

UMKM DEVELOPMENT STRATEGY THROUGH THE DEVELOPMENT POLICY OF THE COOPERATION DEPARTMENT OF SIGI DISTRICT, CENTRAL SULAWESI

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Abstract

The purpose of this analysis is to gain an understanding of the UMKM Development Strategy through the Development Policy of the Sigi Regency Cooperation and UKM Department in Central Sulawesi. This research was conducted in a qualitative descriptive manner using a process of observation, interviews and documentation. The data is then presented and analyzed using SWOT matrix analysis to identify strengths, weaknesses, opportunities and threats. The results of this research indicate that the strategy implemented to develop UMKM at the Sigi Regency Cooperation Department is appropriate and makes maximum use of the potential strengths possessed in seizing opportunities at the Sigi Regency Cooperation and UKM Department where the potential can be developed in the future and the results determining the coordinate *points X*, Management of open information, improving the quality of work programs, developing financial institutions, increasing empowerment of UMKM, consider community needs and strengthen authority and autonomy.

Keywords: *Strategy, Development, UMKM Development*

INTRODUCTION

Arifin, SE, MM as Head of the Micro, Small and Medium Enterprises Section of the Sigi Regency Cooperations and UKM Department, stated that small and medium businesses play an important role in economic growth. It is even able to contribute 60% of the country's economic growth. While these numbers are quite large, they are still not ideal because 5% of the population consists of small and medium businesses that have developed. If the population is 2 million, 100 additional workers can be absorbed.

Table 1. Number of Micro, Small and Medium Enterprises in Sigi Regency in 2022

No	Type of business	Amount
1	Micro business	22,861
2	Small business	7,389
3	Medium Business	291

Source: Data, Sigi Regency Cooperation and UKM Department (2022)

UMKM have great potential, there are still many UMKM that face challenges in developing their businesses. Some of the common obstacles faced by UMKM including access to financing with high loan interest rates and the need to provide collateral in the form of valuable assets (oriented towards material collateral) as an effort to obtain loans. They are difficult obstacles for them to face. Other difficulties are limited knowledge and inability to market the products. In this case, the Sigi Regency Cooperation Department can play an important role in providing guidance and support to UMKM to overcome these obstacles.

Strategy is essentially planning and management to achieve a goal, but to achieve that goal, strategy does not only function as a road map that only shows direction, but also shows how

operational tactics are. (Jannah, U, and Mofad, 2019). Management is an experiment to overcome all problems in organizational leadership and cooperation systems with the attitudes and tools of undergraduate formulation. The basic definition of cooperations is "Together carrying out activities or work to achieve a common goal, democratically, openly and voluntarily." (Arief, Subyartoro, Aryono and Tacobus, 2015). Micro, small and medium enterprises (UMKM) are businesses carried out by individuals or groups with the aim of improving the welfare of individuals and their groups. (Idayu, 2021). Coaching in general is a process of using people, money, time, methods and systems based on certain principles to achieve predetermined goals with the maximum possible results. SWOT (Strengths, Weaknesses, Opportunities, and Threats) analysis is a tool for identifying important elements in designing a business strategy. This analysis is based on logic that can maximize strengths and opportunities while minimizing weaknesses and threats. In making strategic decisions, companies must consider both internal factors (i.e. strengths and weaknesses) and external factors (i.e. opportunities and threats). (Humphery, 1970).

FRAME WORK

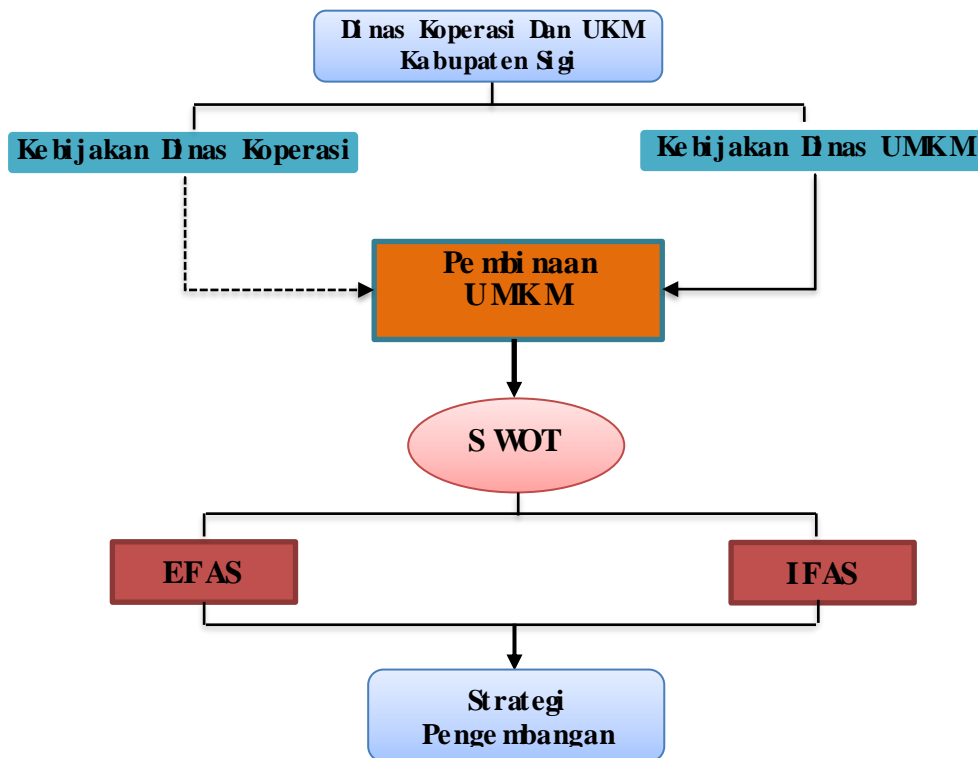


Figure 1. Conceptual Framework for Research at the Sigi Regency Cooperations and UKM Department

RESEARCH METHODS

The entire series of this research used a qualitative methodology through a descriptive approach. As stated by (Silalahi, 2010) qualitative research is a type of research carried out in a scientific or experimental environment, with the aim of accurately describing the characteristics of an individual. This research was conducted at the Sigi Regency Cooperations and UKM Department, Palu City, Central Sulawesi, which is on Jalan Wātubulā, Kec. Dolo, Sigi Regency,

Central Sulawesi. This location is an institution that houses and fosters both Cooperations and UMKM (Micro, Small and Medium Enterprises) in Sigi Regency and one of the businesses assisted and fostered by the Sigi Regency Cooperations and UMKM Department, namely Cafe Pipi Koro which is on Jl. Tg. Tururuka 42 Palu. This research will be carried out in early February- April 2023.

The criteria determined by researchers as research subjects are those who are involved in the research activities and understand information related to research. Based on this, the subjects in this study were selected using the following criteria:

1. Main informant: involved directly in development of UMKM, namely the Head of the Micro, Small and Medium Enterprises Section of the Sigi Regency Cooperations and UMKM Department M. Arifin, SE, MM
2. The informants came from 3 staffs who provide guidance and development for UMKM at the Sigi Regency Cooperations and UMKM Department, as well as businesses that are assisted and developed by the Sigi Regency Cooperations and Small and Medium Enterprises Department.

Data Collection Techniques (Sugiyono, 2018) data collection techniques were carried out in natural conditions, primary data sources, and data collection techniques focused more on participant observation, in-depth interviews and documentation. The techniques used in collecting this data are as follows:

Qualitative research observation is direct observation of objects to determine the existence of the object, situation, context and meaning in an effort to collect research data (Satori, Djaman, 2018). Observation is a data collection technique that is carried out by making direct observations of the object being researched systematically and then recording it. Observations in this research were used to obtain data about the extent to which the Department process occurred and was experienced by the research subjects:

Interviews are a data collection method used to obtain information from direct data sources (Satori, Djaman, 2018). Semi-structured interview is a type of interview. The aim of the interview is to solve the problem openly by asking the interviewees to provide their opinions and ideas. (Sugiyono, 2018), This is an interview with the Sigi Regency Cooperations and UMKM Department which provides guidance and development to UMKM in Sigi Regency.

Documentation in this case, evidence from a person can be in the form of writing or images. Regulations and policies are examples of written documents. In qualitative research, documentation helps observations and interviews. The results of observations and interviews will be more reliable if supported by documentary evidence. (Sugiyono, 2018)

Data analysis method. The analytical method in this research, the SWOT analysis method, is used, which systematically identifies various ways to develop business strategies. This analysis is based on logic to create strengths and opportunities, but can also reduce weaknesses and threats (treatment). These corporate strategy factors must be analyzed in the current context. The development of company missions, goals, strategies and policies is always related to the strategic decision making process. Rangkuti (2013)

Qualitative descriptive analysis is used to understand the company's environment in order to find out the strengths, weaknesses, opportunities and threats facing the company. The SWOT analysis here uses a matrix that includes internal environmental factors (IFAS) and includes external environmental factors in vertical cells in the form of opportunities and threats which can be identified from the results of the external environmental analysis (EFAS). Then from the remaining cells that bring together the internal and external factors, alternative strategies can be identified that are produced by the SWOT analysis (David, 2016)

Summary The Internal Factor Analysis (IFAS) matrix is created in five stages:

- a. Identify strengths and weaknesses.
- b. Give each factor a score ranging from 1.0, which is considered very important, to 0.0, which is considered not important. The success of a company in an industry is influenced by the relative importance of each factor. Factors that are considered to have a significant influence on organizational performance should be given high weight, regardless of whether the key factor is an internal strength or weakness. The total sum of the weights must be equal to 1.0

- c. Give each factor a rating of 1 to 4 to indicate whether the factor has a major weakness (rating 1), a minor weakness (rating 2), a major strength (rating 3), or a major strength (rating 4).
- d. Get a score by multiplying each weight by its rating
- e. Add up all the scores to get the total company score. This overall value shows how a company acts towards external strategy components.

Of course, in the EFE Matrix, the highest possible total value is 4.0 and the lowest possible value is 1.0. A total score of 4.0 indicates that the company is exploiting existing opportunities very well and avoiding external threats. (David, Fred, 2017)

Summary The External Factor Analysis (EFAS) matrix has five arrangements (David, Fred, 2017) :

- a. Determine the strengths and weaknesses factors
- b. Give each factor a weight from 1.0 (most important) to 0.0 (not important). These factors may influence strategic factors. The total sum of the weights must be equal to 1.0
- c. Give a score of 1 to 4 for each factor. A score of 4 indicates an excellent response, 3 indicates an above average response, 2 indicates an average response, and 1 indicates a below average response. This rating depends on the success of the company's strategy, and its value depends on the company's condition. Multiply each weight by the rating to get a score.
- d. To get a score, multiply each weight by its rating
- e. Add up all the scores from each variable to produce a total company score. This overall score shows how a company reacts to external strategic elements.

It is clear that in the EFAS Matrix, the highest total score is 4.0 and the lowest score is 1.0. A total value of 4.0 indicates that the company responds very well to opportunities and avoids threats in its industrial market, while a total value of 1.0 indicates that the company's strategy does not take advantage of opportunities or avoid external threats.

Table 2. IFAS AND EFAS Matrix in Determining the Right Strategy

IFAS EFAS	Strengthening (S) Strength Determine 5-10 Company strength factors from the previous Matrix	Weakness (W) Weakness. Determine 5-10 company weakness factors from the previous Matrix
Opportunity (O) Opportunity. Taken from the Opportunity Indicator in the Previous Matrix (5-10 elements)	SO Strategy This strategy is created by utilizing existing strengths to make the best possible use of opportunities	WO Strategy This strategy focuses on exploiting current opportunities by minimizing current weaknesses.
Threat (T) Threat. Taken from Threat Indicators in the previous Matrix (5-10 elements)	ST Strategy A strategy that uses existing strengths to overcome incoming threats	WT Strategy The strategy used at critical times is to try to minimize existing weaknesses and avoid threats

Source: David, Fred, R (2017).

Based on the Combination Strategy in SWOT Analysis, you can focus on a combination of two points in the SWOT to determine the company's strategic steps. The strategy of utilizing existing strengths to seize and exploit maximum opportunities results in the SO strategy. Cells that combine internal strengths with external threats will produce ST strategies. Cells that bring together internal weaknesses with external opportunities produce a WO strategy, while cells that bring together internal strengths and external threats will produce a WT strategy.

RESEARCH RESULT

1. SWOT Analysis of the Sigi Regency Cooperations and UKM Department

Table 3 IFAS Matrix (Internal Factor Analysis Summary)

No	Internal factors	Weight	Ratings	Score
	Strength __			
1	APBD funds are used for activities.	0.08	4	0.32
2	Has the authority to perform all tasks	0.09	4	0.36
3	Sufficient infrastructure and resources	0.07	3	0.21
4	UMKM are diverse and extensive	0.09	4	0.36
5	The loan application procedure is easy and fast at the Sigi Regency Cooperation and UKM Department	0.08	4	0.32
6	Website needs for development	0.09	4	0.36
7	Information management is open	0.09	4	0.36
Sub- Total				2.29
Weaknesses __				
1	Evenly distributed development is difficult to carry out in a very large area in the Sigi Regency Cooperations and UKM Department	0.05	2	0.10
2	Most workers/human resources lack education	0.07	3	0.21
3	Budget Limitations	0.05	2	0.10
4	Limitations in utilizing technology and information	0.07	3	0.21
5	Lack of supporting facilities (facilities and infrastructure provided by the Sigi Regency Cooperations and UKM Department for operational purposes)	0.07	3	0.21
6	There are no official employees who have SKN (National Work Competency Standard) certification	0.05	2	0.10
7	Number of Cooperation Department personnel who does not proportional to the amount UMKM and Cooperations	0.05	2	0.10
Sub- Total				1.02
Total		1		3.31

Source: Data, processed (2023)

From Table 2 above, it shows that the IFAS value obtained after determining the weight, rating and weighted value is 3.31 as a result of the sum of the subtotal strengths of 2.29 and weaknesses of 1.02. Thus, the value obtained after subtracting the strengths and weaknesses of UMKM in Sigi Regency is 1.27 as an indicator of being on the strength (positive) axis in the SWOT quadrant.

Table 4 EFAS Matrix (External Factor Analysis Summary)

No	External Factors	Weight	Rating	Score
	Opportunity _ _			
1	Become an institution that can be relied on by small and medium businesses	0.09	4	0.36
2	Expanding the reach of micro, small and medium empowerment	0.07	3	0.21
3	The work program must be improved	0.09	4	0.36
4	The public's need for financial institutions that provide loan Departments easily and quickly	0.09	4	0.36
5	Facilitation from local government to UMKM business actors	0.07	3	0.21
6	The number of UMKM continues to increase in the Sigi Regency area	0.09	4	0.36
7	on-line shopping)	0.09	4	0.36
Sub- Total				2.22
Threats _ _				
1	The environment is too large and difficult to reach	0.07	3	0.21
2	Many UMKM still don't Using digital equipment and digital access	0.06	3	0.18
3	It's difficult to attract public interest build a business	0.05	2	0.10
4	Business competition with other Cooperations or institutions that have the same products/ Departments	0.05	2	0.10
5	Lack of use of media for promotional needs hampers <i>brand image</i>	0.06	3	0.18
6	There is still a lack of access to the use of external information for the development of UMKM	0.07	3	0.21
7	Product competitiveness UMKM still weak on the national market and international	0.05	2	0.10
Sub- Total				1.08
Amount		1		3.30

Source: Data, processed (2023)

The research is shown in table 3. The EFAS above shows that the EFAS value obtained after determining the weight, rating and weighted value is 3.30 as a result of adding up the subtotal opportunities of 2.22 and threats of 1.08. Thus, the value obtained after subtracted between the opportunities and threats faced by UMKM in Sigi Regency is 1.14, as an indicator that is on the opportunity axis (positive).

Based on the results of the reduction between components in IFAS and components in EFAS, the coordinate points obtained in the SWOT Quadrant at the coordinate point (X Y) are [1.14; 1.27].

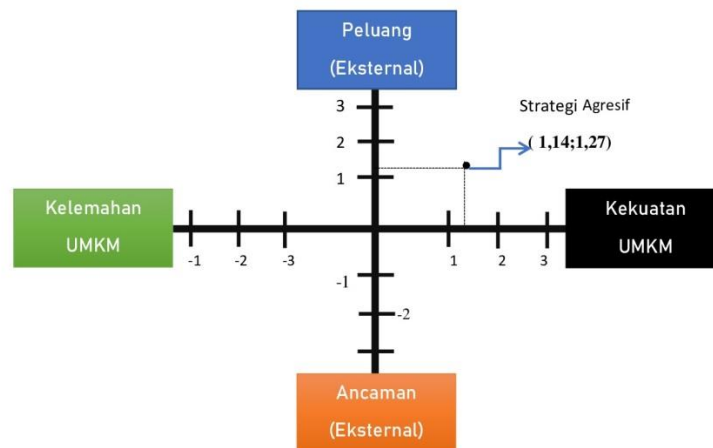


Figure 2 Square of SWOT Coordinates for UMKM in Sigi Regency
Source: Data, processed (2023)

Based on Figure 2 above, it can be seen that with the X coordinate point; Y[1.14; 1.27], then the SWOT results are located in quadrant I, which means that the Sigi Regency Cooperations and UMKM Department can develop aggressive strategies by utilizing all the potential they have to seize available opportunities (Amanah and Harahap, 2019).

The regional government's policy is to advance UMKM the Sigi Regency Cooperation and UKM Department obtains funding through the Regional Revenue and Expenditure Budget (APBD), which allows them to carry out all activities to expand the scope of UMKM empowerment and improve the quality of work program implementation.

Table 5. Matrix for Determining Strategic Options for Development Decision Making

IFAS	Strength (Strengthen)	Weaknesses
EFAS	<ol style="list-style-type: none"> 1. Funds used for activities come from the Regional Revenue and Expenditure Budget (APBD) 2. Has the authority to carry out every activity 3. Adequate facilities and infrastructure 4. UMKM are numerous and diverse 5. The loan application procedure is easy and fast at the Sigi Regency Cooperation and UKM Department 6. Website needs for development 7. Information management is open 	<ol style="list-style-type: none"> 1. A region that has a very large area, so it is difficult for the Sigi Regency Cooperations and UMKM Department to get equal guidance. Most of the business actors/ HR have low education 2. Budget limitations 3. Limitations in utilizing technology and information 4. Lack of supporting facilities (operational facilities and infrastructure) owned by the Sigi Regency Cooperation and UKM Department 5. There are no Department employees who have SKN certification (National work competency standards) 6. Number of Cooperation Department personnel who does not proportional to the amount UMKM and

		Cooperations
Opportunities	SO	WO
<ol style="list-style-type: none"> 1. Becoming an institution that can be relied on by small and medium enterprises (UMKM) Expanding the reach of UMKM empowerment 2. Improve work programs 3. The need for financial institutions that provide easy and fast loans, facilitation from local governments to UMKM business actors 4. The number of UMKM continues to increase in the Sigi Regency area 5. <i>on-line</i> shopping) 	<p>SO strategy means that the company must make maximum use of the necessary strengths and take advantage of all available opportunities so that the company can experience continuous and sustainable growth. The calculated data obtained from the coordinate points in Figure 5.1 [1.14; 1.27] which fall in quadrant I, and this is the result of research conducted at the Sigi Regency Cooperations and UKM Department, a study that focuses on the micro, small and business sectors, middle class in the region</p>	<p>WO strategy means that a company must minimize its weaknesses by trying to cover and fix existing limitations so that in time it can seize existing opportunities so that the company can gradually rise.</p>
Threat (Threat)	TO	WT
<ol style="list-style-type: none"> 1. Locations that are too large and difficult to reach are still many UMKM that do not yet use digital equipment and digital access. It is difficult to attract public interest in build a business 2. Business competition with other Cooperations or institutions that have the same products/ Departments 3. Lack of use of media for promotional needs hampers <i>brand image</i> 4. There is still a lack of access to the use of external information for the development of UMKM 5. Product competitiveness UMKM still weak on the national market and international. 	<p>OT strategy means that a company must be able to face threats by putting in effort and hard work, so that when the company can rise through various stages of structuring, existing opportunities can be seized</p>	<p>WT strategy is a strategy in which a company must manage its weaknesses to turn them into strengths, which in the end are able to ward off threats that confront the company's development.</p>

Source: Data, processed (2023)

Based on the results of the combination of IFAS and EFAS components as presented in Table 5 above, the appropriate development strategy for the Sigi Regency Cooperation and UKM Department is obtained, SO is a tactic that uses the available potential to take and optimize as many opportunities as possible. This option theoretically can basically be used by considering IFAS and EFAS elements, but specifically in this research, the Sigi Regency Cooperations and UKM Department is more appropriate in choosing to develop companies aggressively without ignoring existing weaknesses and threats. Utilizing all resource strengths is part of efforts to strengthen companies including UMKM in Sigi Regency.

The SO strategy in the SWOT matrix shows that the Sigi Regency Cooperation and UKM Department is an organization that can be relied on by UMKM players who have the authority to carry out every activity to expand the scope of efforts to empower Micro, Small and

Medium Enterprises (UMKM) and improve the quality of the program by Regional government policy to advance Micro, Small and Medium Enterprises (UMKM) is the main focus of the work program carried out by the Cooperations and Small and Medium Enterprises Department in Sigi Regency. This program is fully funded by the Regional Revenue and Expenditure Budget (APBD), and these funds are used to carry out various activities which must be optimized for UMKM development activities because the number of UMKM in Sigi Regency is increasing so that it can facilitate and provide loan Departments easily as well as coaching for UMKM in Sigi Regency.

RESEARCH DISCUSSION

Strategy at the Sigi Regency Cooperation and UKM Department

The resulting strengths and opportunities mean several development strategies that can be implemented to increase the effectiveness and positive impact of the Cooperation and UKM Department development policy. Here are some strategies to consider :

a. Effective Budget Utilization

Ensuring the use of APBD funds efficiently and on target is the key to optimizing the results of coaching and empowerment for UMKM. Effective use of the budget in developing and empowering UMKM is very important to maximize results in developing the UMKM sector. In this way, the government can achieve the desired economic and social goals, including economic growth, ending poverty, and creating new jobs by using APBD funds efficiently and on target in building and empowering the UMKM sector which can benefit the economy and society as a whole so that UMKM can grow faster and more sustainably due to support from APBD, APBN and third party funds. Funds provided in the form of subsidies, incentives or business capital can help UMKM develop products and Departments, improve quality and expand their business.

b. Utilization of Websites and Management of Open Information

Build or improve the official website for the Sigi Regency Cooperations and UKM Department so that it can help provide faster and easier data access for UMKM. A website can serve as a platform to announce coaching programs, loan requirements, and other opportunities. Apart from that, the use of social media can also be expanded to reach a wider audience and make it easier for UMKM in Sigi Regency to get information so that the development of a relevant website allows easier and faster data access for the Department and UMKM and helps spread knowledge, increase awareness, and facilitate the exchange of information in various fields .

c. Improving the Quality of Work Programs

The Sigi Regency Cooperations and UKM Department must continue to evaluate and improve existing programs. Better quality work programs will help increase the attractiveness of the institution for UMKM players and expand their participation in coaching programs and innovate to present new programs that are more relevant and support the development of UMKM in the Sigi Regency area .

d. Development of Financial Institutions

The Sigi Regency Cooperations and UKM Department is developing a mechanism for providing easy and fast loans for UMKM which will help meet the community's need for financial access and can collaborate with existing financial institutions or consider establishing a special financial institution to support UMKM and the Cooperations and UKM Department must be active. seek collaboration with external parties, such as financial institutions, universities, or non-governmental organizations, to increase capacity and accessibility for UMKM. Increasing the role of financial institutions in supporting UMKM will help facilitate access to financing and financial support. This can help UMKM to develop, develop innovation and increase their competitiveness in the market.

e. Increasing Empowerment of UMKM

Expanding the reach of UMKM empowerment is a crucial strategy. This can be done through training, technical guidance, network strengthening, and support in marketing products

digitally. Help UMKM use digital platforms to interact and shop online with the aim of increasing the scope and reach of their marketing and other promotional campaigns. Support in terms of branding and marketing will help UMKM products in Sigi Regency be better known in the market.

f. Considering the needs of the community and UMKM players

The Sigi Regency Cooperation and UKM office must always identify the needs of the community and UMKM actors to ensure that the programs provided are relevant and provide real benefits for them, so they must carry out direct consultations with UMKM actors and the community in a participatory manner. In this way, it will be easier to understand their needs, aspirations and hopes for the support program being held

g. Carrying out Monitoring and Evaluation

In carrying out each activity, carry out monitoring and evaluation of the Sigi Regency Cooperation and UKM department so that it can adapt quickly to changes and local needs with the number of UMKMin Sigi Regency continuing to increase and diversify.

Through implementing effective budget utilization strategies, developing and utilizing websites, managing open information, improving the quality of work programs, developing financial institutions, increasing empowerment of UMKM considering the needs of the community and UMKM actors, and strengthening authority so that the Cooperation and UKM Department in Sigi Regency can become a reliable and useful institution for UMKM and contribute to the economic growth and empowerment of the Sigi Regency region. Sigi Regency can also become a highly competitive area in the UKM sector, improving community welfare, reducing unemployment rates and creating a more inclusive and sustainable business environment.

CONCLUSION

By considering the formulation of the issue and the results of the SWOT analysis that has been used, the conclusions that can be drawn from the strategy are: UMKM development in the development policy of the Sigi Regency Cooperation and UKM Department takes advantage of the potential strengths they have in capturing opportunities for UMKM actors where their potential can be developed in the future and the results of determining the X-Y coordinate points [1.14; 1.24] then the SWOT results are located in quadrant I, which means that the Sigi Regional Cooperation and Small and Medium Enterprises Agency has the ability to formulate a new approach in aggressive strategy development (SO) seen from the potential and strength resulting from several development strategies implemented to increase the effectiveness and positive impact of the Sigi Regency Cooperation and UKM Department development policy by effectively utilizing the budget, developing and utilizing websites, managing open information, improving the quality of work programs, developing financial institutions, increasing the empowerment of UMKM considering the needs of the community and UMKM actors, carrying out monitoring and evaluation so that the Cooperation and UKM Department in Sigi Regency can become a reliable and useful institution for UMKM actors and contribute to the economic growth and empowerment of the Sigi Regency area.

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