

Analysis of the Role of Gopek Beach MSME Outlets in Improving Community Welfare **Rosana Bernarda Sihaloho**

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ABSTRACT

Gopek Beach MSME Outlet is an extension of the Kasemen Sub-District Marine and Fisheries Service, Karangantu towards MSME players on Gopek Beach, who join in providing assistance for every activity to MSME players to be guided and fostered and empowered in order to achieve community welfare, especially for the lower middle class. This study aims to obtain information about the role of Gopek Beach MSME outlets in efforts to improve community welfare and find out the challenges or obstacles that exist by Gopek Beach MSME Outlets in an effort to improve community welfare. The approach in this research is a qualitative approach with data collection techniques, namely observation, interviews and documentation. The data analysis used from Miles and Hulbes for data reduction, data presentation and conclusion making. The results of the research monitored the role of the Gopek Beach MSME Outlet in efforts to improve community welfare, namely providing entrepreneurial training activities, MSME bazaars, aspiration places, availability of access to capital assistance. As well as by playing a role as a stabilizer, pioneer and modernizer in the form of providing access to capital assistance in the form of socialization about capital assistance. Assistance or coaching, marketing of MSME products and development training for business actors for their business. The obstacles to the problems faced by the outlets are the lack of human resources, limited budget and the lack of capital.

Keywords: *MSME, Outlet, Community Welfare*

INTRODUCTION

MSMEs are one of the important sectors of the national economy, providing a significant impact on the needs of many people and becoming the foundation of the national economy. With this, as a republic, Indonesia also has national goals as stipulated in Article 4 of the 1945 Constitution. MSMEs are independent productive business units run by individuals or business entities from all sectors of the economy. Micro, Small and Medium Enterprises (MSMEs) are recognized as having an important role in economic development and growth in both developed and developing countries. The development of MSMEs in an area has a positive impact on the economic level of the local community. Therefore, it needs to be strengthened as part of a populist economy whose position, role and potential are strategic in realizing the national economy (Rafika et al., 2022). In its implementation, the government has three interrelated functions which are required to answer the needs of the community in all fields and provide quality services.

Therefore, the existence of Micro, Small and Medium Enterprises (MSMEs) is expected to make a significant contribution to the welfare of the community, especially in overcoming existing challenges such as high poverty rates, high unemployment rates, income inequality and several other weaknesses. The government aims to link MSMEs to address the increasing problem of social equality by improving the quality of life of those who are still lacking financially.

For economically insecure communities, the creation and expansion of MSMEs play a crucial role in driving economic development and progress. Apart from Indonesia, countries around the world are also participating. The role of society in supporting economic development lies in micro, small and medium enterprises (MSMEs). MSMEs are one of the sectors that play an important role and make a significant contribution to the Indonesian economy (Iffa, 2021).

If they have the talent, expertise and understand the environment, entrepreneurs can do good business in the future by responding to the needs and welfare of society. Running a business as an entrepreneur requires the ability to utilize all existing resources and turn them into something of value (Amalya et al. 2021). This business opportunity is designed to foster community contribution to local economic development. In addition, this opportunity is expected to characterize the region. At the same time, if there is a large increase in the income level of the community, the social system will grow. However, the welfare index does not only include a measure of income variation; factors such as the fulfillment of daily needs are also taken into consideration.

The government is currently trying to encourage the growth of MSMEs in order to create more jobs. MSMEs play an important role in distributing development income and it is important to recognize their significant contribution to economic growth in both developing and developed countries. The significance of this important function is seen not only in their impact on employment prospects and income growth of the poor, but also in their involvement in income distribution, poverty reduction, and general welfare improvement. In order to boost economic growth, distribute income, and create jobs, the government must actively promote the expansion of MSMEs. The importance of these measures is shown by the noteworthy role that MSMEs play in the economy. In addition to promoting economic growth, the government's support of MSMEs also helps to reduce poverty and enhance overall wellbeing. This comprehensive strategy guarantees that the advantages of economic expansion are equitable and long-lasting, resulting in a society that is both affluent and just.

The UMKM outlet is a place for all small and medium enterprises (UMKM) in Gopek Beach, Kasemen District, Karangantu. This is an initiative from the Marine and Fisheries Service (DKP) to support and empower MSME stakeholders in the Gopek Beach area. The purpose of this UMKM outlet is so that UMKM stakeholders can participate in various activities with the ultimate goal of improving the welfare of the community, especially the lower middle class.

The Gopek Beach MSME outlet is a government initiative that aims to support MSMEs. By offering training programs and providing support in the form of money, buildings, equipment and digital marketing assistance. With this activity, MSME stakeholders will be able to access knowledge and skills to support business development. However, in the process, various obstacles must be overcome, such as limited human resources, capital, tools and transportation. MSME stakeholders are reluctant to participate in coaching because they consider the process complicated and time-consuming, lack of operational innovation, and lack of desire to develop the company. So marketing where only ordinary sales occur like in a regular shop. When business is good, people will sell, but if not, people just go down to the sea. The people of Gopek Beach are not only entrepreneurs but also earn a living. Most of the livelihoods on Gopek Beach are fishermen. There are 25 MSMEs in Gopek Beach, but those who are members of the Gopek Beach MSME Outlet and those who are actively involved or active in every empowerment training include less than 20 MSMEs. This shows that there is a lack of interest and lack of discipline for MSME actors in developing their businesses.

At Gopek Beach there are also businesses that have been preserved for generations such as seafood culinary and shellfish handicrafts, but due to the lack of more modern innovativeness in marketing the product so that it is consumed by changing times which are currently being abandoned, if the business becomes extinct it can kill the livelihoods of business actors and reduce welfare levels. Based on the above problems, the author is interested in considering how the role of the Gopek Beach UMKM Outlet in improving community welfare should be carried out.

RESEARCH METHODS

This research method is qualitative to describe and summarize various conditions, in various situations, and various events that occur in society. The focus of this research is the role of Gopek Beach UMKM Outlets in improving community welfare. Here using Siagian's theory of the role of government. Techniques for collecting data are interviews, observation and documentation. Data analysis uses data reduction, data presentation, and conclusion drawing according to Miles and Hulbes.

RESULTS AND DISCUSSION

Result

Gopek Beach MSME Outlet in Improving Community Welfare

1. Role as Stabilizer

The main function of the Stabilization of Gopek Beach MSME Outlets is to actively contribute to overseeing the stability of the MSME environment. Micro, small and medium enterprises (MSMEs) require a consistent, active and conducive business environment to grow and develop. One way to ensure a consistent business environment is to provide financial support to businesses. Rather than providing financial assistance directly to economic actors, Gopek Beach MSME Outlet facilitates access to capital assistance to relevant parties through coordination meetings. Conduct coordination meetings with relevant stakeholders to address challenges faced by businesses, such as capital and human resources. Currently, the company's capital is available from two sources, one is its own specialized capital and the other is seed capital from outside, mainly from credit institutions. Providing authorized business parties with tools, resources, and support from authorities through the export and import process. Gopek Beach MSME outlets facilitate and interconnect MSME stakeholders in Gopek Beach, so that they can receive financial support from various sources.

The Gopek Beach MSME booth held a socialization to educate the public on the various forms of capital support provided by the government, banks, cooperatives and other financial institutions. The aim is to provide economic actors with a comprehensive understanding of the capital support options on offer and enable them to choose the right form of financial support for their business.

2. Role as a Pioneer

Gopek Beach MSME Outlet Leads and facilitates community participation in activities that deliver positive outcomes for MSMEs. In particular, the Forum actively participates in events and organizes exhibitions organized by the local government, cooperatives and the Micro, Small and Medium Enterprises bureau. This initiative aims to advance the marketing of MSMEs in Gopek Beach. Various bazaars such as Ramadan Bazaar, Company or regional Anniversary Bazaar. Creative Bazaar commemorating Entrepreneur Day, annual MSME Product Exhibition in Kasemen District, Karangantu or other major cities that will display and promote local products held to promote products and financial support for business actors. From the purpose of marketing initiatives through the sale of various products, such as bazaars and exhibitions. Promotion can improve branding or the introduction and marketing of products from Micro, Small and Medium Enterprises (MSMEs) in Gopek Beach, especially local.

3. Role as Modernizer (Change from Traditional to Modern)

As a supporter of traditional to modern change patterns or what is called modernization, Gopek Beach MSME Outlet facilitates entrepreneurial training to improve one's skills and skills so that they are motivated to develop human resources. Business Development Training Activities Training is carried out in collaboration with the authorities and aims to improve the skills of business actors. This training includes teaching skill-based micro businesses in the areas of marketing strategies, business feasibility studies, information technology, digital marketing, export-import operations, strategy and branding, financial management, food or product safety and others. By utilizing all human disciplines and skills to continue to innovate and discover new things that help make life better. If humans do not show their full potential, they will be left behind in an era that continues to develop (Rozi, 2021).

According to Indonesian Law No. 20/2003 on the National Education System, Article 26 paragraph (4) states that training institutions are non-formal education units, in addition to other education units, namely courses, study groups, majelista'lim, play groups, daycare centers, community learning activity centers, and similar education units. Through business training, especially skills improvement, MSME owners are trained to increase production productivity and achieve optimal results. Training is training that is planned and carried out systematically and systematically in a short period of time with the aim of helping trainees gain more knowledge in order to achieve their goals at their destination. (Deviriani, 2021). Through business training, especially skills improvement, MSME owners are taught to increase production productivity so that optimal results are obtained. Training is also able to train the managerial skills of MSME actors where they will be taught about how to solve problems that can interfere with business productivity (Widodo et al., 2021). In general, empowerment is defined as an expression of each individual's actions and resources, such as skills, attitudes, networks (social capital), and materials, as well as

the role of others in building and implementing them. It means giving people the power to mobilize and advocate (Pigg, 2002).

To get entrepreneurship training services facilitated by the Gopek Beach MSME Outlet, MSME players must have provisions, namely:

1. MSME actors in the Gopek Beach area
2. Actively become a member at the Gopek Beach UMKM Outlet.
3. Have a local product business
4. Continuous production

Gopek Beach UMKM outlets have obstacles including:

1) Human Resources (HR)

Business actors are reluctant to accept assistance in developing their businesses due to a lack of understanding and knowledge. Especially for traditional economic actors, the Gopek Beach MSME Outlet is difficult to empower these businesses. Economic actors do not want to be open-minded and receive support in developing their business. One of the biggest challenges that Gopek Beach UMKM stores encounter is the unwillingness of business actors to accept help in growing their businesses. This hesitation is frequently caused by a lack of awareness and comprehension of the advantages of this kind of assistance. Particularly when it comes to the innovations and improvements that the MSME Outlet suggests, traditional economic actors are reluctant to accept them. It is difficult for these actors to be open-minded and responsive to new ideas and approaches because they are used to their current business practices.

The Gopek Beach MSME Outlet has a difficult job ahead of it in empowering these established companies. In order to get past this obstacle, business actors must be actively educated and informed about the benefits of contemporary business methods. This entails offering training courses that are easily available and customized to meet their individual requirements, showcasing successful case studies, and fostering community trust. Through this approach, the outlet can progressively modify perspectives and foster a more receptive mindset toward business development assistance.

Moreover, the unwillingness to accept help can also be linked to a lack of trust in the available support systems and a fear of the unknown. In addition to providing useful tools and training, addressing these issues entails building a community of support where business actors may exchange experiences and knowledge. Fears can be allayed and a culture of ongoing learning and development can be established by establishing a network of knowledgeable and powerful business actors.

2) Limited Capital Budget

The budget plays a very important role in determining the implementation of programs and activities. Insufficient funding impacts on the program's ability to achieve optimal performance. Due to the lack of institutional resources to foster and develop these MSMEs, the programs implemented are irregular and non-standardized. With the lack of capital support allocation from the government, this branch of MSMEs in Gopek Beach is studying the distribution process efficiently to ensure the right assistance is given to the targeted beneficiaries. Another significant barrier impeding the Gopek Beach MSME Outlet's efficacy is its restricted capital budget. The size and efficacy of initiatives and programs aimed at assisting MSMEs are greatly influenced by the budget. Insufficient finance has a direct effect on the outlet's capacity to carry out its activities successfully and operate at peak efficiency.

The MSME Outlet's programs are frequently erratic and non-standardized because of a lack of sufficient financial resources. The capacity for MSMEs to grow and develop over time is compromised by this inconsistency. It is challenging for business actors to successfully plan and carry out their business strategies when they are left without a solid support network. Further impeding the development of MSMEs is the limited budget, which also makes it difficult to obtain necessary resources like expert consultations, training materials, and infrastructure upgrades.

The situation is made worse by the government's inadequate provision of capital support. The MSME Outlet needs to look into alternate funding options in order to lessen this problem. This involves looking for joint ventures with individual investors, submitting grant

applications, and running crowdsourcing initiatives. The outlet can improve its financial stability and offer MSMEs more reliable and thorough help by expanding the types of funding it receives.

In order to guarantee that the appropriate aid reaches the intended recipients, the outlet must also give top priority to the effective distribution of the available funds. To make the most of the restricted budget, a transparent and organized capital allocation mechanism should be put in place. This entails carrying out comprehensive needs analyses, establishing precise standards for qualifying for aid, and routinely tracking and assessing the results of the support rendered. By doing this, the Gopek Beach MSME Outlet may make the best use of its resources and promote significant local economic growth.

Discussion

1. The role of Gopek Beach MSME outlets in improving community welfare

a. Role as a stabilizer

Gopek Beach MSME outlets are given the power to recommend suitable candidates for capital assistance to MSME participants in Gopek Beach, to relevant stakeholders. After completing the required documents, the MSME body will assess the suitability of the registered MSME body to receive capital assistance. Once the identification process is complete, the next objective of the Gopek Beach MSME Outlet is to recommend MSME stakeholders to the relevant agencies responsible for providing financial support. The final verification process to determine whether a micro enterprise is eligible for support is conducted by the Authority either directly with the provision of a loan. Gopek Beach MSME Outlet itself facilitates the submission of proposals to funding-seeking institutions. Gopek Beach MSME Outlet, as a stabilizer, will also implement community support for capital to increase economic stakeholders' understanding of capital support and to enable them to choose the appropriate form of capital support for their business. However, this type of support is considered inadequate as it is uneven in nature, particularly in the support program, so there is no comprehensive understanding of the different forms of financial support available to local communities. There are several forms of support that can be done in managing finances for MSME actors themselves. The material provided includes financial management and company capital, from basic concepts to recording and preparing simple financial reports in accordance with applicable accounting standards.

The charming seaside community of Gopek Beach has developed into a center for micro, small, and medium-sized businesses (MSMEs). These businesses are essential for stimulating innovation, job creation, and economic progress. But much like many MSMEs around the world, those at Gopek Beach deal with difficulties getting funding and other forms of assistance.

The Gopek Beach MSME outlets have been established to address this issue. Let's explore their functions and impact:

a) **Capital Assistance Recommendations**

The primary role of Gopek Beach MSME outlets is to recommend suitable candidates for capital assistance. When an MSME participant seeks financial support, the outlet assesses their eligibility based on predefined criteria. After completing the necessary documentation, the MSME body evaluates the registered enterprise's suitability to receive capital assistance. This assessment ensures that the funds are directed to enterprises with genuine needs and growth potential.

b) **Connecting Stakeholders**

Once the identification process is complete, the Gopek Beach MSME Outlet collaborates with relevant agencies responsible for providing financial support. These agencies may include government bodies, financial institutions, and private investors. By acting as intermediaries, the outlets

facilitate the flow of information and recommendations between MSME stakeholders and funding providers. This streamlined approach enhances efficiency and reduces bureaucratic hurdles.

c) **Final Verification and Support**

The final verification process to determine an enterprise's eligibility for support is conducted by the relevant authority. This may involve direct communication with the enterprise or the provision of a loan. Gopek Beach MSME Outlet plays a critical role in ensuring that the verification process is transparent and fair. It acts as a bridge, conveying necessary information to both parties.

d) **Community Support and Financial Literacy**

Beyond capital assistance, the outlets also focus on community support. They organize workshops, seminars, and training sessions to enhance economic stakeholders' understanding of financial matters. Financial literacy programs cover topics such as basic financial management, company capital, and preparing simple financial reports. By empowering local entrepreneurs with knowledge, the outlets contribute to sustainable growth.

e) **Challenges and Uneven Support**

Despite their efforts, Gopek Beach MSME outlets face challenges. One significant issue is the uneven nature of support programs. Some enterprises receive substantial assistance, while others remain underserved. To address this, the outlets must advocate for comprehensive support mechanisms that cater to diverse needs. A holistic approach ensures that all MSMEs benefit from available resources.

In conclusion, Gopek Beach MSME stores act as engines of growth for the local economy. Their suggestions, relationships with stakeholders, and neighborhood-focused projects support a thriving entrepreneurial ecosystem. In order to promote inclusive growth, closing the financial support gaps is still a top focus as they carry out their purpose. Recall that the cooperation of all parties involved, flexible tactics, and a dedication to promoting neighborhood companies are ultimately what will determine these outlets' success.

b. **Role as a Pioneer**

Gopek Beach MSME outlet as a pioneer, consistently holds marketing or marketing programs and initiatives through various product sales promotions, such as exhibitions, MSME bazaars, and events or events. Once upon the sun-drenched shores of Gopek Beach, where coconut palms whispered secrets to the sea breeze, an MSME outlet stood as a beacon of innovation. Like a seasoned captain navigating uncharted waters, it consistently charted new courses in marketing.

A. howcasing Excellence: Exhibitions and Bazaars

Exhibitions: Imagine a vibrant hall adorned with stalls each a miniature universe of creativity. Here, artisans, weavers, and entrepreneurs from Gopek Beach gathered. Their wares batik fabrics, handcrafted jewelry, and aromatic spices dazzled visitors. The MSME outlet orchestrated these exhibitions, inviting curious souls to explore.

MSME Bazaars: On bustling weekends, the beachfront transformed into a kaleidoscope of colors. Stalls appeared like seashells after high tide. Locals and tourists alike wandered through, drawn by the promise of unique finds. The outlet curated these bazaars, celebrating local talent.

B. Events that Echoed

Sunset Markets: As the sun dipped below the horizon, the outlet's magic unfolded. Sunset markets where twilight met commerce sprang to life. Musicians strummed guitars, and food vendors sizzled skewers. Entrepreneurs showcased their goods, bathed in golden hues. The outlet orchestrated this symphony of sights and sounds. Artisan Workshops: Imagine a thatched-roof pavilion the air thick with creativity. Here, seasoned artisans shared their craft. Batik painting, coconut carving, and traditional dance skills passed down generations. The outlet hosted these workshops, bridging heritage and modernity.

C. Beyond Transactions: Building Community

Storytelling Evenings: Beneath star-studded skies, storytellers wove tales not of dragons or princesses, but of resilience and dreams. Entrepreneurs shared their journeys the highs, the storms, and the treasures found. The outlet nurtured these connections, turning transactions into relationships.

Sustainability Talks: Amid swaying palms, experts discussed eco-conscious practices. How to weave sustainability into batik production? Can coconut husks become art? The outlet championed these conversations, urging MSMEs toward greener shores.

D. The Ripple Effect

Each initiative sent ripples across Gopek Beach. A weaver's smile, a child's wonder the outlet's impact transcended sales figures. It wasn't just about products; it was about pride. The outlet whispered, "Your craft matters. Your story matters."

c. Role as a Modernizer

A modernist has the main responsibility that MSME outlets in Gopek Beach aim to modernize society, abandoning old concepts and leading it to enable development. This enables continuous improvement and renewal of ideas to help MSME players remain competitive. This modernization aims to improve the knowledge, skills and quality of MSMEs. It uses employee training as an educational tool. The process of assessing quality of life through perception is built on cognitive processes. Therefore, in cognitive theory, assessing subjective well-being here plays an important role in evaluations related to information processing of self, environment, and others (Mutaqin et al., 2020).

In the sun-drenched alleys of Gopek Beach, where coconut vendors hummed melodies of trade, a silent revolution brewed. The modernist a harbinger of change stood at the crossroads of tradition and progress. The modernist's compass pointed forward. MSME outlets, once tethered to old norms, yearned for transformation. They shed dusty skins, embracing innovation. No longer bound by nostalgia, they set sail toward uncharted waters. The objective was clear: enable development. Not just for individual enterprises, but for the entire community. The ripple effect the pulse of progress began to spread. Like a potter molding clay, the modernist shaped ideas. Each day, the MSME outlets evolved. Fresh concepts bloomed like frangipani after rain. The market square buzzed with anticipation. Competitiveness became the heartbeat of survival. MSME players, like agile crabs, adapted.

The modernist whispered, "Innovation is armor." The modernist's toolkit held treasures: knowledge, skills, and quality. MSMEs, once sandcastles, now aspired to be fortresses. Workshops echoed with wisdom financial literacy, digital marketing, sustainable practices. Employee training became the chisel that carved excellence. Each artisan, each fisherman, honed their skills. The outlet's walls whispered secrets of growth. Perception the kaleidoscope through which life unfolds became the modernist's focus. They donned cognitive glasses to assess how well-being could be measured. Not just in numbers, but in whispers of contentment. Subjective well-being was a canvas painted by emotions. How does an entrepreneur feel when the first sale is made? When the sea breeze carries success stories? The modernist pondered these questions deeply. Coral reefs bear the imprint of modernism. Once

worn out, MSME outlets now gleamed with renewed energy. Modernization was their lifeblood. The community was their lifeblood. Thus, while the tides murmured secrets, the modernist proceeded towards a Gopek Beach where the ancient and the contemporary seamlessly blended together. Though the voyage was far from ended, there remained hope for a better future and progress lighting the way.

2. Problems faced by the Gopek Beach UMKM Outlet in an effort to improve community welfare

- a) Human resources are still lacking where there are few Gopek Beach MSME players who join the Gopek Beach MSME Outlet, causing the community to be reluctant to be guided in business development. Lack of human resources is one of the major obstacles the Gopek Beach MSME Outlet faces in fulfilling its aim to enhance community welfare. The outlet has the potential to drive economic growth, but now, not enough MSME players are participating in the program. As a result of this low involvement, the outlet lacks diversity and creativity. As a result, a lot of people in the community are hesitant to ask for advice and assistance with company development.

There are several reasons for this hesitancy, such as doubts about the usefulness of the advice offered and ignorance of the advantages of joining the outlet. Furthermore, the apparent complexity of formalizing traditional firms and interacting with contemporary business processes may intimidate some potential participants. To break through this barrier, focused outreach and education initiatives are needed to establish confidence in the community and highlight the real benefits of involvement. In order to attract more MSME players and help them grow, the outlet needs to make a concerted effort to establish a warm and encouraging environment.

- b) Limited budget in capital assistance, especially capital assistance budgets that cannot provide to all business actors who need capital assistance at Gopek Beach. The Gopek Beach MSME Outlet's restricted capital assistance budget is another serious problem. The outlet's capacity to adequately help all business players who need money to build their firms is severely hampered by this financial limitation. Despite its good intentions, the capital aid budget is insufficient to satisfy the needs of the growing number of MSMEs in the region. Many companies that would profit from more funding are consequently left underserved.

This lack of funding not only stunts growth potential but also keeps the community's economic divide alive. Companies who are unable to obtain funding find it difficult to grow, innovate, or even continue in business. This consequently impacts their capacity to enhance the well-being of the larger community and to contribute to the local economy. The MSME Outlet needs to look into other funding options to deal with this problem, like grant opportunities, crowdfunding campaigns, and collaborations with private investors. The outlet can improve its ability to support a larger range of firms and promote a more robust and equitable economic environment by diversifying its funding base.

CONCLUSIONS

Based on the results of the research and the previous discussion, it can be concluded that. Gopek Beach MSME outlets have the role of being stabilizers, pioneers and modernizers. The role of UMKM outlets in efforts to improve the overall welfare of the community has not been maximally implemented due to several obstacles in implementation, including: budget constraints, so that they are unable to support all MSMEs in the Gopek Beach area. In carrying out the role of stabilizers, pioneers and modernizers, UMKM outlets should be carried out with an increase where this role can be realized very well so as to improve the welfare of the community at Gopek Beach.

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