

MSME Empowerment as the Key to Economic Awakening in Tangerang City

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Abstract

The Covid-19 pandemic is a form of threat that has an impact on almost all sectors of life. One of them is the economic sector, which is felt by Micro, Small and Medium Enterprises (MSMEs) in Tangerang City. MSMEs play a major role in the economy, including expanding job opportunities and employment. The role of MSMEs in achieving the SDGs is poverty alleviation (SDG 1) and ensuring livelihoods and economic growth (SDG 8). In addition, the Industrial Revolution Era 4.0 demands the creativity and flexibility of MSME actors in utilizing information/communication technology in order to continue to exist and be sustainable. Challenge The biggest factor for MSMEs in this era is the ability to adapt to developing technology. For this reason, this study aims to describe the strategy of the Department of Industry, Trade, Cooperatives, Small and Medium Enterprises (Department of IndagkopUKM) in empowering MSMEs to maintain economic stability after the Covid-19 pandemic. This study used a qualitative approach, descriptive analysis with literature and analysis of written materials as the main data sources. MSME Development Strategy in Tangerang City by the Department of IndagkopUKM has been quite good in the form of training, technical guidance, entrepreneurship workshops and empowerment through the Micro Business Partnership which has had a positive effect on several MSME actors. However, the Government must also encourage the involvement of pentahelix elements such as universities, the private sector, the media and the community in carrying out the MSME empowerment assistance program in Tangerang City.

Keywords: Strategy, Empowerment, MSME Program.

Abstrak

Pandemi Covid-19 merupakan salah satu bentuk ancaman yang berdampak pada hampir semua sektor kehidupan. Salah satunya adalah sektor ekonomi yang dirasakan oleh Usaha Mikro Kecil dan Menengah (UMKM) di Kota Tangerang. UMKM memainkan peran utama dalam perekonomian, termasuk memperluas kesempatan kerja dan lapangan kerja. Peran UMKM dalam mencapai SDGs adalah pengentasan kemiskinan (SDG 1) dan memastikan mata pencaharian dan pertumbuhan ekonomi (SDG 8). Selain itu, Era Revolusi Industri 4.0 menuntut kreativitas dan fleksibilitas pelaku UMKM dalam memanfaatkan teknologi informasi/komunikasi agar tetap eksis dan berkelanjutan. Tantangan Faktor terbesar UMKM di era ini adalah kemampuan beradaptasi dengan teknologi yang berkembang. Untuk itu, penelitian ini bertujuan untuk mendeskripsikan strategi Dinas Perindustrian, Perdagangan, Koperasi, Usaha Kecil dan Menengah (Dinas IndagkopUKM) dalam memberdayakan UMKM untuk menjaga stabilitas ekonomi pasca pandemi Covid-19. Penelitian ini menggunakan pendekatan kualitatif, analisis deskriptif dengan literatur dan analisis bahan tertulis sebagai sumber data utama. Strategi Pengembangan UMKM di Kota Tangerang oleh Dinas IndagkopUKM sudah cukup baik berupa pelatihan, bimbingan teknis, workshop kewirausahaan dan pemberdayaan melalui Kemitraan Usaha Mikro yang berdampak positif bagi beberapa pelaku UMKM. Namun demikian, Pemerintah juga harus mendorong keterlibatan unsur pentahelix seperti perguruan tinggi, swasta, media dan masyarakat dalam melaksanakan program pendampingan pemberdayaan UMKM di Kota Tangerang.

Kata Kunci: Strategi, Pemberdayaan, Program UMKM

BACKGROUND

The Corona virus pandemic since March 2020 which is indicated in Indonesia as the first case with the number of cases of Covid-19 sufferers increasing every day. This Covid-19 pandemic has hit almost all sectors of life, not only as a health disaster but also poses a threat in the economic sector. In the context of national economic recovery, one of the efforts made by the government is the encouragement of the Micro, Small and Medium Enterprises (MSME) sector because this sector has a fairly important role in economic growth. The role of cooperatives is following tasks related to social stability on the other hand, in reality, private businesses have indeed proven their role in encouraging and producing the economy (Martoyo et al., 2023, p. 3772).

With the Covid-19 pandemic, MSMEs are of particular concern as an alternative in improving the economy. This is indicated by the MSME sector which is one of the largest contributions to the National GDP at 61.07% or worth 8,573.89 trillion rupiah (Biro Komunikasi, Layanan Informasi & Perekonomian, 2021). This reflects the significant role of MSMEs in the distribution of the Indonesian economy. In addition, the existence of MSMEs is an important instrument, because it is able to absorb labor with the ability to absorb 96.9% of the total existing workforce and can collect up to 60% of the total investment of National MSMEs (KemenkopUKM, 2022b). Therefore, MSMEs have great potential to advance and develop, and contribute to reducing unemployment because they are able to absorb a lot of workers. With the policy of regional autonomy and fiscal decentralization, the quality of public services must certainly increase (Mu'am et al., 2023).

With the empowerment of MSMEs as an implementation of the achievement of the Sustainable Development Goals (SDG's), it is necessary to synergize policies at the national, provincial and district/city levels to prosper the people. MSME empowerment activities are one of the government's efforts to improve the welfare of the community. The role of MSMEs in achieving the SDGs is regarding poverty alleviation in SDGs1 as part of the social pillars, one of which is the target by 2030 to reduce at least half the proportion of men, women and children of all ages, living in poverty in all dimensions, in accordance with by national definition. In addition to SDGs 8, ensuring livelihoods and economic growth which is one of the pillars of economic development with the target of encouraging development-oriented policies that support productive activities, job creation, entrepreneurship, creativity and innovation, and encouraging the formation and growth of micro-enterprises, small and medium enterprises, including through access to funding/capital services (SDGs Center Universitas Diponegoro, 2020).

This is in line with one of Tangerang City's development missions, namely "Together increasing independent and just economic growth", with the aim of "Improving the Economic Quality of a Competitive Community", the Government through the Department of Industry, Trade, Cooperatives, Small and Medium Enterprises (Department of IndagkopUKM) Tangerang City carries out various activities as an effort to restore the community's economy by targeting micro actors in Tangerang City. By considering these issues, the Land Transportation Management Center needs to require good governance to create institutions that are beneficial to the wider community (Karunia, Darmawansyah, et al., 2023).

MSME actors in the 4.0 Industrial revolution era must be required to be creative and flexible in utilizing communication/information technology in order to continue to exist and be sustainable. These MSME actors are required to have the ability to adapt to developing technology. Currently, there are already some MSMEs that are online, but there are still many who are offline in marketing their products. Therefore, the presence

of the state (government) is needed in facilitating the growth and development of MSMEs.

However, with the COVID-19 pandemic, this has become a challenge due to an increase in the number of MSMEs and changes in people's behavior patterns to consume goods and services so that it becomes an opportunity to shift conventional marketing to digitally modern. For this reason, innovation is needed to increase competitiveness in the face of the era of globalization with the advancement of science and technology. Understanding policy issues requires information about the conditions that precede the problem (Nugroho & Rahayu, 2020).

The Tangerang City Government through the Department of IndagkopUKM has attempted to organize government programs and activities with the principles of good governance and results-oriented in accordance with their authority (DisperindagkopUKM Kota Tangerang, 2022a). With the micro-enterprise empowerment program in the "new normal" era, it is hoped that it will be able to increase economic growth. It is indicated by the economic growth rate in Tangerang City in 2021 reaching 3.70%, a rapid increase from 2020 which contracted -6.93% (BPS Kota Tangerang, 2022). This indicates that the process of economic recovery has begun from the Covid-19 pandemic.

Based on the explanation above, the author intends to conduct a literature review as outlined in the form of a scientific paper with the title "MSME Empowerment as the Key to Economic Awakening in Tangerang City". The purpose of this study is to present ideas about strategies for empowering MSMEs towards a healthy society and a recovering economy during and after the COVID-19 pandemic to support the development of the Tangerang City area towards increasing competitiveness. The success of the training is not only measured by the implementation, but also by the outcomes (Rahayu et al., n.d.).

Theoretical Framework

Micro, Small and Medium Enterprises (MSMEs)

In Indonesia, the definition of MSMEs is regulated in (Undang-Undang Republik Indonesia Nomor 20 Tahun, 2008). Article 1 of the law states that micro-enterprises are productive businesses owned by individuals and/or individual business entities that have the criteria for micro-enterprises as stipulated in the law. To manage good governance in order to increase the effectiveness and productivity of community services, it is required to apply e-Gov development policies as well as appropriate strategies (Karunia, Budiaji, et al., 2023). Small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or branches that are owned, controlled or become a part, either directly or indirectly, of a medium or large business that meets the criteria. small business as referred to in the Act.

According to (Siagian et al., 2019) there are two types of factors that affect the performance of small and medium enterprises, namely internal factors and external factors, namely:

A. Internal factors, namely:

- a. Aspects of human resources, which can be seen from the level of formal education, mental leadership, profit/entrepreneurial experience, motivation and skills.
- b. Aspect of financial, which can be seen from the capital issued by yourself, the capital from loans, the level of profit and capital accumulation, can distinguish personal or family expenses.
- c. Aspects of technical production and operation, which can be seen from the availability of machines/equipment, availability of raw materials.

- d. Aspects of market and marketing, which can be seen from market demand, placement of competitive prices, and promotional activities.

B. External factors, namely:

- a. Aspects of government policy in the SME sector, namely access to capital and financing, development activities through related agencies, providing locations for businesses.
- b. Aspect of Social, cultural and economic, namely looking at the level of community income, availability of jobs, economic growth, business climate and investment.
- c. Aspects of the role of related institutions, namely capital assistance from related institutions, technical guidance and assistance (Purwaningsih & Kusuma Damar, 2015).

Empowerment of Micro, Small and Medium Enterprises (MSMEs)

Community empowerment is a concept that comes from the word empowerment as a form of the word power which means "power". Power in the sense of strength that comes from within, but can be strengthened by strengthening elements that are absorbed from the outside. Empowerment according to Zubaedi (2007) is providing resources, opportunities, knowledge and skills in order to improve the ability of the poor to determine their own future and participate in the life of their community. In other words, empowerment can release the community from the trap of poverty and underdevelopment, so that the community becomes capable and economically independent. One of the community empowerment is through MSMEs. (Undang-Undang Republik Indonesia Nomor 20 Tahun, 2008), explains that in essence the empowerment of MSMEs requires synergy and connectivity between the government, the private sector, academics, banks and associations to work together to develop MSMEs so that they are able to become independent and competitive MSMEs.

Various studies and efforts to foster economic business include according to the results of the study by.(Jaya et al., 2021) problems for MSME actors in Batu City include those related to marketing their products, not having halal product guarantee certification, and related to product packaging. (Sunariani et al., 2017) who conducted research on SMEs in seven major cities in Indonesia including Surabaya succeeded in identifying the problems of SMEs which include: weak market access (29%), finance (19.2%), technical information and training (19.2%), quality control, management, production equipment each 9.6% and other issues 4%.

(Hamid & Susilo, 2011) research shows the general condition of MSMEs based on the results of a survey of MSME actors in the Special Region of Yogyakarta, namely low technology utilization, slow development, low product quality, low market share, low sales, low income, and lack of funds/capital. (Abidin & Dharma, 2017) research concludes the strategy that has been carried out by the Department of Cooperatives and SMEs in South Tangerang City regarding the development of MSMEs in the form of training, entrepreneurship workshops and technical guidance for several MSME actors. However, in its implementation not all of them can apply what has been given.

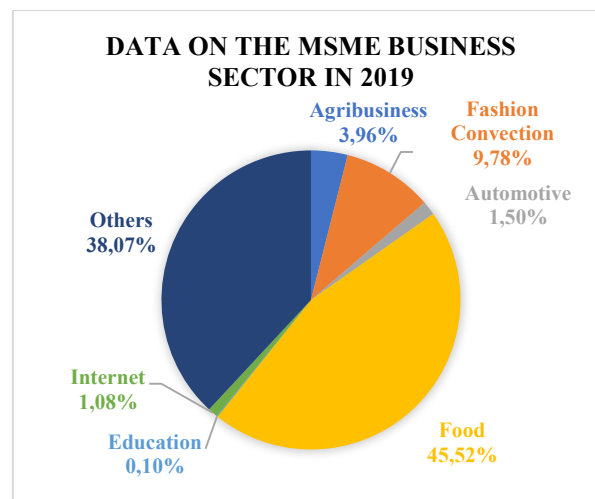
RESEARCH METHOD

This research uses a literature study approach which is a study in collecting information and data with the help of various materials such as documents, books and newspapers. Literature study is a collection of information that can come from reference books and similar previous research results, notes, historical stories and others to get a theoretical basis on the problem to be studied (Mirzaqon & Purwoko, 2018). The data sources used in this research are books, documents, journals, newspapers, and internet sites related to the empowerment of MSMEs. This study uses data collection techniques through literature reviews of several related journals, printed books, and documents (both printed

and electronic) and various sources of data and or other information relevant to the research or study (Supriyadi, 2016). This research model is to use a qualitative descriptive research model by describing strategies for empowering MSMEs in the context of economic recovery during and after Covid-19.

DISCUSSION

The MSME sector in Tangerang City in 2019 includes the agribusiness, fashion convection, automotive, food, education, internet, and other sectors as many as 13,368 MSME units. Of the seven sectors, MSMEs are the most engaged in the food sector, reaching 45.52% or as many as 6,085 MSME units (DisperindagkopUKM Kota Tangerang, 2022b). For more details, see the following picture:



Picture 1. Data on the MSME Business Sector in 2019.

Source: (DisperindagkopUKM Kota Tangerang, 2022b)

Since the first case of Covid-19 was declared to have entered Indonesia in early March 2020, it had a significant impact on the sustainability of the informal sector and Micro, Small and Medium Enterprises (MSMEs). The main problem that arises is a drastic drop in demand. With the large-scale social restriction (PSBB) policy, MSME actors, especially those on a micro-small scale, are getting worse. This is because in their daily life, MSME actors only rely on direct interaction with consumers. The limited space for movement makes it difficult for MSMEs to market their products so that the decline in demand is quite large. In addition, the impact felt for MSME actors is that there are limitations in terms of capital during the Covid-19 pandemic. This was also expressed by (Sundari & Sulistyowarni, 2021) that during the Covid-19 pandemic, the phenomenon of MSME actors related to product marketing had problems because the traditional marketing system had not been able to reach a broad market share and there was a decline in turnover which had an impact on low economic resilience.

Therefore, the government needs to mitigate for MSME actors. In Tangerang City, the government is present through the provision of economic stimulus/business capital assistance to Micro Enterprises in the context of regional economic recovery which is expected to encourage the reactivation of suspended Micro Enterprises so as to provide a significant multiplier effect on the economy.

In addition, in order to increase the entrepreneurship ratio, it is necessary to encourage the growth and development of novice entrepreneurs so that they are able to create jobs, reduce income inequality, reduce poverty, and improve sustainable lives. It was recorded

that in 2021 the entrepreneurship ratio at the national level was 2.89% and the Banten Province level was 1.8% (KemenkopUKM, 2022a). To that end, the Tangerang City Government made a breakthrough to help start-up entrepreneurs with venture capital in the form of business capital assistance for novice entrepreneurs. In this case, The village government cooperates with the Bank to provide capital facilities to the community, especially youth (Adi Suryanto & Alih Aji Nugroho, 2020, p. 2080). It is hoped that this assistance can provide motivation to improve the economy and cultivate entrepreneurship. Therefore, in 2020, data collection related to MSME data was carried out, it was recorded that the results obtained turned out to be a very significant increase in MSME data, namely 115,146 MSME units (Table 1).

Table 1. Tangerang City MSME Data (Results of Data Collection/Registration Program Assistance for Micro Business Actors (BPUM)) in 2020

No	Subdistrict	Data Collection		Number of
		Period 1	Period 2	
1	Tangerang	5873	2493	8366
2	Neglasari	5729	2055	7784
3	Benda	3437	1208	4645
4	Batuceper	3349	2400	5749
5	Karawaci	7368	2981	10349
6	Cibodas	5021	1991	7012
7	Jatiuwung	2890	2129	5019
8	Periuk	5549	2599	8148
9	Cipondoh	5369	3582	8951
10	Pinang	9191	3222	12413
11	Ciledug	5035	2606	7641
12	Karang Tengah	3880	2595	6475
13	Larangan	4951	2422	7373
14	Ministry	15132	0	15132
15	Proposed Manual	89	0	89
Total		82863	32283	115146

Source: (DisperindagkopUKM Kota Tangerang, 2022b)

For the regions, the existence of MSMEs has an important role in regional economic development, namely as an effort to encourage increased income per capita and income distribution in the region. As stated by (Siwu, 2019), in the context of regional economic growth and development, a strategy is needed. According to (Sutrisno, 2021) there are several strategies that can be carried out in Indonesia's economic recovery in the MSME sector, including assistance to MSME business actors, providing local tax incentives, aspects of credit and loan relaxation, aspects of capital, aspects of production and raw materials, and training (digitalization of marketing zone). Increased capital expenditure has an important role because it has a long-term benefit period to provide services to the public because infrastructure development and the provision of various facilities are carried out to increase investment attractiveness (Ahmad Mu'am et al., 2022). The government has a very important role in encouraging and increasing the capacity of regional economic development based on their potential. The MSME empowerment strategy is prepared based on the problems found, so the MSME problems faced in Tangerang City are identified, namely:

1. Business legality is still minimal (Facilitation for Registration of Trademarks/Intellectual Property Rights (HaKI), Business Identification Numbers (NIB), and Home Industry Food (PIRT)).

The issue of business legality has the highest level of urgency, because it functions as a distribution permit for a product and legalization of a business by the Government. For business actors, one of the important assets is registering a trademark (HaKI), the aim is to protect it from imitation efforts and also businesses that already have a NIB/PIRT can legally distribute and market their products to the wider community. With the NIB/PIRT, MSME products can also be more trusted by consumers because they have clear credibility.

2. Technology Stuttering / Low Technology Utilization.

Lack of information in terms of scientific and technological progress and limited human resources in the use of technology are the causes of not developing fast and not supporting the progress of their business as expected.

3. Unattractive packaging.

Lack of understanding in good product packaging is also attractive for SMEs, making it difficult for SMEs in Tangerang City to develop. Whereas in attractive product packaging is one strategy as a special attraction for consumers, so that these products can get a lot of demand in the market.

4. Marketing is still conventional.

In the marketing strategy is carried out directly, namely door to door or offline which generally still prioritizes a persuasive approach by meeting consumers directly.

5. Minimal Access to Capital.

Related to the limited access to financing and the lack of capital are the main obstacles in developing MSMEs. The lack of capital for MSMEs, which are individual businesses relying on their own capital, is very limited, while obtaining loan capital from banks or other financial institutions is very difficult to obtain, due to administrative and technical requirements that cannot be met.

The results of the identification of problems experienced by MSME actors before the pandemic and during the pandemic can be identified and efforts are made to solve these problems. Especially related to the impact of Covid-19 on the decline in the performance of MSMEs in Tangerang City in the hope of accelerating the recovery of MSMEs. The development strategy can be presented as follows:

1. Facilitating MSMEs that do not have a Licensing (Facilitation for Registration of Trademarks/Intellectual Property Rights (HaKI)).

In conducting trading activities, MSME actors will always provide brands and characteristics for their products. With this brand, it becomes a sign in distinguishing one product from another. This is important, because the use of a brand can be a distinctive feature and can encourage sales in the market. Usually a brand or logo can be in the form of writing, symbols or images with unique colors that attract consumers. Brands can also be used as product identities and their presence can increase consumer confidence when compared to unlabeled products. On the other hand, in its development the legality of trademarks is very important, because in fact imitating or piracy of trademarks is a threat for MSME actors. The use of trademarks without permission is very detrimental to the MSME actors who are the original owners because the trademark or logo can be easily accessed via the internet. If a user has trust in the brand or company, they are more likely to perceive the product as valuable and be satisfied with it (Neneng Sri Rahayu et al., 2022).

As an effort to support the local government, through the Industry, Trade, Cooperatives and Small and Medium Enterprises Office of Tangerang City to facilitate Trademark Registration, it was recorded that in 2020 it facilitated 1,000 trademarks, in 2021 facilitated 500 trademarks, and in 2022 facilitated 250 trademarks.

2. Facilitating MSMEs that do not yet have a Licensing (Number Business Identification Number (NIB), and Home Industry Food (PIRT)).

With the NIB for MSME actors, they can create business opportunities such as financing facilities from banks and opportunities to participate in the procurement of goods and services. In addition, NIB also applies as legality, halal product guarantee certification, and SNI certificate. In Tangerang City, through the IndagkopUMKM Service, business consulting clinic services have been carried out. This activity is carried out to provide advice/assistance to MSMEs who consult and facilitate the making of business legality/NIB online through the OSS (Online Single Submission) website. With this NIB, you can apply for other business licenses, such as PIRT permits and MSME halal certification. Usually PIRT is intended for producers of certain food products which indicate that the food already has a distribution permit. For this reason, the Tangerang City IndagkopUMKM Service in the program for empowering micro-enterprises in the "new normal" era has carried out facilitation activities for halal certification of 200 SMEs and facilitation of lab tests in the context of obtaining marketing permits/PIRT for 600 SME products, while in 2022 this will be facilitated halal certificates for 400 SMEs to facilitate lab tests in the context of obtaining distribution permits/PIRT for 600 SME products.

3. Facilitating MSMEs with e-commerce.

In its development, the business world has dominated e-commerce during the COVID-19 pandemic. This is because during the pandemic, there is a government policy to reduce activities outside the home (social distancing) so that MSME actors must be able to innovate with the transition from offline to online sales. By utilizing various online platforms as media for selling such as on social media or marketplaces, MSME actors are required to be able to innovate with digital technology in order to survive and increase competitiveness. For this reason, in this new normal condition, the IndagkopUMKM Service has collaborated with marketplaces such as Tokopedia "AYO RANGKUL", Free Promote MSMEs and "BELA PENGADAAN".

4. Facilitating Digital Marketing Technical Guidance, Food Stylists and Product Design.

In this industrial era 4.0 there has been a change in consumer behavior, namely a shift in consumer behavior patterns in buying an item conventionally to digital/modern. This makes MSME actors to be able to market their products online. For this reason, digital marketing is needed as one of the marketing activities through various online media (Sanjaya&Tarigan, 2009). The IndagkopUMKM Service collaborates with the Ministry of Trade in the MSME Marketing Partnership activity program with Modern Retail and Marketplace to increase business skills training activities for SMEs, especially digital marketing and also collaborates with Inspiration Academics in providing training for entrepreneurial beginners to be able to apply the results of training in the field in practice. The participants no longer learn independently from theory in school only but also collaboratively through direct experience in the workplace, through the experiential learning model, learning activities are directed at producing innovative solutions to problems faced in their respective work environments (Suryanto et al., 2023). Theory through the development of pilot partnerships. In addition, in terms of marketing, product packaging is the main thing in branding. The appearance of product packaging must be made as attractive as possible so that it becomes a special attraction for consumers. The Tangerang City Government through the IndagkopUMKM Office also facilitates in the form of

training for MSME actors to improve skills in product design. In the development of MSMEs, the main factors are marketing and training (Permana, 2020).

5. Facilitating Access to Capital.

There are many requirements that must be met, making it difficult for MSME actors to access credit as capital. Therefore, it is important to carry out a collaboration model between financial institutions and the Tangerang City government to expand access so that credit conditions are more easily fulfilled by adding credit schemes as a result of the Covid-19 pandemic in order to strengthen capital. The SME Industry and Cooperative Agency cooperates with BJB, BRI, BNI, and Bank Mandiri by optimizing KUR/through "Tangerang Berwirausaha".

Tabel 2. Tangerang City KUR Absorption in 2022

NO	PERIOD		NAME OF BANK DISTRIBUTOR	(RP)	NUMBER OF DEBTOR
	OF	YEAR			
1	JULI	2022	BRI	280.156.000.000	7.587
2	JULI	2022	BJB	107.446.000.000	726
3	JULI	2022	MANDIRI	192.009.162.000	1.625
4	APRIL	2022	BNI	16.800.000	6.194
TOTAL				606.411.162.000	16.132

Source: (DisperindagkopUKM Kota Tangerang, 2022b)

In addition, there is the provision of business capital stimulus through "TANGERANG BISA", BPUM / BSMUM so that it helps in the context of efforts to handle the effects of the COVID-19 pandemic which has a social and economic impact on people's lives, as well as to assist and maintain the sustainability of Micro Enterprises facing pressures due to COVID-19. In addition, facilitating access to Financing/Loans "TANGERANG EMAS" in collaboration with BJB (Bank Jabar Banten)-CSR by providing capital loan assistance aimed at strengthening and developing its business in the midst of the covid-19 pandemic. The Tangerang Prosperous Community Economy Program (Tangerang Emas) is an interest-free capital assistance aimed at micro, small and medium enterprises (MSMEs) in Tangerang City. During the Covid-19 pandemic, this capital assistance was felt to be quite helpful in efforts to restore the economy in the MSME sector.

Tabel 3. Data for MSME data collection/registration in Tangerang Emas Years 2020 to 2022

YEAR	TOTAL GROUP	TOTAL DEBTOR	TOTAL PLAFOND
2020 –2021	27	231	455.000.000
2021 - 2022	35	295	585.000.000

Source: (DisperindagkopUKM Kota Tangerang, 2022b)

CONCLUSION

After going through a fairly prolonged pandemic period, which affected almost all sectors, one of which was the economy. The Tangerang City Government got up with its superior program innovation, through economic recovery with efforts to Empower and Develop Micro Enterprises at the IndagkopUMKM Office. MSMEs empowerment is not only carried out by the government but also involves other big business actors with cross-sectoral synergies and coordination. The supervisory agency (Department of IndagkopUKM) has facilitated various programs/capacity building to increase the

competitiveness of Micro and Small Enterprises. In addition, the support of the logistics center/courier service is also needed to ensure that the products purchased by consumers arrive at the promised time. The existence of banking support in the form of cheap, fast, and uncomplicated financing can be a recovery for the economic sector for MSMEs to prepare capital. Overall, the synergy and connectivity between academics and associations, the Department of IndagkopUKM, large businesses, courier services, and banks must work together as the key to mutual success to create competitive MSMEs.

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