



Effectiveness Socialization Program of The Micro Small and Medium Enterprises

Hariyo¹, Hulwati¹, Aidil Novia¹, Afrinal¹

¹Universitas Islam Negeri Imam Bonjol Padang, Indonesia

✉ hariyo.nurjamil@gmail.com*

Article Information:

Received July 20, 2025

Revised August 22, 2025

Accepted September 02, 2025

Keywords:

Program Socialization, SMEs, Communication Strategy, Economic Empowerment, Community Participation

Abstract

This study aims to analyze the socialization of the Bayang Bungo Indah SMEs program and its impact on business participation. This research uses a qualitative method with a case study approach (case study design). Data sources were taken from sixty-six informants through in-depth interviews selected using purposive sampling technique, all informants were active business actors totaling 66 people. All interview results were then analyzed using simple mathematical and statistical methods. The results of the analysis found that socialization has been maximized because the Chairperson is actively socializing the Bayang Bungo Indah SMEs program and the socialization is well delivered and very easily accepted by members. The Chairperson also said that this program is very helpful for community welfare because business actors can easily manage their businesses. Socialization is needed by SMEs members because this will affect the implementation of the SMEs program itself, the role of the chairman and assistants is quite large in the implementation of the Bayang Bungo Indah SMEs program, because the chairman and assistants are expected to solve the problems faced by each group.

INTRODUCTION

The Micro, Small, and Medium Enterprises (SMEs) sector is the backbone of the Indonesian economy, contributing 61.07% to GDP and absorbing 97% of the workforce (Kemenkop UKM, 2023). In the last decade, the government has launched various SMEs empowerment programs such as KUR (Kredit Usaha Rakyat), PNM Mekaar, and various entrepreneurship trainings (Hakim et al., 2023). However, according to BPS research (2023), only 32% of SMEs actors are aware of these programs, and only 18% actively participate (F Efendi et al., 2025). This indicates a serious problem in the socialization strategy of government programs (Purnamasari, 2018). Socialization of SMEs programs is a strategic process to convey information about the program to the target community (Purnama & Alpiana, 2022). This process includes disseminating information, building understanding, and encouraging active participation (Punu et al., 2021). In Indonesia, socialization of SMEs programs is a complex challenge due to several factors: (1) the highly varied characteristics of SMEs actors; (2) geographical barriers in the archipelago; (3) low digital literacy in various regions; and (4) uneven communication infrastructure (Noka, 2019).

How to cite:

Hariyo, H, Hulwati, H, Novia, A, Afrinal, A, (2025). *Effectiveness Socialization Program of The Micro Small and Medium Enterprises*. Jiefis. *Journal of Islamic Economic and Finance Studies* 1(2), 64-73

E-ISSN:

3109-1660

Published by:

LP2M STAI Balaiselasa YPPTI Pesisir Selatan Sumatera Barat

This research investigates the effectiveness of various socialization strategies for SMEs programs in Indonesia (Mardianton et al., 2024) with a focus on: (1) Mapping the socialization models used by central and local governments; (2) Evaluating the level of effectiveness of each model based on the level of program adoption; (3) Identifying the factors that inhibit and encourage the success of socialization; and (4) Developing an integrated socialization model that can optimally reach various segments of SMES actors (Kudu et al., 2023). The characteristics inherent in SMESs can be advantages or strengths that actually become obstacles to development (growth constraints) (Cahyadi & Windirah, 2021). The combination of strengths and weaknesses and their interaction with the external situation will determine the development prospects of SMEs (Saputra, 2018). The economic sector in Indonesia is the sector that contributes the most to the creation of employment opportunities and sources of income, especially in rural areas that have low incomes (Putra et al., 2021). Micro, Small and Medium Enterprises, which are one component of the processing industry sector, as a whole, have a very large share in creating jobs for the community (Resita, 2022).

South Pesisir Regency is a potential district/city for developing SMEs, one of the areas that makes SMEs the center of its economic activities is the Bayang Bungo Indah SMEs in Nagari Kapujan, Bayang District (Faisal Efendi et al., 2024). The small home industry in this area is a business processing nutmeg plants as a result of its business (Mardoni et al., 2025), SMEs Bayang Bungo Indah, which consists of 68 people, still has not made much progress. Moreover, in 2013, the nutmeg commodity in various traditional markets in Pesisir Selatan Regency experienced a decline in price, from Rp 50,000 per kg to Rp 37,000 per kg at the diluting trader level (Efendi et al., 2025b). The decline in the price of this commodity has confused farmers in this area, and people are even reluctant to harvest their nutmeg plants, and most choose to wait for the price to increase again in the market. This condition had a very significant impact on the economic downturn of the people engaged in the nutmeg plantation sector at that time (Pessel Agriculture and Plantation Office 2020).

In 2016, Wahana Lingkungan Hidup (Walhi) West Sumatra encouraged community-based forest management. Bayang Bungo Indah SMEs is one of the farmer groups in West Sumatra Province that received guidance through the Forest Management for Women's Welfare (PHUKP) program facilitated by Wahana Lingkungan Hidup (Walhi) West Sumatra. The activities carried out in the business of processing nutmeg plants are purchasing nutmeg plants from people who have nutmeg plantations to each nutmeg plantation owner and then processing nutmeg plants into syrup, juice, and nutmeg jam. The buying and processing process absorbs a lot of labor so that people who are not working can get jobs and income that can help the community meet their needs. This business is very helpful for many parties such as garden owners who do not struggle to sell their crops, and also help business owners get a good income when the harvest is abundant, and get a good profit for those who work in the business (Fitriani et al., 2021).

Thus, the ultimate goal is to make the community independent, empower and build strength to advance towards a better life in a sustainable manner (Mirani & Aryansah, 2022). Community economic empowerment is very important in realizing a balanced, advanced and equitable economic system (Warmi et al., 2025), developing and developing the ability of community companies to become strong and independent actors, in addition to increasing the role of the community in regional development, job creation, income distribution, economic growth, and alleviating people's poverty (Abdullah et al., 2024). So that with community empowerment, the income of the surrounding community can increase. Based on the problems that

have been described, the purpose of this study is to determine and analyze the effectiveness of the socialization of the Bayang Bungo Indah UMKM program in improving community welfare.

METHODS

This research is a field study (field research) (Suprianto et al., 2021). The research model used is a qualitative model, which aims to determine and formulate the effectiveness of SMEs programs in improving community welfare ((Yuliyanto Nugroho, 2024). This approach was chosen because it is suitable for answering exploratory and contextual research questions (Ainaa Maulidya Zahra & Novie Indrawati Sagita, 2023). In this study, the research subjects are SMEs in South Pesisir Regency. In this study, to obtain the data needed, it was obtained through two sources and types of data (Ayu et al., 2024). including: primary data sources that can be used as answers to research problems. To get primary data, you must collect it directly (Oktaria & Yusda, 2020). In general, some of the information that has been identified is from members of SMEs in South Pesisir Regency . The secondary data sources in this study are books related to literature related to research problems (Hartono et al., 2025). The Office of Cooperatives, SMEs, Trade and Industry of Pesisir Selatan Regency. Then this data is also obtained from library research by reading books related to the research. Data collection methods or techniques are the means used by researchers to collect information or data obtained in the field (Nabila, 2021). The questionnaire technique in this study uses the Guttman Scale, a measurement scale with this type will get the right answer, namely “Yes / No”, “True / False”, “Ever / Never”, “Positive / Negative”, . Interview and documentation. The population in this study were SMEs business actors in South Pesisir Regency. Sampling in this study the author used purposive sampling (Harlianda, 2022). To test the effectiveness of the SMEs Program using simple mathematical and statistical methods (Dindaputri & Pertiwi, 2024).

$$\text{Effectiveness program} = \frac{R}{T} \times 100 \%$$

Effectiveness : Measures of whether or not the SMEs Program Socialization is Effective

Realization : Achievement of SMEs Program Implementation

Target : All members of Bayang Bungo Indah UMKM.

Furthermore, to determine the effectiveness ratio according to the research and development standards of the Ministry of Home Affairs of the Republic of Indonesia as follows:

Table. 1. Standardized Measures of Effectiveness as Referenced Litbang Depdagri

EFFECTIVENESS RATIO	ACHIEVEMENT OF EFFECTIVENESS
Under 40	Highly Ineffective
40 - 59,99	Ineffective
60-79,99	Moderately Effective
Above 80	Highly Effective

Source: *Jurnal Ekonomi and Social INPUT*

RESULT AND DISCUSSION

Based on the data obtained through questionnaires distributed to members of the Bayang Bungo Indah SMEs Group, it can be concluded that the quality of information delivery related to the program run by the Chairperson of the SMEs, Mrs. Sri Hartati, is very good. From the results of the questionnaire filled out by 66 members, 60 people or around 91% stated that the information provided by the Chair regarding the program was very clear and easy to accept (Malau et al., 2025). This shows that the delivery of information by the Chairperson of the UMKM Bayang Bungo Indah can be well understood by the majority of members, which certainly affects the effectiveness of the program implementation. Well-conducted socialization is key to ensuring that the objectives of the SMEs program can be achieved as expected (Akbar & Rahmatul, 2023).

In contrast, there were about 6 people or 9% of members who gave a less positive assessment of the delivery of information from the Chairperson. They felt that the information delivered was not clear enough or not easy to understand. Although this percentage is small, it is still a concern, as ineffective communication to some members may affect their understanding and participation in the program. It is important to note that this difference in assessment may be due to a variety of factors, such as different levels of understanding or different delivery methods for members who find it difficult to receive information (Firdaus & Rahmawati, 2024).

However, overall, these results show that most members of the Bayang Bungo Indah SMEs felt that they received information that was clear and easy to accept. The success of this socialization cannot be separated from the efforts of the Chairperson, Ibu Sri Hartati, who actively and vigorously socialized the program. She plays an important role in delivering program messages in a way that is easy to understand and relevant to members' needs. Good socialization will make it easier for members to manage their businesses, which in turn contributes to improving the welfare of the community, especially the farmers who are members of the Bayang Bungo Indah SMEs.

The percentage of respondents regarding whether there was any socialization carried out by the chairman and also the facilitator of the Bayang Bungo Indah SMEs is as follows:

Question	Yes	No
Does the chairperson convey information about the Bayang Bungo Indah SMEs program clearly and easily?	60	6
Percentage %	91%	9%

The role of socialization in the implementation of SMEs programs is very important because it can influence the active participation of members in carrying out their business activities (Azhari & Prabawati, 2022). The clearer and more structured the information delivered, the more likely members are to commit to the program objectives and implement the planned steps. Therefore, the quality of communication built by the program leader and assistants will affect the smooth implementation of the program itself. In this case, the Chairperson Mrs. Sri Hartati is not only in charge of conveying information verbally, but also acts as a motivator and facilitator in solving problems faced by the group. Her socialization not only includes technical information related to SMEs business management, but also provides an overview of the long-term benefits of the program. This helps members understand

the value of the program and believe that the success of the SMEs program can sustainably improve their welfare.

Question	Yes	No
Did the facilitator convey the objectives of the SMEs program to members well?	56	10
Percentage %	85%	15%

Based on the data obtained through a questionnaire distributed to members of the Bayang Bungo Indah SMEs Group, it can be seen that most members feel that the objectives of the SMEs program have been conveyed well by the facilitators. Of the total 66 members who were respondents, 56 people or around 85% stated that the objectives of the SMEs program had been explained clearly and were well understood by them. This shows that SMEs facilitators have a very important role in ensuring that program objectives are conveyed in a way that is easily understood by members, which in turn will affect the success of program implementation.

Clear delivery of program objectives is crucial, because it provides clear guidance for members in understanding the direction and goals to be achieved by the program (Jati & Sudrajat, 2025). By clearly understanding the program objectives, members will find it easier to adjust and actively participate in every activity carried out in order to achieve common goals. Along with a good explanation from the facilitator, members of the Bayang Bungo Indah SMEs are expected to run their businesses more purposefully and in accordance with the vision and mission set out in this SMEs program.

However, it cannot be denied that although the majority of members felt that the program objectives had been conveyed well, there were 10 people or around 15% of members who felt that the facilitators had not conveyed the program objectives well. Although this number is relatively small, it is still an important concern because a lack of understanding of the program objectives can lead to unclear program implementation by some members. This may be due to factors such as different ways of learning, different communication needs, or constraints in interactions between facilitators and members (Diwangkara et al., 2024).

A mismatch in understanding of program objectives can affect members' participation in the program itself. Without a clear understanding of the objectives and benefits of the program, members may not be fully engaged or even able to optimize the opportunities available in the SMEs program (Isnaeni et al., 2023). Therefore, it is crucial for facilitators to continuously improve the way information is delivered to accommodate the needs of all members, as well as to ensure that each member truly understands the objectives and benefits to be achieved (Sari & Mustam, 2018).

In this context, the role of SMEs facilitators is crucial. Not only do they function as information deliverers, but also as facilitators who ensure that each member has an equal opportunity to understand and participate in the program (Caitom et al., 2022). Facilitators should be able to adapt their approach to the various learning styles and needs of members, whether through direct delivery of information, group discussions, or by using other media that are easier to understand (Izzati, 2023).

Based on interviews conducted with respondents regarding the socialization of programs delivered by the head of the Bayang Bungo Indah UMKM.

Tabel 2. Interview

Theme	Informan	Interview
Socialization Program	1 Leader Group	<i>The socialization carried out by the chairman to the members has been very maximum because the chairman of us, Mrs. Sri Hartati, always provides motivational support and so on to always advance this SMEs business because in the socialization efforts he conveyed this could only help farmers, especially nutmeg farmers, to be active in managing their forests and we will also have a positive impact on business actors to fill their busy lives by innovating in processing nutmeg fruit into nutmeg syrup.</i>
	1 Companion Group	<i>Furthermore, the results of the interview with Ermina's mother were related to the facilitator conveying the program objectives. In processing nutmeg plants into nutmeg syrup, we have four groups, each of which is chaired by one captain or companion in socializing related to the Bayang Bungo Indah SMEs program, the companion has conveyed it well and optimally so that it can arouse our enthusiasm as business actors. this is because it is the captain who is always with us in processing our business.</i>
	66 Member Group	<i>Members' questionnaires regarding the information conveyed by the head of UMKM Bayang Bungo Indah regarding the program being run are clear and easy to accept, namely 60 people or around 91%. Meanwhile, 6 people or 9% of members of UMKM Bayang Bungo Indah stated that the chairman did not convey information related to this program clearly.</i>

From the results of the questionnaire above regarding the effectiveness measure, namely program socialization, it has met the effectiveness measure of program socialization. Assessment of the effectiveness of a program needs to be done to determine the extent of the impact and benefits generated by the program (Efendi et al., 2025a). Because effectiveness is a description of success in achieving predetermined goals. Through this effectiveness assessment, it can be a consideration regarding the continuation of the program. Calculation of the Effectiveness of the Bayang Bungo Indah SMEs Program in Pesisir Selatan Regency. As seen in the table below, the level of program socialization:

Table 3. Effectiveness Program Socialization

Number	Variable	Target	Realization	Percen	Effectiveness Program
1	Socialization Program				
	The chairman conveys information about the Bayang Bungo Indah SMEs program clearly and is easy to accept	66	60	91%	Highly Effective
	Facilitators convey the objectives of the SMEs	66	56	85%	Highly Effective

program to members well				
-------------------------	--	--	--	--

For the program socialization variable carried out by the head of the UMKM, the level of effectiveness of the Bayang Bungo Indah UMKM program in improving community welfare in the Bayang District of Pesisir Selatan with program effectiveness is very effective because of 66 respondents, as many as 60 people or 91% said that this socialization was delivered by the head of the UMKM very clearly and easily accepted by members of the Bayang Bungo Indah UMKM (Sumarni et al., 2024). Furthermore, the socialization carried out by the facilitator (in this case the group captain) to members was very effective because of the 66 respondents, 56 people or 85% said that the facilitator socialized the program well. This is also in accordance with the statements of several members during interviews who said that the socialization carried out by the chairman and companion (Group Captain) was very good so that many people joined to become members of SMEs and became a very valuable hope for the community, especially nutmeg farmers who used to only sell the contents of the nutmeg while the skin was discarded so that now with the presence of the Bayang Bungo Indah SMEs, the nutmeg skin that was discarded has become valuable and valuable.

The Bayang Bungo Indah SMEs Group program was created by the Chairperson and members after receiving guidance and encouragement from Walhi West Sumatera. Budiani explained that the role of implementation to the community is very important, especially program implementation. So that information about program implementation can be conveyed clearly. Information about the program is very important to be conveyed to the target so that the program will run in accordance with the expected objectives. Based on the results of the questionnaire in the field, it shows that 60 people or 91% of members said that the Chairperson conveyed the Bayang Bungo Indah UMKM program well and was very easy to accept, and 6 people or 9% said that the information conveyed by the chairman was not good or less than optimal.

Based on the results of interviews and research questionnaires in the field, the socialization has been maximized because the Chairperson of Mrs. Sri Hartati is actively socializing the Bayang Bungo Indah UMKM program and the socialization is well delivered and very easily accepted by members. She also said that this program is very helpful for the welfare of the community because farmers can easily manage their businesses. Socialization is needed by SMEs members because this will affect the implementation of the SMEs program itself, the role of the chairman and assistants is quite large in the implementation of the Bayang Bungo Indah SMEs program, because the chairman and assistants are expected to solve the problems faced by each group.

CONCLUSION

The successful implementation of the socialization of the SMEs program was greatly influenced by the effectiveness of communication and socialization carried out by internal group parties, especially the roles of the Chairperson and assistants. The socialization of the program is considered to have been carried out optimally by the Chairperson who actively and consistently conveys information to group members. This is evident from the questionnaire results, which show that 91% of members stated that the information conveyed was very easy to understand and well received, while only 9% felt that the delivery of information was not optimal. The role of the Chairperson is not only limited to the delivery of information, but also includes the ability to foster, direct, and solve problems faced by group members. Effective socialization has proven to have a positive impact on program sustainability

and increased members' understanding and participation in carrying out SMES activities. In addition, the Bayang Bungo Indah SMEs program is also considered capable of improving the welfare of the community, especially farmers, because it provides access and convenience in managing their businesses.

REFERENCES

- Abdullah, W. S., Fattah, V., Darman, D., & Sastrawan, E. (2024). EFEKTIVITAS PROGRAM BANTUAN MODAL USAHA SUPER MIKRO DI KABUPATEN SIGI TAHUN 2023. *Jurnal Ekonomi Kreatif Indonesia*, 2(2), 135–144. <https://doi.org/10.61896/jeki.v2i2.44>
- Ainaa Maulidya Zahra, & Novie Indrawati Sagita. (2023). Efektivitas Program Jakarta Entrepreneur (Jakpreneur) dalam Pemberdayaan UMKM di Kecamatan Penjaringan Wilayah Jakarta Utara. *NeoRespublica: Jurnal Ilmu Pemerintahan*, 5(1), 260–274. <https://doi.org/10.52423/neores.v5i1.157>
- Akbar, M., & Rahmatul, D. F. (2023). *Efektivitas Program Dinas Koperasi dan Perdagangan dalam Memberdayakan Usaha Usaha Kecil Menengah (UKM) Kabupaten Bojonegoro*. repository.unisma.ac.id.
- Ayu, M., Azriya, N., & Dewi, A. S. (2024). Penyuluhan Pemungutan PPh Usaha Mikro Kecil dan Menengah serta Sosialisasi Efektifitas Penggunaan NIK Sebagai NPWP. *Jurnal Abdi Masyarakat Saburai (JAMS)*, 5(01), 20–28. <https://doi.org/10.24967/jams.v5i01.3057>
- Azhari, A. O., & Prabawati, I. (2022). Efektivitas Penerapan Perpajakan Pada Pelaku Usaha Mikro Kecil Dan Menengah (Studi Pada UMKM di Kantor Pelayanan Pajak Pratama Surabaya Gubeng). *Publika*, 1529–1538. <https://doi.org/10.26740/publika.v11n1.p1529-1538>
- Cahyadi, Y., & Windirah, N. (2021). Efektivitas Program KUR Mikro Untuk UMKM di Bank Rakyat Indonesia (Persero) Tbk Unit Bangkahulu. *Jurnal Agristan*.
- Caitom, S. W., Kaawoan, J. E., & Rachman, I. (2022). Efektivitas Bantuan Usaha Mikro Kecil Menengah BPUM Bagi Pengusaha Kecil Menengah di Kelurahan Sawang Bendar Kecamatan Tahuna Kabupaten Kepulauan Sangihe. *GOVERNANCE*.
- Dindaputri, Z. N., & Pertiwi, V. I. (2024). EFEKTIVITAS PROGRAM E-PEKEN DALAM MEMBERDAYAKAN UMKM KOTA SURABAYA. *Hudan Lin Naas: Jurnal Ilmu Sosial Dan Humaniora*, 5(2), 153. <https://doi.org/10.28944/hudanlinnaas.v5i2.1645>
- Diwangkara, A., Soleh, A., Suwarni, S., & ... (2024). Sosialisasi Digital Marketing Pada Usaha Mikro Kecil Dan Menengah (Streetsteamgroup). *Urnal Gotong Royong*, 1(1), 21-26. <https://doi.org/https://doi.org/10.37676/gotong%20royong.v1i1.6254>
- Efendi et al. (2025). Manajemen Pemasaran dan Operasional. In *CV. Azka Pustaka*.
- Efendi et al. (2025). Teori Ekonomi Mikro. In *CV. Azka Pustaka*.
- Efendi, F, Majid, I. A., Nurlaila, N., & Zulkifli, M. (2025). The implementation of sumedang jaya wisata (sjw) management in supporting the development of halal tourism in ranah pesisir, west sumatra. *Amorti: Jurnal Studi Islam Interdisipliner*, 4(3), 112–120. <https://doi.org/https://doi.org/10.57255/hakamain.v4i1.1354>
- Efendi, Faisal, Mulyani, R., Rahmita, & Faraditsi, F. (2024). Kajian Keluarga (Problematika dan Solusi Dalam Kehidupan Rumah Tangga). In *CV. Azka Pustaka*.
- Firdaus, N. A., & Rahmawati, I. D. (2024). Efektivitas Implementasi Program Bantuan KURMA terhadap Pengembangan Usaha Mikro di Desa Durungbedug Kecamatan Candi Kabupaten Sidoarjo. *Urnal Media Akademik (JMA)*, 2(7).

- Fitriani, L., Ali, M., & Maniza, L. H. (2021). The Effectiveness of the Strategy for Empowering Micro, Small and Medium Enterprises (MSMES) During the 2020 Covid-19 Pandemic at the NTB Province Cooperatives and SMES Office. *JOURNAL of APPLIED BUSINESS and BANKING (JABB)*, 2(1), 46. <https://doi.org/10.31764/jabb.v2i1.5364>
- Hakim, M. I. R., Sugandi, Y. S., & Halimah, M. (2023). EFEKTIVITAS PROGRAM BANTUAN BAGI PELAKU USAHA MIKRO DI KECAMATAN CICALENGKA KABUPATEN BANDUNG. *JANE - Jurnal Administrasi Negara*, 14(2), 619. <https://doi.org/10.24198/jane.v14i2.45117>
- Harlianda, D. (2022). Analisis Efektivitas Pelaksanaan Program Pengembangan Usaha Mikro Kecil Dan Menengah Pada Dinas Perindustrian Perdagangan Koperasi Dan Ukm Kab. Aceh *SOSEK: Jurnal Sosial Dan Ekonomi*. <https://doi.org/https://doi.org/10.55357/sosek.v3i3.300>
- Hartono, R., Ediz, M. H., & Efendi, F. (2025). The Influence of Weather Factors on Rukyat Hilal in Falak Studies. *Samawa: Journal of Islamic Law and Family Studies*, 1(1), 1–8.
- Isnaeni, S. N., Herawati, A. R., & ... (2023). Efektivitas Program Tuka-Tuku Purbalingga dalam Pengembangan Usaha Mikro Kecil dan Menengah (UMKM) di Kabupaten Purbalingga. *Journal of Public Policy and Management Review*, 12(2), 219-231. <https://doi.org/https://doi.org/10.14710/jppmr.v12i2.38337>
- Izzati, F. A. (2023). Efektivitas Program Bantuan Bagi Pelaku Usaha Mikro (BPUM) Dalam Meningkatkan Pendapatan Pelaku Usaha Mikro Di Kota Samarinda. *Jurnal Administrasi, Manajemen Sumber Daya Manusia Dan Ilmu Sosial (JAEIS)*, 2(2), 75–84. <https://doi.org/https://doi.org/10.37606/jaeis.v2i2.86>
- Jati, I., & Sudrajat, Y. (2025). EFEKTIVITAS PELATIHAN PEMASARAN DIGITAL USAHA MIKRO KECIL MENENGAH (UMKM) OLEH DINAS KOPERASI USAHA KECIL DAN MENENGAH DI eprints.ipdn.ac.id.
- Kudu, Y. U., Pakereng, Y. M., & ... (2023). Efektivitas Penggunaan Payment Qris Pada Transaksi Penjualan Usaha Mikro, Kecil dan Menengah. *Juremi: Jurnal Riset Ekonomi*, 3(2), 195-210.
- Malau et al. (2025). Pengantar Ekonomi Mikro. In *Get Press Indonesia*. Get Press Indonesia.
- Mardianton et al. (2024). Prospek Dan Dimensi Perekonomian di Indonesia. In *CV. Azka Pustaka*.
- Mardoni, Y., Fauzi, M., Duhriah, D., & Efendi, F. (2025). Main Economic Problems: Conventional and Islamic Perspectives. *Journal of Islamic Economics and Finance Studies*, 1(1), 1–9.
- Mirani, D., & Aryansah, J. E. (2022). Efektifitas program Palembang go-digital bagi pelaku UMKM di masa pandemi Covid-19. *Kolaborasi : Jurnal Administrasi Publik*. <https://doi.org/https://doi.org/10.26618/kjap.v8i1.6514>
- Nabila, N. (2021). Efektivitas Program Bantuan Produktif Usaha Mikro (Bpum) Ukm Di Diskoperindag Kabupaten Sumedang. *JRPA - Journal of Regional Public Administration*, 10(1), 166–171.
- Noka, I. A. (2019). Efektivitas Pembiayaan Usaha Mikro Kecil Menengah (UMKM) Bank Pembiayaan Rakyat Syari'ah (BPRS) Gayo Terhadap Pemberdayaan Ekonomi *Tadabbur: Jurnal Peradaban Islam*.
- Oktaria, E. T., & Yusda, D. D. (2020). Efektivitas Penerapan Tanggung Jawab Sosial Perusahaan terhadap Pengembangan Usaha Mikro. *Ekombis Sains: Jurnal Ekonomi, Keuangan Dan Bisnis*, 5(1), 37–44. <https://doi.org/10.24967/ekombis.v5i1.601>
- Punu, C., Pangemanan, S. E., & Kumayas, N. (2021). Efektifitas Program Pemberdayaan Masyarakat Bagi Usaha Kecil Menengah (UKM) Di Kota Manado. *GOVERNANCE*, 1(2).

- Purnama, R., & Alpiana, D. (2022). ... EFEKTIVITAS PROGRAM PEMULIHAN EKONOMI NASIONAL (PEN) UNTUK PELAKU USAHA MIKRO, KECIL DAN MENENGAH (UMKM) DI MASA PANDEMI *JURNAL DINAMIKA*, 2(1), 28–31.
- Purnamasari, H. (2018). Efektivitas Peningkatan Usaha Mikro Kecil Menengah (UMKM) Melalui Ijin Usaha Melalui Online (IJUS MELON) di Kota Semarang. *Jurnal Politikom Indonesiana*, 3(2), 94–103. <https://doi.org/10.35706/jpi.v3i2.1658>
- Putra, S. W., Abubakar, M., & Abubakar, R. (2021). Efektivitas Bantuan Produktif Usaha Mikro Di Masa Pandemi Covid-19 Pada Dinas Koperasi Dan Usaha Kecil Menengah Kabupaten Bener Meriah Tahun 2020. *Jurnal Transparansi Publik*
- Resita, S. N. (2022). *Efektivitas Program Wirausaha Baru Dalam Pengembangan Usaha Mikro Ditinjau Dari Manajemen Syariah (Studi Pada Peserta Program Wirausaha Baru Di Dinas* etheses.iainkediri.ac.id.
- Saputra, I. N. (2018). Efektivitas Pelaksanaan Program Pemberdayaan Usaha Mikro Kecil dan Menengah di Kabupaten Ciamis. *Moderat: Jurnal Ilmiah Ilmu Pemerintahan*. <https://doi.org/http://dx.doi.org/10.25147/moderat.v4i3.1704>
- Sari, E. N., & Mustam, M. (2018). EFEKTIVITAS PELAKSANAAN PENGEMBANGAN PROGRAM USAHA MIKRO KECIL DAN MENENGAH KABUPATEN KUDUS. *Journal of Public Policy and Management Review*, 7(2), 310–322. <https://doi.org/https://doi.org/10.14710/jppmr.v7i2.19965>
- Sumarni et al. (2024). Ketahanan Ekonomi Keluarga Praktek Dalam Simpan Pinjam Perempuan. In *CV. Azka Pustaka*.
- Suprianto, S., Rahman, I., & Suprayogi, A. G. (2021). ANALISIS EFEKTIVITAS PROGRAM BANPRES PRODUKTIF USAHA MIKRO (BPUM) BAGI KELANGSUNGAN USAHA DI TENGAH PANDEMI. *Jurnal Ekonomi & Bisnis*, 9(2), 127–134. <https://doi.org/10.58406/jeb.v9i2.495>
- Warmi, N., Nuraiman, N., & Efendi, F. (2025). Three-Sector Economic Balance: Households, Companies, and Government. *Journal of Islamic Economics Finance and Business*, 1(1), 1–6.
- Yuliyanto Nugroho, A. (2024). Pendampingan Penerbitan Nomer Induk Berusaha (NIB) Untuk Usaha Mikro: Langkah Menuju Penguatan Ekonomi Untuk Kesuksesan Bisnis. *Indonesian Journal of Community Engagement*, 1(1), 16–20. <https://doi.org/10.70895/ijce.v1i1.5>

Copyright holder:

© Hariyo, H, Hulwati, H, Novia, A, Afrinal, A. (2025)

First publication right:

Jiefis: Journal of Islamic Economic and Finance Studies

This article is licensed under:**CC-BY-SA**