



Al-Amwal: Jurnal Ekonomi dan Perbankan Syariah
ISSN: 2303-1573 e-ISSN: 2527-3876
Homepage: <https://www.syekhnurjati.ac.id/jurnal/index.php/amwal>
email: jurnalalamwal@syekhnurjati.ac.id

AL-AMWAL

Contribution of MSMEs to The Economy of Cirebon Regency in The Covid-19 Pandemic

Pahrul Fauzi*

Faculty of Economic and Business Universitas Jenderal Soedirman

Email: pahrul.fauzi@unsoed.ac.id

Syaeful Bakhri

Faculty of Sharia and Islamic Economics, IAIN Syekh Nurjati Cirebon

sultan01aulia@yahoo.com

Isman Julian

Masters Program in Economics, Universitas Jenderal Soedirman

isman.julian@unsoed.ac.id

Abstract

Micro, small and medium enterprises or SMEs have a role that is very important in advancing the Indonesian economy, especially the economy in areas such as Cirebon Regency which is a Trade Regency. The existence of MSMEs in the Cirebon Regency for contributions or contributions to GRDP during the current Covid-19 pandemic condition is certainly something that must be maintained. This study aims to map the industrial sector development centers in Cirebon Regency during the Covid-19 Pandemic by using a quantitative descriptive approach and using the Location Quotient (LQ) analysis tool as an analytical tool. Based on the results of the analysis, it can be seen that as a result of the Covid-19 pandemic, Cirebon Regency experienced an economic shift with increasing economic sectors, both secondary and tertiary. Then several economic sectors such as services and the agricultural, forestry, and livestock sectors contributed significantly and experienced positive growth. There are superior commodities that grow and develop well, such as the rattan and furniture industry, then processed food and batik. Meanwhile, the results of the analysis of the potential for small and medium industry centers (IKM) that are recommended to be superior SMEs are the woven bamboo IKM center, the pindang fish IKM center and the tempe and tofu IKM center.

Keywords: MSME, Regional Economy, IKM Center

Abstrak

Usaha mikro, kecil dan menengah atau UKM memiliki peran yang sangat penting dalam memajukan perekonomian Indonesia khususnya perekonomian di daerah seperti Kabupaten Cirebon yang merupakan kabupaten perdagangan. Keberadaan UMKM di Kabupaten Cirebon untuk kontribusi atau kontribusi terhadap PDRB di masa kondisi pandemi Covid-19 saat ini tentunya menjadi hal yang harus dipertahankan. Penelitian ini bertujuan untuk memetakan pusat-pusat pengembangan sektor industri di Kabupaten Cirebon pada masa Pandemi Covid-19 dengan menggunakan pendekatan deskriptif kuantitatif dan menggunakan alat analisis Location Quotient (LQ) sebagai alat analisis. Berdasarkan hasil analisis dapat diketahui bahwa akibat pandemi Covid-19 Kabupaten Cirebon mengalami pergeseran ekonomi dengan meningkatnya sektor ekonomi, baik sekunder maupun tersier. Kemudian beberapa sektor ekonomi seperti jasa dan sektor pertanian, kehutanan, dan peternakan memberikan kontribusi yang signifikan dan mengalami pertumbuhan positif. Ada komoditas unggulan yang tumbuh dan berkembang dengan baik, seperti industri rotan dan mebel, kemudian makanan olahan dan batik. Sedangkan hasil analisis potensi sentra industri kecil menengah (IKM) yang direkomendasikan untuk menjadi UKM unggulan adalah sentra IKM anyaman bambu, sentra IKM ikan pindang dan sentra IKM tempe dan tahu

Kata kunci: *UMKM, Perekonomian Daerah, Sentra IKM*

INTRODUCTION

Micro, small, and medium enterprises or MSMEs have a very important role in the Indonesian economy (Astuti, Kartono, & Rahmadi, 2020). Currently, MSMEs have a major contribution to state revenue and regional income. Micro, Small and Medium Enterprises in Indonesia are the largest source of people's economic life. This is because MSMEs can open business fields in various sectors so that they can create or open jobs and become a source of income for the community to achieve prosperity and be able to reduce poverty rates in various regions in Indonesia.

Cirebon Regency is known as a trading district that has various types of leading MSMEs such as Batik MSMEs, processed foods, rattan, fisheries, and others. The development of MSMEs in Cirebon Regency from year to year shows a significant increase. The number of MSMEs spread across the Cirebon district in 2018 was 31,034 units. Based on the type of business, it can be seen that most of them are food & beverage, namely 18,161 units, then trading 10,401 units and the third for services as many as 1,378 units, while the last one is a convection with 856 units. The other sectors numbered less than 100 units. The number of MSMEs spread throughout the Cirebon district if optimized could be an opportunity to increase Cirebon District GRDP ("Cirebon MSME Cooperation Service 2018," n.d.).

At the beginning of 2020, various countries in the world, including Indonesia, were hit by the Covid-19 outbreak. The COVID-19 pandemic has hurt harmed the country's economic instability, including Micro, Small, and Medium Enterprises (MSMEs). MSMEs in the area are also affected, as is the case in Cirebon Regency. In general, the impact for MSME actors is a decrease in the amount of income, even some MSME actors have closed their businesses (Raharja & Natari, 2021). The Covid-19 pandemic has also resulted in a shift in the economic structure of the Cirebon Regency. Things

like this happen a lot in other areas. Therefore, mapping the condition or potential of MSMEs per sub-sector and mapping strategic locations is deemed necessary by the Cirebon Regency Government. Based on the above phenomenon, this study aims to determine the impact of Covid-19 on the economy, especially for MSME actors, and to map the leading sectors in Cirebon Regency.

LITERATURE REVIEW

Micro, small and medium enterprises are always interesting to study and research, not only from the aspect of resilience, financing, or from the managerial aspect of the business. In an era like the current COVID-19 pandemic, it is hoped that MSME actors can maintain their existence as pillars of the country's economy and MSMEs are required to continue to compete and create acceptable products (Sarfiyah, Atmaja, & Verawati, 2019).

Understanding MSMEs

Micro, small and medium enterprises (MSMEs) have a strategic role in the development of the people's economy (Budiarto, 2018). MSMEs have different definitions in each literature. Based on the regulations ("UU No. 20 Of 2008 concerning Micro, Small and Medium Enterprises," n.d.) the definition of SMEs is as follows:

1. Small business is a community economic activity, small in scale and meets the criteria for net worth or annual sales and ownership as regulated by law;
2. Medium and large businesses are economic activities that have a net worth or income from annual sales that is greater than the net worth and annual sales results of small businesses;

Characteristics of MSMEs in Indonesia

According to (Sarfiyah et al., 2019) four characteristics explain the strategic position of MSMEs in Indonesia. First, MSMEs do not require large capital like large companies, therefore the formation of MSMEs is not too difficult. Second, the required workforce does not require certain formal education. Third, most of the allocations are in rural areas and do not require infrastructure like large companies. Fourth, MSMEs have been proven to have a fairly strong resilience when hit by an economic crisis.

METHOD

This research on industrial potential centers and MSMEs in Cirebon Regency uses a quantitative descriptive approach. Quantitative descriptive research is research that tries to provide an overview of the potential of the industry, mapping the location, and knowing the general description of its condition (Basuki, 2012). The purpose of this research is to reveal events or facts, circumstances, phenomena, variables and circumstances that occurred during the research by presenting what happened (Rukajat, 2018).

A well-developed leading sub-sector will have a significant influence on regional economic growth, which in turn will increase regional income optimally (Kuncoro, 2004). The analysis tool is used Location Quotients.

The formula is used for Location Quotient (LQ) analysis is as follows;

$$LQ = \frac{e_{si}/e_i}{e_s/e}$$

Where;

e_{si} = production value of sub-sectors in district/city area

e_i = total GRDP of district/city

e_s = production value of sectors in West Java Province

e = total GRDP of West Java Province

The criteria for the assessment results applied are as follows (Kuncoro, 2004):

1. $LQ > 1$, it means that the level of specialization of certain sub-sectors at the district/city level is greater than the same sector at the provincial level
2. $LQ < 1$, means that the level of specialization of certain sub-sectors at the district/city level is smaller than the same sector at the provincial level
3. $LQ = 1$, means that the level of specialization of certain sub-sectors at the district/city level is the same as the same sector at the provincial level

If an economic sub-sector has a value $LQ > 1$, it can be said that the sub-sector is the leading sub-sector of the city/district area. On the other hand, if $LQ < 1$, the sub-sector is not leading.

The LQ formula is Static Location Quotients (SLQ) because it only looks at one period or points in time. This model is considered weak because it is considered unable to see changes in specialization periodically. According to (Kuncoro 2004) There is another way to use LQ in regional economic decision-making is to see how the LQ value changes throughout the year (Basuki & Mujiraharjo, 2017). The value of this LQ change provides valuable information on whether an economic subsector of a region is increasing or decreasing in concentration relative to other regions.

Tabel 1.
LQ Change Matrix

		DLQ Value	
		Decrease	Increase
SLQ Value	High	The Basic economic sector which shows a slowdown	Basic and potential
	Low	Non-basic economic sector which shows a slowdown	The Non-basic economic sector with less potential

The results of determining the categories can provide important analysis for economic policymaking because each category will require a different approach to economic development. If an economic sub-sector shows a decrease in LQ, then the local government needs to find the cause and create a policy program that can stop the decline in the LQ of the sub-sector or at least slow it down (Basuki & Mujiraharjo, 2017).

Analysis of the Main Sector (Leading Sector) and Sectoral Economic Growth

Leading sector and economic growth in this study aim to detect the performance of each economic sector. The economic sector is said to be the most important sector in one area

if its share of the economy tends to be higher than the share of other economic sectors. On the other hand, economic development in one sector is said to be better if the economic growth of that sector shows a positive value and is relatively higher than the growth of other economic sectors (R. Jumiyan, 2018).

Main sector analysis is used to see how big the share of the production value of each economic sector is. The leading sector of each economic sector in Cirebon Regency in this study uses the value of the market share (share) of the economic sector on the GRDP of the district/city. In simple terms, the share of the economic sector is formulated as follows:

$$\text{LeadingSector}_s = \frac{\text{Sector Production Value in Cirebon District}}{\text{GRDP}_t \text{ Cirebon District}}$$

Meanwhile, sectoral economic growth shows the annual development of the economic value of each economic sector in percentage terms. The method of measuring sectoral economic growth is:

$$\text{Sector Economic Growth } s = \frac{Y_{S_t} - Y_{S_{t-1}}}{Y_{S_{t-1}}}$$

Where: Y_{S_t} = Economic value of sector s in year t
 $Y_{S_{t-1}}$ = The economic value of sector s in the previous year (t-1)

RESULT AND DISCUSSION

To find out the leading sectors in Cirebon Regency through Location Quotient (LQ) analysis, namely the Cirebon Regency GDP base data based on of constant prices in 2015-2018. LQ analysis was carried out by doing the proportion of West Java Province GDP data in the same year. Based on the results of the analysis, the LQ data is obtained as described in table 2.

Tabel 2.
Static LQ Value GRDP of Cirebon Regency in 2015-2018

Business Sector		2015	2016	2017	2018
A	<i>Agriculture, Forestry and Fishing</i>	1,94	1,95	1,95	1,96
B	<i>Mining and Quarrying</i>	0,69	0,68	0,69	0,75
C	<i>Manufacturing</i>	0,47	0,48	0,48	0,48
D	<i>Electricity and Gas</i>	0,33	0,34	0,42	0,43
E	<i>Water supply, Sewerage, Waste Management and Remediation Activities</i>	1,03	1,02	1,03	1,03
F	<i>Construction</i>	1,49	1,49	1,45	1,46
G	<i>Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles</i>	1,03	1,02	1,02	1,02
H	<i>Transportation and Storage</i>	1,57	1,55	1,58	1,60
I	<i>Accommodation and Food Service Activities</i>	1,48	1,41	1,41	1,34
J	<i>Information and Communication</i>	0,82	0,79	0,78	0,78
K	<i>Financial and Insurance Activities</i>	1,43	1,41	1,43	1,47
L	<i>Real Estate Activities</i>	1,97	1,93	1,94	1,94
M,N	<i>Business Activities</i>	2,02	2,03	2,06	2,07
O	<i>Public Administration and Defence; Compulsory Social Security</i>	1,46	1,44	1,39	1,40
P	<i>Education</i>	1,89	1,87	1,89	1,94

Business Sector		2015	2016	2017	2018
Q	<i>Human Health and Social Work Activities</i>	2,79	2,77	2,76	2,76
R,S, T,U	<i>Other Services Activities</i>	1,85	1,84	1,84	1,84

Source: BPS 2019, processed.

Based on the results of the LQ analysis as described in table 2. it is known that several business sectors are the basis for the economy of Cirebon Regency. The health services sector, corporate services sector, real estate sector, agriculture sector, and transportation sector have advantages when compared to the average contribution of the same sector at the provincial level. These potential and important sectors need to be optimized, one of which is by increasing investment in these sectors (Fauzi & Raharja, 2016).

Through static LQ analysis, it is known that apart from four sectors (namely: mining and quarrying, processing industry, electricity and gas procurement, and communication information sector) the sectors that makeup Cirebon Regency's GDP are the leading sectors (Static LQ > 1). This explains that the manufacturing sector is the sector with the highest contribution to the GRDP of Cirebon Regency in the last 4 years. To determine the development of static LQ analysis growth, dynamic LQ analysis was used. The development of the Static LQ growth of the Cirebon Regency economic sector in the last three years by comparing the development of the same sector in the West Java Province (Regency-City) area.

Tabel 3.

Value of Dynamic LQ of GDRP of Cirebon Regency in 2018

Business Sector		Dynamic LQ
A	<i>Agriculture, Forestry and Fishing</i>	0,43
B	<i>Mining and Quarrying</i>	2,93
C	<i>Manufacturing</i>	0,12
D	<i>Electricity and Gas</i>	10,40
E	<i>Water supply, Sewerage, Waste Management and Remediation Activities</i>	0,04
F	<i>Construction</i>	-0,80
G	<i>Wholesale and Retail Trade; Repair of Motor Vehicles and Motorcycles</i>	-0,31
H	<i>Transportation and Storage</i>	0,51
I	<i>Accommodation and Food Service Activities</i>	-3,14
J	<i>Information and Communication</i>	-1,48
K	<i>Financial and Insurance Activities</i>	0,94
L	<i>Real Estate Activities</i>	-0,46
M,N	<i>Business Activities</i>	0,84
O	<i>Public Administration and Defence; Compulsory Social Security</i>	-1,18
P	<i>Education</i>	0,82
Q	<i>Human Health and Social Work Activities</i>	-0,28
R,S, T,U	<i>Other Services Activities</i>	-0,17

Source: BPS 2019, processed.

Expectations for the development of the economic sub-sectors as well as the slowdown in these economic sectors were also detected from the mapping of the leading sectors

and their dynamics. This mapping method uses static and dynamic Location Quotient (LQ) analysis (DLQ). LQ is applied in this discussion to measure whether an economic sector in Cirebon Regency can be called a leading sector or not. Static LQ is applied based on the calculation of the LQ value for 2018. The middle limit of the static LQ is 1, where the economic sector with [Static LQ<1] is the non-leading sector and [Static LQ>1] is the leading economic sector. Meanwhile, dynamic LQ shows the development of LQ from year to year with a median limit of 0, where [dynamic LQ<1] indicates a decrease in the performance of LQ development in certain economic sectors and [dynamic LQ>1] identifies increasing competitiveness of certain economic sectors against other economic sectors. same from other areas.

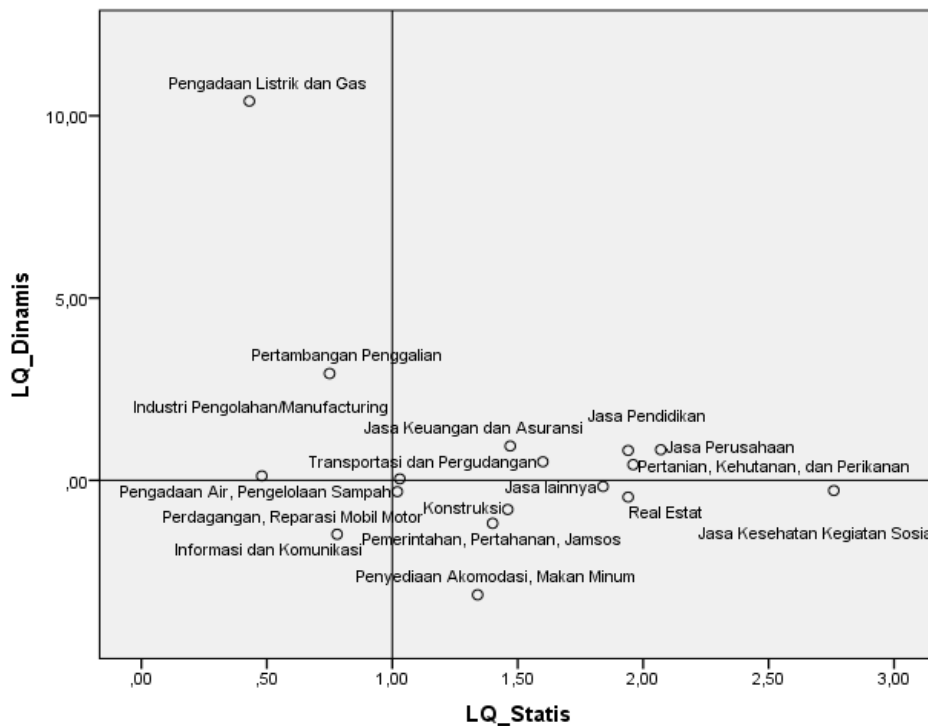


Figure 1.
Map of the Leading Sector of Cirebon Regency in 2018

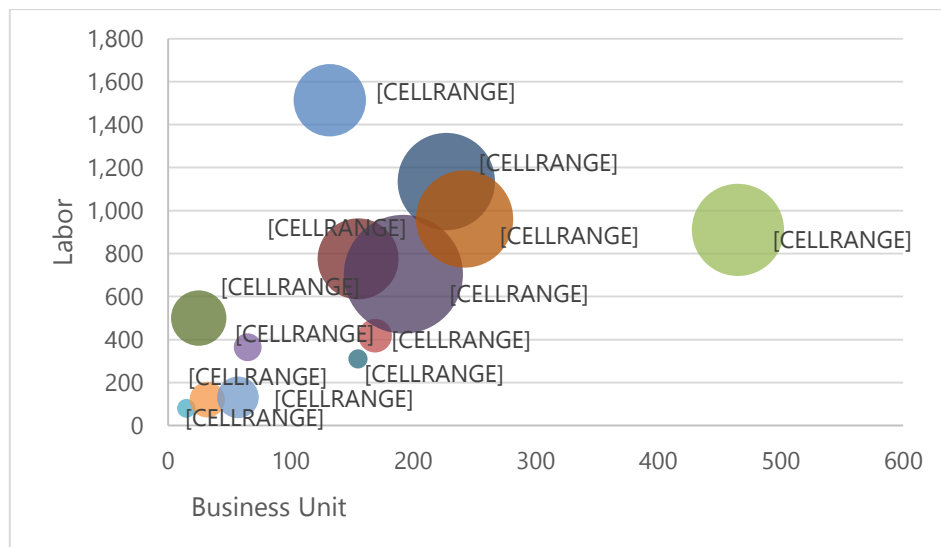
Based on the results of the analysis of Static LQ mapping and Dynamic LQ, it is known that several sectors are in quadrant I, namely quadrant which shows that the sector included in quadrant I is the base sector in Cirebon Regency which also has growth positive compared to the average growth of the same sector in the province of West Java, such as education services, financial services and insurance, agriculture, forestry and fisheries then transportation and warehousing services.

In quadrant II, there were seven other economic sectors classified as the base sector, which were detected as experiencing pressure as seen from the declining development of the base value. Quadrant III is a sector that is not a base sector based on Static LQ ($LQ < 1$) but experiences higher growth than the average growth of the same sector in West Java Province. Although the manufacturing sector is not a basic sector ($LQ < 1$), the growth of the manufacturing sector shows a higher rate than the average growth in the same sector in West Java Province.

In the last classification, namely in quadrant IV, which is the quadrant where the existing sector, apart from being the base sector for its development, also experienced a setback. These sectors are Information and communication sector. The information and communication sector is indeed not a basic sector ($Static\ LQ < 1$) for the economy of Cirebon Regency. However, this sector is experiencing growth (though not significantly) in line with the development of information technology which is increasingly needed in people's lives. Based on the results of the Dynamic LQ analysis, the information technology sector in Cirebon Regency grew negatively, this was because the growth of the same sector in other regions in West Java Province grew much faster. MSME performance will be more optimal when supported by all parties including financial institutions and banks (Athief, 2019).

Based on ("PP No. 29 of 2018 concerning Industrial Empowerment," nd), the Small and Medium Industry Center (IKM) is a group of IKM in a location/place consisting of at least 4 (five) business units that produce similar products, using raw materials similar, and/or perform the same production. These groups are 1). Food Processed SMEs; 2). Creative SMEs; 3). Mining-Based SMIs; and 4). Processing SMEs. In this section, it is explained in general the conditions of the four groups of IKM and then in the next sub-chapter, an analysis is carried out on several priority SMIs that can be used as centers for leading SMIs in Cirebon Regency (Budiman & Herkulana, 2021).

The first group of IKM is food processing IKM. There are various food processing industrial centers in Cirebon Regency. Based on data from the Department of Trade and Industry of Cirebon Regency, there are at least 13 types of food-processed IKM centers. The general description of the thirteen IKM centers is as described in Figure 2 as follows:

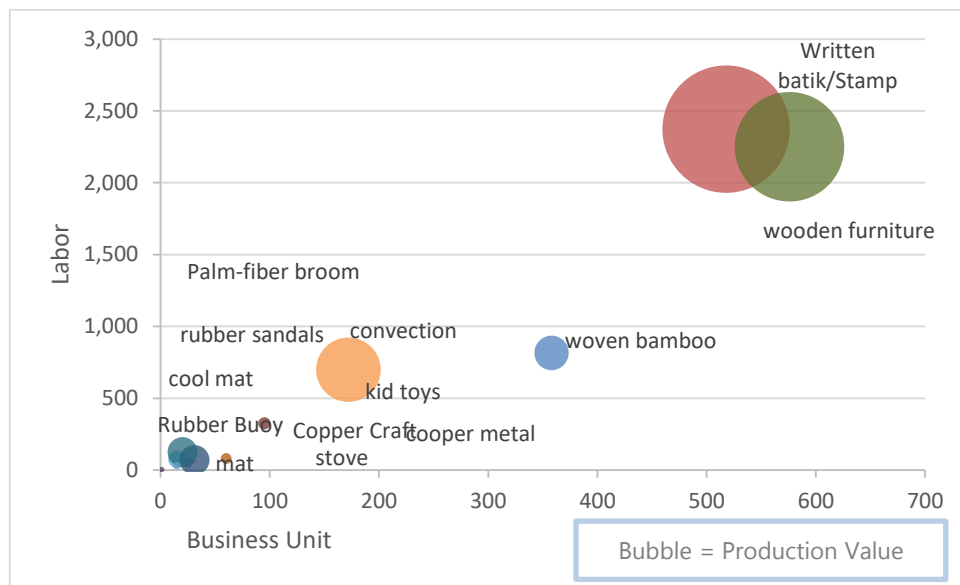


Source: Dinperindag Kab. Cirebon, processed.

Figure 2.
Comparison of Business Units, Number of Workers, and Production Value of Food Processed IKM Centers in Cirebon Regency

Figure 2 describes the comparative analysis of the thirteen types of food-processed IKM centers in the Cirebon Regency. The figure shows the number of business units, the number of workers, and the production value for each IKM center. Meanwhile, based on

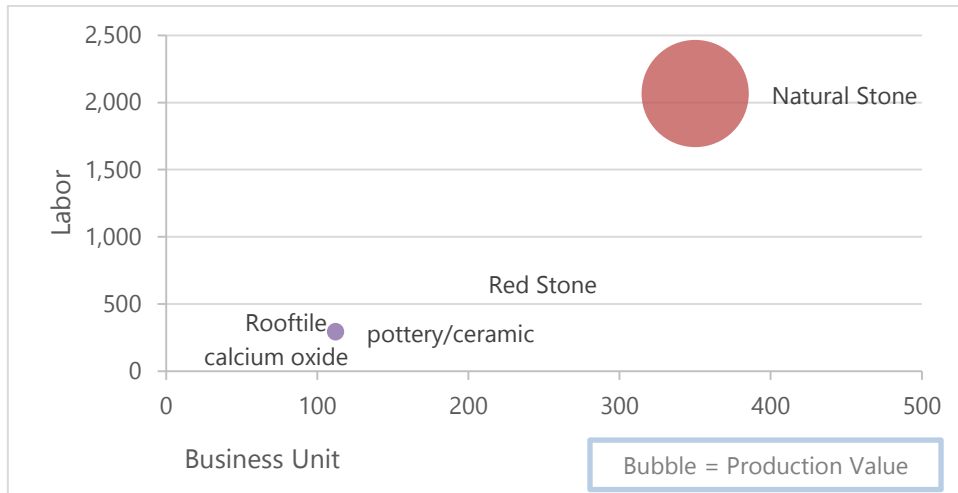
the number of business units, IKM pindang fish became the largest, reaching 465 units spread across various sub-districts. Figure 3 explains that the dominance of batik and wood furniture SMEs is very strong, both in terms of labor absorption, number of units and production value. The two were then followed by the convection IKM center. IKM centers that are at least capable and have the potential to be developed as superior centers are woven bamboo. In Figure 3, it can be seen that the woven bamboo SMEs have more than 350 business units and absorb no less than 815 workers. Meanwhile, other business centers in this creative group are still below average in terms of employment, a number of business units and production scale. The efforts of these MSME actors need to be maintained, especially in the era of the COVID-19 pandemic (Soetjipto, 2020).



Source: Dinperindag Kab. Cirebon, processed.

Figure 3.
Comparison of Business Units, Number of Workers, and Production Value of Creative IKM Centers in Cirebon Regency

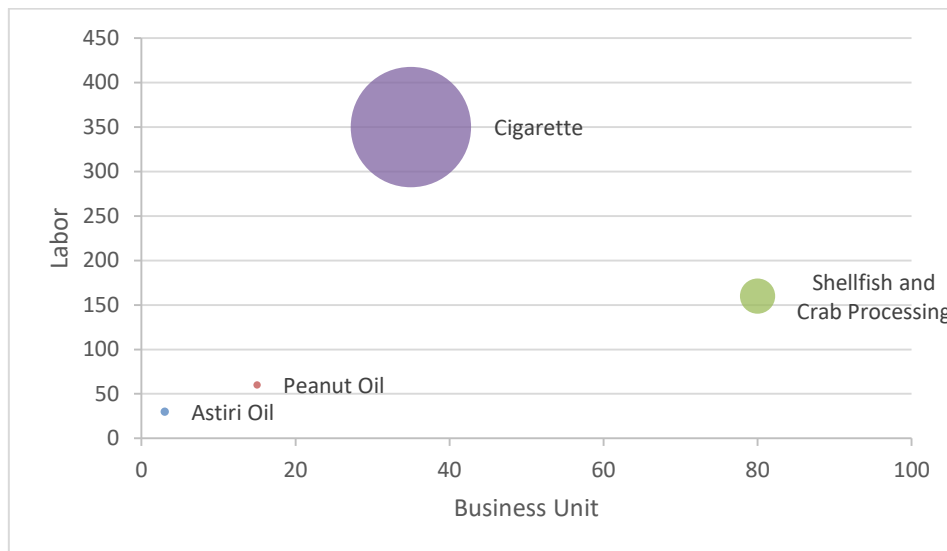
Next is the IKM center with a mining base. The Cirebon Regency area was blessed by God with diverse natural conditions with several economic potentials, including mining resources. Several IKM centers based on mining resources in Cirebon Regency are the natural stone, red brick, ceramic/pottery, and quicklime industries.



Source: Dinperindag Kab. Cirebon, processed.

Figure 4.
Comparison of Business Units, Number of Workers, and Production Value of Mining Resource-Based Small and Medium Enterprises Centers in Cirebon Regency

Potential industrial centers are pottery or ceramics business centers which are recorded to be involved by 112 business units with 294 workers. The production value produced by the pottery/ceramic center reached 9,677 billion rupiahs. This figure is still far from the value of natural stone business centers. Many people in Cirebon Regency have also worked with the Red Brick IKM Center (198 business units) and were able to involve 658 workers, but the production value was too small.



Dinperindag Kab. Cirebon, processed.

Figure 5.
Comparison of Business Units, Number of Workers, and Production Value of Processing SMI Centers in Cirebon Regency

The last IKM group is the processing IKM center. This center consists of several types of businesses, namely: salt, essential oils, peanut oil, processing of shellfish and crabs, and kretek cigarettes. In Figure 4 it is known that the kretek cigarette center has a production scale that is quite potential to be developed. There are 35 business units of kretek cigarettes with 350 workers.

CONCLUSION

Based on the results of the analysis in this study, the following conclusions can be drawn:

From the results of the sectoral analysis, it is known that the economy of the Cirebon Regency has shifted with increasing secondary and tertiary economic sectors. This condition causes Cirebon Regency to become a service trading area with an industrial base (Bakhri & Fauzi, 2019). The manufacturing industry contributes 20.68% to the economy of Cirebon Regency as well as being the sector with the largest percentage contribution to the GRDP structure. Based on the results of the analysis, several economic sectors contributed significantly and experienced positive growth, namely the services sector and the agriculture, forestry, and livestock sectors. This condition shows that Cirebon Regency can develop an industrial sector based on agricultural/plantation commodities to be able to create a sustainable industrial pattern from the upstream sector to the downstream sector. It is felt that such an industrial pattern will be able to provide a positive economic impact and be felt directly by the community (Rusdarti & Kistanti, 2018). Based on the results of the analysis of the performance of superior commodities that have been determined by the Cirebon Regency government previously, several commodities are growing and developing well, such as the rattan and furniture industry, processed food and batik. Meanwhile, some commodities, such as rubber sandals and shell crafts, tended to stagnate. Meanwhile, the results of the analysis of the potential for small and medium industrial centers (IKM) that will be proposed to be the leading IKM centers in Cirebon Regency are the woven bamboo IKM centers, the pindang fish IKM centers, and the tempe and tofu IKM centers.

REFERENCES

- Astuti, R. P., Kartono, K., & Rahmadi, R. (2020). Pengembangan UMKM melalui Digitalisasi Tekonolgi dan Integrasi Akses Permodalan. *ETHOS: Jurnal Penelitian Dan Pengabdian Kepada Masyarakat*, 8(2), 248–256. <https://doi.org/10.29313/ethos.v8i2.5764>
- Athief, F. H. N. (2019). Embedding Crowdfunding Structure in Islamic Venture Capital for SMEs Development. *Economica: Jurnal Ekonomi Islam*, 10(1), 1–28. Retrieved from <https://journal.walisongo.ac.id/index.php/economica/article/view/3186/2177>
- Bakhri, S., & Fauzi, P. (2019). Analysis of Cirebon City Economic Growth for Public Development of Community Development. *EKO-REGIONAL JURNAL PEMBANGUNAN EKONOMI WILAYAH*, 14(1).
- Basuki, M., & Mujiraharjo, F. N. (2017). Analisis Sektor Unggulan Kabupaten Sleman dengan Metode Shift Share dan Location Quotient. *Jurnal Sains, Teknologi Dan Industri*, 15(1), 52–60. <https://doi.org/10.4103/2276-7096.188531>

- Budiman, J., & Herkulana. (2021). The Obstacles in Developing MSMEs in The District of Jagoi Babang. *JEJAK (Journal of Economics and Policy) Unnes*, 14(1), 157–166. Retrieved from <https://journal.unnes.ac.id/nju/index.php/jejak/article/view/28308/11750>
- Dinas Koperasi UMKM Kabupaten Cirebon 2018. (n.d.).
- Fauzi, P., & Raharja, M. C. (2016). *IDENTIFIKASI DAN KLASIFIKASI FAKTOR INPUT SEBAGAI VARIABEL PEMBENTUK INDEKS DAYA SAING DAERAH KABUPATEN CIREBON TAHUN 2016*. Retrieved from <http://jurnal.untidar.ac.id/index.php/REP/article/view/228/182>
- Kuncoro, M. (2004). *Otonomi dan Pembangunan daerah : Reformasi perencanaan strategi dan peluang*. (W. C. Kristiaji, Ed.). Jakarta: Erlangga.
- R. Jumiyaniti, K. (2018). Analisis Location Quotient dalam Penentuan Sektor Basis dan Non Basis di Kabupaten Gorontalo. *Gorontalo Development Review*, 1(1), 29. <https://doi.org/10.32662/golder.v1i1.112>
- Raharja, S. J., & Natari, S. U. (2021). Pengembangan Usaha Umkm Di Masa Pandemi Melalui Optimalisasi Penggunaan Dan Pengelolaan Media Digital. *Kumawula: Jurnal Pengabdian Kepada Masyarakat*, 4(1), 108. <https://doi.org/10.24198/kumawula.v4i1.32361>
- Rukajat, A. (2018). *PENDEKATAN PENELITIAN KUANTITATIF QUANTITATIVE RESEARCH APROACH*. Sleman: CV Budi Utama.
- Rusdarti, & Kistanti, N. R. (2018). How to Enhance MSMEs Readiness? an Empirical Study in Semarang Municipality. *JEJAK (Journal of Economics and Policy) Unnes*, 11(1), 108–122. Retrieved from <https://journal.unnes.ac.id/nju/index.php/jejak/article/view/13647/7604>
- Sarfiah, S., Atmaja, H., & Verawati, D. (2019). UMKM Sebagai Pilar Membangun Ekonomi Bangsa. *Jurnal REP (Riset Ekonomi Pembangunan)*, 4(2), 1–189. <https://doi.org/10.31002/rep.v4i2.1952>
- Soetjipto, H. N. (2020). *Ketahanan UMKM Jawa Timur Melintasi Pandemi Covid-19*.
- UU No. 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah. (n.d.).