Observing the needs of these actors, developing a model for empowering them, and emphasizing the importance of information transparency is what they need to develop their businesses (Rostiana et al., 2022; Rostiana & Djulius, 2019; Setiawan et al., 2021).

According to the results of research by Andryani et al. (Andayani et al., 2021) there are several obstacles to the product marketing process experienced by MSME actors in Kediri Regency, so the empowerment strategy most needed by these actors was empowering online product marketing through digital market platforms and empowering strategies for MSME product innovation to switch to the products that were most needed.

According to research results by Rahman et al. (Rahman et al., 2021), the empowerment program needed by MSMEs includes training in production and operations management, supply chains, digital marketing, and product development.

The research results of Febriarisca et al. (Febriarisca et al., 2023) show that the partnership empowerment model that has currently been developed by KSPPS Madani East Java is a pick-up system where the empowerment being implemented by cooperatives allows them to visit members' locations and provide routine assistance with financing and increasing capital, as well as introducing products or new cooperative technologies.

The results of research by Polii et al. (Polii et al., 2023) show that the performance of the South Minahasa Office of Cooperatives and SMEs, in the context of developing the productivity of SMEs, is proceeding effectively. The COVID-19 pandemic was one of the problems that affected the empowerment of MSMEs. Aside from that, there was still a lack of staff working to implement the program and a lack of supporting infrastructure.

The results of research by Karina (Karina, 2022) show that the difficulties that arise in the development of MSMEs and cooperatives include the low quality of cooperatives and the lack of MSME operations that are by relevant legal regulations. Faraswaycen et al. (2018) stated: "The results of this study indicate that the model of empowerment of SMEs involves several related parties such as financial institutions as providers of funds, The Tangerang City Board of Cooperatives and SMEs is the regulator, Jamkrida

Banten—a local credit guarantee company—is the guarantor of business the capital loans of SMEs, and it is in charge of increasing knowledge and educating the SMEs to be more professional in running the business, and last but not least, the SMEs themselves are the key to the empowerment process and should improve their quality and skills in running the business until the targets of revitalizing the textile village in the cluster industry and the infrastructure improvements are achieved”.

The research results of Aulia et al. (Aulia & Dasuki, 2024) state that KSPPS MT ItQan has three products that can empower members, namely ItQan Assembly Financing, Bakti Masalah Financing, and Sharia Business Development. ItQan assembly financing is the most superior product. The principles of ZIS fund management and Law No.23 of 2011 concerning zakat management are followed in the administration of the zakat, infaq, and alms (ZIS) program. This includes the proper planning, collection, distribution, and utilization of ZIS fund management. KSPPS BMT ItQan Bandung can empower members to the maximum extent possible.

The results of research by Romadhoni et al. (Romadhoni et al., 2022) show that MSMEs can implement a “strengths and opportunities” marketing strategy by innovating products, creating product characteristics based on regional clusters, and utilizing technology to promote and sell products so that they are better known to consumers outside the regional cluster. The “weaknesses and opportunities” strategy is where MSMEs always pay attention to market desires and consumer desires. Changing market and consumer desires require MSME actors to innovate within a certain period. A “strengths and threats” marketing strategy assigns prominent characteristics to the products produced by MSME actors and also protects the products by creating trademarks so that they are not plagiarized or copied by other MSMEs. Marketing using a “weaknesses and threats” strategy requires MSME actors to introduce their products to other areas outside their cluster so that they are known not only in their own cluster’s environment.

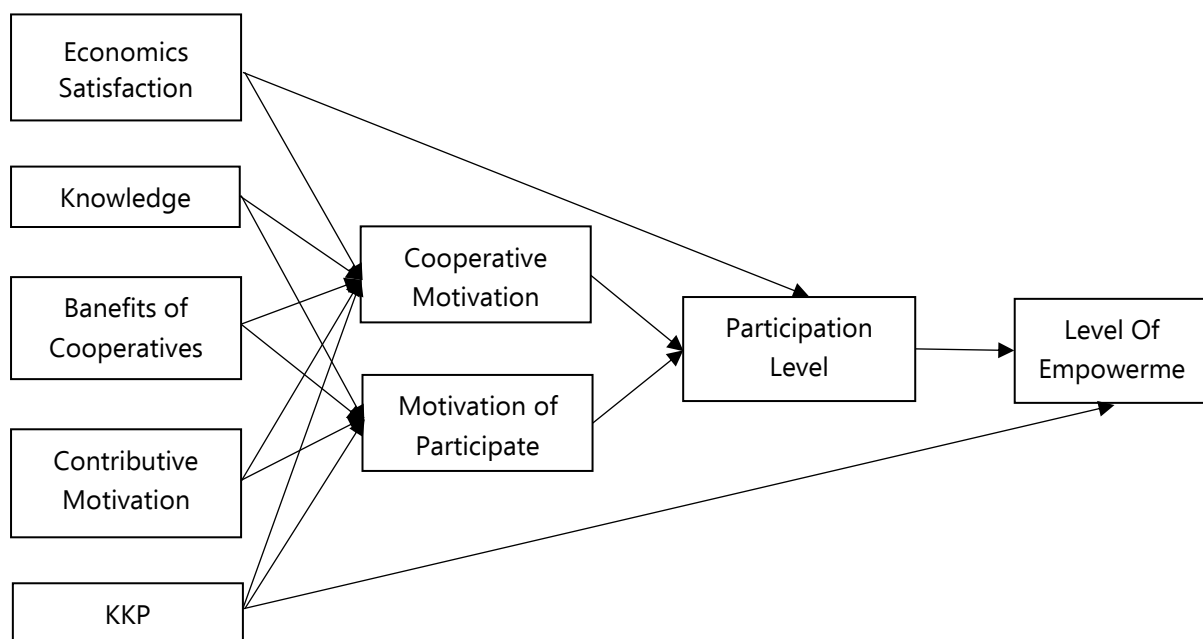
Results of research by Andayani et al. (Andayani et al., 2021) show that the COVID-19 pandemic had negative implications for the domestic economy such as a decline in public consumption and purchasing power, the decline in company performance, threats to the banking and financial sector, and the existence of MSMEs. As for the corporate aspect, the pandemic has disrupted the performance of companies, especially those engaged in the trading sector.

Puspaningtyas & Suprayitno stated that when the pandemic ended, local governments could help MSME actors by assisting according to the needs of each actor (Puspaningtyas & Suprayitno, 2021). In the case of Tuban Regency, MSME actors were required to be more sensitive and able to innovate quickly. This empowerment of MSME actors needed to be done for the following three reasons. First, the MSME actors in Tuban Regency were thought to still have not yet mastered the product marketing mechanism that was by market demands in the current postmodern era. The second reason was that there had been changes in consumer behavior that MSME actors needed to understand them to be able to produce products that were truly by

the needs and desires of the market. The third reason was that the competitive climate for products produced by MSME actors tended to be more stringent, thus requiring them to make breakthrough steps to be able to take advantage of technology. Micro-enterprises and village governments needed a survival strategy to maintain production and marketing stability. Therefore, an analysis related to community empowerment through MSMEs was needed to maintain economic stability after the COVID-19 pandemic in Tuban Regency.

Fuadi et al. (Fuadi et al., 2021) stated: "From the results of the analysis of the role of the social community in contributing and solutions to the problems faced in reducing the gap in the flow of digitalization between villages and cities. The benefits of this research can be used as reference material in designing a curriculum for developing and empowering *MSMEs* to move towards digitalization".

Syairi et al. (Syairi et al., 2023) state that the urgency in terms of the business legality and product development for MSME actors, along with the development of packaging for their products in accordance with their needs, is that MSME actors need to be aware of the importance of the legal status of their businesses and the effectiveness of their time management to minimize the costs of distribution.



**Figure1.** Research Model

## METHOD

This research used an explanatory survey method with descriptive and verification techniques. Ultimately, for this study, tofu and tempeh producers in the city of Bandung's Kopti center were chosen, of whom there were 589 listed. The research sample comprised 32 producers; this number was arrived at by referencing Seymour Sudman (Gall et al., 2003) who suggested that, for research using a survey, there should

be a minimum of 100 participants in each major subgroup and 20 to 50 in each minor subgroup. The producers in the sample were drawn based on stratified random sampling. The strata (classes) were based on member groups and the number of sales per year. In terms of sales volume, the producers were divided into three strata, namely: high, medium, and low. From each class, several samples (producers) were then drawn randomly and proportionally according to the number of each class (Manik et al., 2023). Data collection was carried out using observations, interviews, and questionnaires. For the testing of the hypotheses, path analysis was used.

**Table 1.** Operationalization Of Variables

Variable	Indicator	Scale
Empowerment	- Setting the selling price of products	Likert
	- Setting the purchase price of production inputs	
	- Establishing a cooperative	
Cooperative motivation	- Specific considerations	Likert
	- Economic considerations	
Participation Motivation	- Specific considerations	Likert
	- Economic considerations	
	- Decision-making	
Participation level	- Capital contribution	Likert
	- Utilization of cooperative services	
	- Production needs	
Economic satisfaction	- Production needs	Likert
	- Marketing needs	
	- Cooperative organization	
Knowledge	- Cooperative management	Likert
	- Cooperative business	
	- Increase in member savings	
Economic benefits	- Credit sources	Likert
	- Remaining business profits	
	- Having potential capital	
Contributive motivation	- Prepared to invest capital	Likert
	- Business opportunities	
Personal qualities of entrepreneurship	- operating a business	Likert
	- Business cooperation	
	- Demanding quality and efficiency	
	- Taking risks	
	- Prioritizing goals	
	- Seeking opportunities	
	- Systematic planning	
	- Persuasion perception and networking	
	- Self-confidence	

## RESULT

To analyze the research model, the path analysis method is used with the following sub structures:

- Sub Structure 1: The effect of economic satisfaction, knowledge, cooperative benefits, contributive motivation, and personal entrepreneurial quality on cooperative motivation.
- Sub Structure 2: The effect of knowledge, cooperative benefits, contributive motivation, and personal entrepreneurial quality on participation motivation.
- Sub Structure 3: The effect of economic satisfaction, cooperative motivation, and participation motivation on participation levels.
- Sub Structure 4: The effect of personal entrepreneurship quality and participation level on empowerment.

To analyze the four sub-structures, IBM SPSS 26 software was used and the results of the analysis are as follows. The effect of economic satisfaction, knowledge, cooperative benefits, contributive motivation, and personal entrepreneurial quality on cooperative motivation

**Table 2.** Hypothesis Test Results for Sub Structure 1

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Correlations Zero Order
1 (Constant)	-4.006	1.644	-2.436	-2.436	.022	
X1. Economics Satisfaction	.179	.064	2.784	2.784	.010	.353
X2. Knowledge	.123	.079	1.554	1.554	.132	.565
X3. Response to the Benefits of Cooperatives	.446	.090	4.971	4.971	.000	.588
X4. Contributive Motivation	-.214	.094	-2.282	-2.282	.031	-.213
X5. Quality of Personal Entrepreneurship	.107	.047	2.269	2.269	.032	.626

a. Dependent Variable: Y1. Cooperative Motivation

Based on the table above, the values are presented in the following table:

**Tabel 3.** Summary of Hypothesis Test Results for Sub Structure 1

	Hypothesis	t-test	Sig	% Effect	Conclusion
X1 → Y1	Economic satisfaction affects cooperative motivation	2.784	0.010	10.2%	Significant Effect
X2 → Y1	Knowledge affects cooperative motivation	1.554	0.132	11.3%	No Effect
X3 → Y1	Cooperative benefits affect cooperative motivation	4.971	0.000	30.8%	Significant Effect
X4 → Y1	Contributive motivation affects cooperative motivation	-2.282	0.031	5.1%	Significant Effect

	Hypothesis	t-test	Sig	% Effect	Conclusion
X5 → Y1	Personal entrepreneurial quality on cooperative motivation	2.269	0.032	18.3%	Significant Effect
				Simultaneous Effect	75.7%

This table shows that economic satisfaction, cooperative benefits, contributive benefits, and personal entrepreneurial quality are proven to have a significant effect on cooperative motivation (Sig < 0.05), while the knowledge variable is stated to have no significant effect on cooperative motivation (Sig 0.132 > 0.05). As for the effects of the variables on cooperative motivation, the cooperative benefits variable had the biggest effect (30.8%), followed by personal entrepreneurial quality (18.3%), while the smallest effect was that of the contributive motivation variable (5.1%).

The effect of knowledge, cooperative benefits, contributive motivation, and personal entrepreneurial quality on participation motivation

**Table 4.** Hypothesis Test Results for Sub Structure 2

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Correlations Zero Order
1 (Constant)	-1.653	2.483		-.666	.511	
X2. Knowledge	.109	.121	.160	.904	.374	.295
X3. Response to the Benefits of Cooperatives	.603	.138	.634	4.381	.000	.665
X4. Contrubitive Motivation	-.105	.146	-.107	-.107	.477	-.086
X5. Quality of Personal Entrpreneurship	.028	.073	.070	.070	.701	.360

a. Dependent Variable: Y2. Participant Motivation

Based on the table above, the values are presented in the following table:

**Table 5.** Summary of Hypothesis Test Results for Sub Structure 2

	Hypothesis	t-test	Sig	% Effect	Conclusion
X2 → Y2	Knowledge affects participation motivation	0.904	0.374	4.7%	No Effect
X3 → Y2	Cooperative benefits affect participation motivation	4.381	0.000	42.1%	Significant Effect
X4 → Y2	Contributive motivation affects participation motivation	-0.722	0.477	0.9%	No Effect
X5 → Y2	Personal entrepreneurial quality affects participation motivation	0.388	0.701	2.5%	No Effect
				Simultaneous Effect	50.3%

This table shows that only cooperative benefits have a significant effect on participation motivation (Sig < 0.05), while the other variables (knowledge,



contributive motivation, and personal entrepreneurial quality) are shown to have no significant effect on participation motivation (Sig > 0.05). Based on the magnitude of the influence contribution given to the participation motivation variable, the cooperative benefits variable provides an influence contribution of 42.1%. As for the effects of the variables on participation motivation, the cooperative benefits variable had the biggest effect (42.1%).

The effect of economic satisfaction, cooperative motivation, and participation motivation on participation levels

**Table 6.** Hypothesis Test Results for Sub Structure 3

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Correlations Zero Order
1 (Constant)	14.849	2.185		6.796	.000	
X1. Economics Satisfaction	-.238	.162	-.245	-1.473	.152	-.046
Y1. Cooperative Motivation	.801	.400	.508	2.000	.055	.532
Y2. Participation Motivation	.204	.340	.144	.601	.552	.498

a. Dependent Variable: Y3. Participation Level

Based on the table above, the values are presented in the following table:

**Table 7.** Summary of Hypothesis Test Results for Sub Structure 3

	Hypothesis	t-test	Sig	% Effect	Conclusion
X1 → Y3	Economic satisfaction affects participation level	-1.473	0.152	1.1%	No Effect
Y1 → Y3	Cooperative motivation affects participation level	2.000	0.055	27.1%	No Effect
Y2 → Y3	Participation motivation affects participation level	0.601	0.552	7.2%	No Effect
Simultaneous Effect				28.2%	

This table shows that, of the three variables that are predicted to have an effect on the participation level, none of them do (Sig > 0.05); not economic satisfaction, cooperative motivation, nor participation motivation.

The effect of personal entrepreneurship quality and participation level on empowerment

**Table 8.** Hypothesis Test Results for Sub Structure 4

Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Correlations Zero Order
1 (Constant)	1.066	4.525		.236	.815	
X5. Quality of Personal Entrpreneurship	.192	.127	.315	1.514	.141	.366
Y3. Participation Level	.097	.220	.092	.441	.663	.268

a. Dependent Variable: Z. Empowerment Level

Based on the table above, the values are presented in the following table:

**Table 9.** Summary of Hypothesis Test Results for Sub Structure 4

	Hypothesis	t-test	Sig	% Effect	Conclusion
X5 → Z	Personal entrepreneurial quality affects empowerment level	1.514	0.141	11.5%	No Effect
Y3 → Z	Participation level affects empowerment level	0.441	0.663	2.5%	No Effect
Simultaneous Effect				14.0%	

This table shows that the variables personal entrepreneurship quality and participation level do not have a significant effect on empowerment because the resulting Sig value is > 0.05.

According to Alfred Hanel in Maman Suratman (Suratman, 2020), The establishment of a cooperative will be successful if it meets the following requirements. Some prospective members are dissatisfied with the social and economic situation and have a strong desire to improve it. They (prospective members) have adequate knowledge of the cooperative concept which can be used to achieve common goals. There are potential benefits from the cooperative that will be established and this constitutes the best alternative to meet the needs of its prospective members. The potential members are motivated to join the cooperative and are ready to contribute in the form of the materials or capital that are needed from the start of when the cooperative is being established. There are prospective members or outside promoters who are ready to function and act as cooperative entrepreneurs.

## DISCUSSION

In general, the provision of managerial and financial assistance from outside to empower independent cooperatives should be carried out by the principle of "helping them to help themselves" and directed the assistance at ensuring that members can use their resources. For this reason, several strategic aspects must be considered, including (a) recognizing the need to start from the shared subjective interests, goals, and risks felt by members; (b) emphasizing the importance of education, motivation,

and a participatory approach; (c) encouraging the formation of small, homogeneous groups with close ties; (d) integrating local informal self-help groups, wherever possible, that grow in a bottom-up way into cooperatives; (e) supporting local leaders who promote cooperatives; (f) developing simple institutional rules and adequate management systems adapted to local circumstances and directed to use appropriate technology; (g) assisting the development of cooperative levels—primary, secondary, and tertiary—with a bottom-up approach.

According to the literature review, the level of empowerment of micro, small, and medium enterprises (MSMEs) is determined by 8 variables: economic satisfaction, knowledge, benefits of cooperatives, contribution motivation, personal entrepreneurial qualities, motivation to cooperate, motivation to participate, and level of participation.

From the description that has been presented, it can be demonstrated that the greater the dissatisfaction of the producers with the lack of access to the economic resources they need, the greater the motivation to carry out cooperation or alliances within cooperatives. The more positive the producers' response to the cooperative benefits, the greater their motivation to cooperate and participate in cooperatives. The greater the capital potential that the producers have, the greater their motivation to cooperate. The higher the producers' score for personal entrepreneurial quality, the greater the cooperative motivation.

## CONCLUSIONS

Economic satisfaction, cooperative benefits, contributive benefits, and personal entrepreneurial quality are proven to have a significant effect on cooperative motivation. Meanwhile, the knowledge variable has no significant effect on cooperative motivation. Cooperative benefits have a significant effect on participation motivation, while the variables knowledge, contributive motivation, and personal entrepreneurial quality do not have a significant effect on participation motivation. Economic satisfaction, cooperative motivation, and participation motivation do not have a significant effect on the participation level. Personal entrepreneurial quality and participation level do not have a significant effect on empowerment.

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