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Learning By Doing Model In Women Empowerment Through Micro, Small, And Medium Enterprises

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Abstract

This study aims to analyze women empowerment through Micro, Small, and Medium Enterprises (MSMEs) using the learning by doing approach in Imbanagara Village, Ciamis Regency. Women empowerment is a strategic effort to improve family welfare and encourage women's active participation in productive economic activities, particularly in home-based industries. The research employs a qualitative approach using a case study method. Data were collected through interviews, observations, and documentation with MSME actors and Village-Owned Enterprises (BUMDes) managers. The findings indicate that the learning by doing model effectively enhances the skills, confidence, and business management capabilities of women engaged in MSMEs. Support from BUMDes, in the form of training, mentoring, and access to capital, significantly contributes to the success of women-led businesses. The integration of technology in product marketing has also been initiated, though it still requires further enhancement. This study concludes that women empowerment through MSMEs not only improves family income but also creates new job opportunities for the surrounding community. Therefore, further technological assistance and access to capital are necessary to ensure the program's sustainability and optimal impact.

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INTRODUCTION

One of the government's community empowerment initiatives to reduce poverty is through Micro, Small, and Medium Enterprises (MSMEs). Poverty has long been a critical issue, as it is associated with various increasing economic challenges in Indonesia (Ras, 2013). One consequence of poverty is the structural marginalization of women. Women often face discrimination in accessing education, economic resources, and political rights (Maulana, 2009).

To address this issue, the government has implemented policies to increase the number of MSME entrepreneurs. MSMEs play a crucial role in national economic development by contributing to economic growth, job creation, and equitable distribution of economic gains. During Indonesia's past economic crises, large-scale enterprises in various sectors suffered stagnation or closure, whereas MSMEs remained resilient and helped the economy recover (Dwi Ananda & Susilowati, 2013). The continuous growth of MSMEs strengthens local economies, making them a valuable national and regional asset (Anggraeni et al., 2021).

A business is considered successful when its operations run smoothly, efficiently utilizing its workforce to enhance productivity. MSMEs require strategic planning to achieve their goals effectively (Fatimah, 2011). As entrepreneurial activities, MSMEs contribute to job creation and provide broader economic services to communities. They are pivotal in advancing societal well-being and play a vital role in global economic development (Emiliani et al., 2021). Given their potential, MSMEs in Indonesia must be optimized and their capacities further explored to enhance economic growth, particularly in empowering women.

Women's empowerment is essential, as many women remain economically dependent due to various socio-cultural and structural barriers. These barriers include governmental policies, legal frameworks, geographic constraints, and global economic trends. Internal factors such as self-perception, motivation, stress, job aspirations, and personal characteristics also influence women's economic participation.

Currently, women must be empowered in the economic sector. Although no single definition of women's economic empowerment exists, it generally involves providing women with access to and control over economic resources, social and political participation, and the ability to make decisions independently (R. M. Putri et al., 2013). Achieving economic empowerment requires equal access to critical economic resources, dismantling gender inequalities in the labor market, and ensuring fair distribution of unpaid domestic responsibilities. It is crucial to create opportunities that foster gender equity and allow women to contribute meaningfully to national development.

A lack of sustained focus and continuity in women empowerment programs has hindered gender equality efforts (Marwanti & Astuti, 2012). Therefore, intensive and continuous efforts are required to promote gender equality through economic initiatives. One effective approach to women's empowerment is enhancing their economic productivity through home-based businesses and social enterprises. Poverty alleviation policies that emphasize gender roles as central to development have become a key government strategy (Putra & Amran, 2023; Ruslan, 2010).

Women who balance family responsibilities with economic activities often turn to entrepreneurship. Many housewives learn business skills through hands-on experience, a process known in education as learning by doing. This method actively engages individuals in real-life business operations, enabling them to acquire relevant skills and knowledge while simultaneously supporting their family economy (Erba Robani et al., 2021; Herniati et al., 2017).

In Imbanagara Village, Ciamis Regency, many women engage in home-based businesses, particularly in food production. These MSMEs operate as small-scale home industries, providing economic opportunities for housewives while allowing them to fulfill their domestic roles. The growing number of female entrepreneurs presents an interesting subject for research. Various training programs have been conducted to enhance their skills and business productivity, but self-learning remains a dominant method of business development among these women.

The research aims to examine the extent to which housewives in Imbanagara Village manage their home-based businesses and balance household responsibilities with entrepreneurship. It explores how MSMEs empower women to contribute to household income while fostering economic resilience. Women's participation in MSMEs not only enhances family economic security but also creates employment opportunities for other women.

The novelty of this study lies in its focus on the learning by doing approach within the field of community education. Traditionally, learning by doing is applied in formal educational settings. However, this study examines its implementation among women engaged in MSMEs, emphasizing its role in enhancing business skills and self-sufficiency. The integration of training and hands-on business experience enables women to immediately apply newly acquired knowledge, thereby improving their competencies and boosting business performance.

The findings of this study are expected to contribute to the ongoing discourse on women's economic empowerment by demonstrating the effectiveness of learning by doing in fostering entrepreneurial skills among women in rural areas. Additionally, it provides practical insights for policymakers and stakeholders on how to enhance training programs, financial support mechanisms, and access to digital marketing platforms for women entrepreneurs.

METHODS

The research approach used in this study is qualitative with a case study method, as this method allows for an in-depth exploration of the research problem, revealing the uniqueness and characteristics of the study. The qualitative approach is employed to conduct an in-depth analysis of Women Empowerment Through the Learning By Doing Model in Micro Enterprise Programs (A Study of Productive Economic Home Industry in Imbanagara Village, Ciamis). This qualitative approach is expected to produce a comprehensive depiction of the research subject, generating descriptive data in the form of written or spoken words from participants and observed behaviors.

Data collection techniques play a crucial role in research, as the main objective of research is to obtain data. If data collection techniques are not carefully considered, the researcher may fail to gather data that meets established standards (Sugiyono, 2018). The data collection methods used in this study include interviews, observations, and documentation. Primary data was obtained through direct interviews to gain an in-depth understanding of the learning by doing process among MSME actors in developing their businesses. Observations were conducted to examine the activities of MSME practitioners, particularly women, in their efforts to improve their family economy.

RESULT AND DISCUSSION

Imbanagara is a village in Ciamis District, Ciamis Regency, West Java Province, Indonesia. Imbanagara Village is also one of the ten villages or sub-districts included in the urban area of Ciamis. It is bordered by Cisadap Village to the north, Sindangrasa Sub-district to the east, Panyingkiran Village and Cikoneng District (Gegempalan Village) to the south. The total area of Imbanagara Village is 1.80 km² (0.69 sq mi), making it the smallest village in Ciamis District. It has a postal code of 46219 and a Ministry of Home Affairs code of 32.07.01.2010. Imbanagara Village consists of five hamlets divided into 42 neighborhood units (RT) from 20 community units (RW), namely Ciwahangan, Karang Tengah, Lebaklipung, Sukamanah, and Warung Wetan. In 2022, the

population of Imbanagara Village was recorded at 7,586 inhabitants with a density of 4,214.44/km² (10,915.3/sq mi).

Research Findings

The following are the findings from the research conducted using data collection techniques through observation, interviews, and documentation with informants to answer the research question on how the role of MSME and BUMDes managers contributes to the development of Micro, Small, and Medium Enterprises in Imbanagara Village, Ciamis. The Learning by Doing Model in Women Empowerment through Micro, Small, and Medium Enterprises (MSMEs) The learning by doing model in empowering women is one of the efforts carried out by Micro, Small, and Medium Enterprises (MSMEs) to empower women who do not have jobs apart from being housewives. This home-based industry and productive economic activity is highly beneficial for women, as learning takes place while working to meet economic needs and increase family income. The goal of Micro, Small, and Medium Enterprises (MSMEs) is to realize the welfare of the Imbanagara Village community through productive home industries. The empowerment of women in MSME development is implemented through institutional or group systems.

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Facilitative Role

a) Social Animation (*Social Encouragement*)

A female worker can serve as a facilitator for women entrepreneurs by providing stimulation and support in business activities that can increase family income through the learning by doing system. Based on field findings from interviews, informant SK, an entrepreneur, explained that the role of women in empowerment efforts involves direct participation in managing business activities. This is achieved by directly motivating workers to be creative and innovative in their business activities.

Furthermore, according to interviews with informant G, empowering women involves continuously encouraging them to strive for success. This is done by visiting women at their homes and inviting them to participate in creative home industry businesses that can generate additional family income. The role of women in social animation includes providing encouragement, instilling resilience, and motivating women to engage in business activities.

Interviews with MSME actors also revealed similar findings. Informant WH stated that MSME actors provide direct encouragement when meeting female workers. This was corroborated by informants MS, WH, and TH, who explained that MSME managers frequently offer direct motivation to ensure that businesses continue to operate and expand. They do so by providing positive reinforcement and boosting the confidence of home industry entrepreneurs, particularly in helping women to become more productive. Field observations confirmed that both MSME facilitators and women entrepreneurs provide positive reinforcement, instill confidence, and encourage perseverance through direct face-to-face interactions.

Based on the explanation above, it can be concluded that MSME managers play a crucial role in empowering female entrepreneurs through direct facilitation using the learning by doing model. This means that women are trained while simultaneously engaging in business activities, allowing them to practice what they have learned in real time. The continuous encouragement and confidence-building provided by MSME facilitators help sustain their entrepreneurial efforts and growth.

b) Media and Negotiation

The role of a mediator is essential in resolving conflicts that may arise within business operations. In managing MSMEs, business facilitators act as intermediaries when disputes occur. Mediation and negotiation play a crucial role in assisting female workers and MSME actors in overcoming challenges in their work environment.

Based on interviews, informant ZA explained that MSME managers help resolve issues faced by MSME entrepreneurs in home-based productive economic industries. This includes addressing business competition, product quality, entrepreneurship challenges, and financial difficulties. Supporting this statement, informant MS emphasized that when problems arise concerning capital and business training, empowerment efforts specifically for women are provided. Similarly, informant G confirmed that MSME managers assist home industry entrepreneurs who experience difficulties related to business operations and labor management. This aligns with the perspective of informant TH, an MSME entrepreneur, who shared that MSME managers have played an active role in encouraging and providing advice. One significant initiative is the empowerment of housewives who have no employment other than caring for their children. They are encouraged to participate in home-based work that allows them to contribute financially without leaving their household responsibilities. Additionally, informant ZA stated that workers undergo training through the learning by doing approach, meaning they learn while working and directly practice the skills acquired during training.

Interviews with informants MS and WH indicated that during their business operations, they did not encounter significant obstacles due to continuous assistance and training provided by MSME managers. This collaboration includes working with the Village-Owned Enterprises (BUMDes), which is part of a program aimed at empowering women through MSMEs. The program equips women with essential skills to manage creative home-based industries in a productive economic model that follows the learning by doing approach.

Based on these findings, it can be concluded that female MSME entrepreneurs engaged in creative home industries receive continuous support. This support includes access to business-related information, counseling, and training on strategies and marketing techniques. Such assistance enables them to effectively operate and sustain their home-based businesses while fostering economic independence.

c) Support

Support is a role that can be provided by offering encouragement and assistance to help individuals rise and thrive. The provision of support plays a crucial role in enabling Micro, Small, and Medium Enterprises (MSMEs) to progress. According to interviews with informant G, support for MSMEs is given through encouragement and confidence-building efforts to help entrepreneurs grow their businesses. If an MSME entrepreneur demonstrates an entrepreneurial spirit and manages a business unit but requires guidance to overcome operational challenges, facilitators provide assistance to those in need. Informant ZA stated that MSME managers offer direct support to entrepreneurs, particularly in empowering women to engage in productive home-based industries. They provide training, mentoring, and direct support, as well as access to microfinance or loan services through partnerships with the Village-Owned Enterprises (BUMDes). These initiatives

enable MSMEs to sustain and grow their businesses while adhering to the learning by doing model, which allows entrepreneurs to learn while actively running their businesses. This approach directly benefits female entrepreneurs by increasing household income and enhancing their economic independence. Based on these findings, it can be concluded that MSME and BUMDes managers support women by offering direct motivation and encouragement, as well as access to microfinance services. Women entrepreneurs who are part of BUMDes benefit from structured assistance that enables them to sustain their home-based businesses creatively and independently, thereby reducing household financial burdens.

d) Group Facilitation

A facilitator must be able to assist the community in optimizing their roles in the empowerment process. Group facilitators are essential in helping MSME entrepreneurs enhance their business operations. According to interviews with informant ZA, MSME managers facilitate entrepreneurs by providing guidance in collaboration with BUMDes, which offers microfinance services to support MSMEs. Informants G and MS confirmed that MSME entrepreneurs could utilize these financial services to secure additional capital for business expansion. Informant G explained that MSME entrepreneurs seeking business loans must provide identification documents (KTP and Family Card) and submit a formal proposal for approval. This process helps entrepreneurs access financial support to sustain and expand their businesses.

e) Resource Utilization

As agents of change, MSME managers must effectively utilize available resources, including human and natural resources. Informant ZA emphasized that human resource utilization involves identifying responsible individuals who are willing to collaborate and manage home-based creative industries. With support from BUMDes, these entrepreneurs work collectively to operate and expand business units, benefiting both the community and MSME entrepreneurs, especially women engaged in business activities or culinary enterprises. According to informant TH, as a supervisor of MSMEs and BUMDes, selecting responsible individuals is crucial for maximizing their potential in business operations. Informant G added that women, in particular, have demonstrated the ability to enhance household income and operate businesses creatively and independently. Many women-run businesses from their homes while still managing family responsibilities, contributing to a more productive and sustainable entrepreneurial environment.

Informant WH highlighted that, beyond household responsibilities, women are expected to engage in economic activities to supplement family income. Informant TH described female entrepreneurs as persistent and determined individuals who continuously strive to enhance their business skills. Informants TH, G, and WH agreed that MSME entrepreneurs have successfully implemented the learning by doing model, allowing them to gain practical business experience and generate income by selling their products in the market. The presence of MSME and BUMDes managers plays a significant role in supporting women entrepreneurs. Informants TS, MS, and G confirmed that these managers assist in business development by providing access to microfinance, motivation, and continuous support. As a result, government-backed programs effectively contribute to empowering both entrepreneurs and women in the community.

Observations indicate that women, as valuable human resources, play an active role in utilizing their potential in home-based industries. Based on these findings, it can be concluded that women are capable of managing businesses in their communities by implementing the learning by doing model. This approach enhances their skills and enables them to operate sustainable businesses.

f) Organizing

Organizing involves the ability to coordinate efforts, structure tasks, and prioritize actions to achieve business goals. According to informant ZA, establishing business mentorship structures (bapak angkat) is essential in supporting MSMEs by providing marketing assistance and regulating competition among home industry entrepreneurs. Informants G and MS emphasized the role of MSME and BUMDes managers in overseeing business operations, ensuring that entrepreneurs possess essential skills, including IT proficiency, financial management, and business ethics. In home industry associations, an organizational structure is established to facilitate problem-solving and marketing strategies. This ensures that business activities remain orderly and do not disadvantage MSME entrepreneurs. Additionally, BUMDes managers hold administrative responsibilities, including business planning, implementation, and reporting.

According to informant ZA, BUMDes management includes roles such as secretary and treasurer, responsible for maintaining records of MSME entrepreneurs, managing microfinance applications, and preparing financial reports. Observations in the field reveal that each organizational unit, including home industry associations, MSME managers, and BUMDes managers, fulfills their duties and responsibilities effectively. This collaborative effort strengthens business operations, facilitates training programs, and continuously supports female entrepreneurs in developing their skills and businesses. Based on these findings, it can be concluded that MSME associations and home industry groups establish organizational structures through collective agreements, involving all members in a cooperative and responsible manner. Additionally, government institutions that support MSMEs and BUMDes play a crucial role in monitoring and guiding entrepreneurs, ensuring the smooth execution of their responsibilities.

2. Educational Role

a) Raising Community Awareness

The role of raising awareness among women as a form of empowerment is to equip them with the skills and competencies needed to enhance their abilities. This aims to foster awareness, active listening, communication, motivation, and work engagement. Women are expected to develop a strong sense of solidarity in running their businesses. Based on an interview with informant ZA, efforts to raise awareness among women to engage in business activities were carried out through training programs specifically designed for Micro, Small, and Medium Enterprises (MSMEs) and female workers. These training sessions included materials and motivation relevant to their business needs. Informant G explained that raising awareness among MSME actors was achieved through financial assistance, direct motivation, and guidance. Similarly, informant MS highlighted the importance of providing motivation, feedback, and encouragement directly to MSME entrepreneurs to help them grow their businesses.

An interview with informant TS revealed that empowering women through the learning by doing model significantly contributed to increasing their awareness of business management in the home industry sector. This approach allowed them to practice directly, helping them meet their family's financial needs while fostering motivation to continue striving. Informants WH and MS also emphasized that empowering women through skill-building and motivation-driven training encouraged them to be more confident and proactive in their business ventures. Field observations confirmed that the learning by doing approach effectively empowered women entrepreneurs in home industries by fostering motivation, enthusiasm, and direct engagement. Women were provided with hands-on guidance at their business locations to improve their capabilities.

Based on the above findings, it can be concluded that empowering women to enhance their business awareness was achieved through training sessions, direct motivation, and encouragement, enabling them to sustain and expand their businesses.

b) Conducting Training

Training is the most educational role, as it involves empowering women by equipping them with practical skills that benefit themselves, their families, and society. According to an interview with informant ZA, MSME facilitators and Village-Owned Enterprises (BUMDes) organizers conducted entrepreneurship training for women based on their needs and aspirations. The training program was held in collaboration with the Cooperative and Small-Medium Enterprise Office of Ciamis Regency. A specific culinary training program was conducted, teaching women how to create various types of snacks suitable for home industry businesses. The objective was to enhance the culinary skills of women entrepreneurs, enabling them to innovate and produce a wider variety of products—from planning, production processes, and outcomes to marketing strategies.

Informant G mentioned that MSME entrepreneurs could practice directly through the learning by doing approach, allowing them to implement their newly acquired skills in their daily business operations. MSME facilitators also identified issues and business needs through direct visits and coordination with entrepreneurs to design appropriate training programs. Training program structure included:

1. Training themes
2. Training materials
3. Learners (MSME entrepreneurs)
4. Trainers/instructors
5. Training schedule
6. Required tools and materials

The training sessions lasted approximately two days, with 30% theory-based learning and 70% hands-on practice. Based on an interview with informant G, the main goal was to enhance business skills in the food industry, particularly for MSME entrepreneurs specializing in culinary products. This training allowed them to develop and innovate snack products within their home industries. Informants WH and MS, both relatively new entrepreneurs with two years of experience, reported that training significantly helped them improve their businesses and motivated them to remain active. They emphasized that the government's training programs provided direct support for women's involvement in the home industry sector through the learning by doing approach, which ultimately boosted their household income. Informant G further emphasized that continuous training programs are necessary, as entrepreneurs may face new challenges that require ongoing solutions. Training should be structured in stages to cover marketing strategies, product packaging, brand protection (HAKI), and other business development areas. Informant WH also stated that training provided valuable knowledge that could be immediately applied. Similarly, informant ZA emphasized that MSME training programs addressed knowledge gaps and played a crucial role in empowering women who previously lacked access to employment opportunities.

The role of BUMDes facilitators and MSME advisors in organizing training programs has been successfully implemented by addressing business challenges, workforce development, innovation, and marketing strategies. These training initiatives have preserved local cultural heritage and traditional skills while empowering women to sustain their businesses. As a result, MSME entrepreneurs have been able to enhance their skills, generate income, and achieve financial independence.

3. Representative Role

a) Securing Financial Assistance

To secure financial assistance, particularly in terms of business capital, women entrepreneurs need access to funding and knowledge about business operations. Based on an interview with informant G, home industry businesses require adequate funding to sustain their operations. One of the financial aid sources for business capital, apart from the MSME (Micro, Small, and Medium

Enterprises) program, comes from village fund allocations. Informant ZA also stated that Village-Owned Enterprises (BUMDes) receive financial support from village funds. Informants SK, WH, MS, and G all confirmed that BUMDes utilize village funds to provide financial assistance and loans for community members. According to informant TS, financial aid is used to expand business capacity, increase capital, and purchase additional infrastructure for business operations. Field observations revealed that women entrepreneurs in the home industry sector benefit significantly from MSME assistance, training programs, and financial aid from BUMDes' loan units. This support allows them to develop home-based creative businesses in the food industry. From these findings, it can be concluded that women entrepreneurs participating in MSME programs also receive financial support from village institutions. The village fund allocations help establish loan units within BUMDes, which are accessible to community members and entrepreneurs in need of capital. Additionally, continuous mentorship programs are conducted to enhance business knowledge and foster creative and innovative entrepreneurship.

b) Utilizing Media

With technological advancements and shifts in buying and selling practices, online sales have become a common trend. Therefore, women entrepreneurs must be able to leverage information and communication media to promote their businesses. Based on interviews with informants G and SK, women entrepreneurs are trained under the learning by doing model to use digital applications for selling products. MSME mentors and BUMDes facilitators assist in marketing and promoting MSME products, often in collaboration with business associations. These businesses utilize a mix of online sales and traditional retail distribution to reach a wider market. According to informant G, social media promotions are mainly handled by trained MSME members or skilled employees. For instance, informant TS markets products through WhatsApp and Facebook, while informant MS utilizes Instagram, TikTok, and WhatsApp. Informant WH partners with e-commerce platforms like Lazada and Shopee, whereas informant ZA stated that some entrepreneurs do not use social media due to a lack of digital literacy but rely on regular customers for sales. From these findings, it can be concluded that MSME entrepreneurs have received various forms of assistance in leveraging digital marketing. Through learning by doing, women entrepreneurs are introduced to different marketing strategies, including social media promotions and online selling platforms such as WhatsApp, Facebook, Instagram, TikTok, Lazada, and Shopee.

4. Technical Role

a) Collecting and Analyzing Data

Community workers play a crucial role in collecting and analyzing data to evaluate the sustainability of business programs. Based on an interview with informant SK, financial records are essential for business planning and operations. MSME entrepreneurs must maintain structured records, including financial reports, revenue and expense logs, inventory records, and infrastructure documentation. Informants ZA and G stated that MSME businesses require proper bookkeeping systems, with records stored digitally or in physical ledgers. These records track expenses, income, payroll, operational costs (such as electricity and water bills), and loan payments. Informants SK, WH, and MS emphasized the importance of financial literacy training for MSME entrepreneurs, ensuring they can evaluate business growth and financial sustainability. From these findings, it can be concluded that MSME entrepreneurs are trained to manage finances efficiently, avoiding the mixing of personal and business funds. Proper data management helps evaluate business performance and identify areas for improvement.

b) Using Computers

The use of computers is crucial for entrepreneurs to manage business operations effectively, particularly for data storage and digital transactions. According to informant SK, MSME entrepreneurs utilize computers for bookkeeping and business documentation. Informant ZA stated that computers help store business records, track inventory, and facilitate online sales. Informant G explained that computers are used for financial reporting, monthly or annual business summaries, and administrative tasks. Field observations revealed that MSME entrepreneurs use computers to store key business documents, including business visions, financial statements, inventory lists, and employee roles. These records are later compiled into formal reports to monitor business performance.

From these findings, it can be concluded that MSME entrepreneurs actively use computers for financial management, sales tracking, and data storage. MSME mentors and BUMDes facilitators ensure that entrepreneurs are equipped with basic digital literacy skills to facilitate efficient record-keeping and business development.

c) Controlling and Managing Finances

Financial management is a critical responsibility for entrepreneurs, especially those in the home-based food industry, where the learning by doing model is applied. Based on an interview with informant SK, BUMDes and MSME facilitators regularly monitor business performance by visiting entrepreneurs and reviewing their progress. Entrepreneurs are required to submit annual financial and business reports. Informant WH noted that monitoring occurs every three months to assess business development, particularly for women entrepreneurs in the creative home industry sector. Informant G explained that MSME and BUMDes facilitators conduct on-site monitoring and direct discussions with entrepreneurs. Informant ZA confirmed that financial oversight is carried out by visiting MSME entrepreneurs affiliated with BUMDes, ensuring that they maintain proper records of income, expenses, and financial transactions.

Informants TS and MS stated that microloans have significantly helped entrepreneurs expand their businesses. According to informant WH, joining BUMDes has provided valuable financial support, as the loan requirements are simple and the facilitators are supportive. Field observations confirmed that BUMDes and MSME facilitators actively monitor business progress by conducting site visits and ensuring that financial records are properly maintained. From these findings, it can be concluded that financial monitoring is conducted through regular evaluations, ensuring that MSME entrepreneurs track their business performance effectively. This process allows entrepreneurs to identify financial risks, minimize losses, and improve business strategies. With continuous financial guidance, entrepreneurs are better equipped to manage their businesses sustainably.

Discussion

Learning by Doing Model in Women's Empowerment Through Micro, Small, and Medium Enterprises (MSMEs)

1. Facilitative Role

The facilitative role functions to provide encouragement and opportunities for women through the learning by doing approach. This role is intended to motivate women and the community to develop creativity and manage businesses effectively. MSME and Village-Owned Enterprises (BUMDes) managers play several key facilitative roles, including:

a) Social Animation (Social Enthusiasm)

Field observations reveal that women workers can act as facilitators for female entrepreneurs, providing stimulation and support in business activities to increase family income through learning by doing. Encouragement is continuously given by MSME actors together with BUMDes, with the expectation that empowerment efforts will involve women not only as business operators but also as motivators who directly inspire workers to be innovative and collaborative.

This aligns with Rukminto (2008), who states that community workers must have social enthusiasm to stimulate energy, inspiration, and motivation, helping the community become active participants. Verbal motivation and face-to-face encouragement provided by MSME mentors help entrepreneurs remain committed to developing their businesses. This is consistent with Susanti (2015), who states that motivation influences individual decision-making in pursuing desired activities. In this case, motivation provided by facilitators and mentors serves as a key strategy to sustain business operations and development.

b) Media and Negotiation

Research findings indicate that mediation and negotiation roles are crucial in resolving conflicts within business activities. MSME facilitators act as mediators when entrepreneurs face financial or marketing issues. This aligns with Zubaedi (2013), who explains that mediators help conflicting parties voluntarily reach a mutually acceptable resolution. Common issues faced by MSME actors include: Business competition, Late loan repayments, Failure to meet business targets, Lack of entrepreneurial skills, to address these challenges, MSME and BUMDes facilitators provide solutions through mentoring programs, community business groups, and flexible repayment schemes.

Additionally, housewives who lack job opportunities are empowered through home-based businesses, allowing them to work while caring for their families. The learning by doing model enables them to acquire practical business skills and immediately apply them. This is consistent with Soegiharto et al. (2019), who emphasize that mediators aim to foster collaboration, resolve differences, and reach consensus-based solutions for MSME actors facing business-related challenges.

c) Support

Based on previous discussions, women must be given greater opportunities and support to participate in economic development. Financial independence has become a critical necessity in the pursuit of gender equality and family well-being. Many women face economic constraints that limit their financial independence, pushing them towards informal employment, particularly in micro-enterprises. Mentorship programs for MSMEs provide not only financial support but also emotional encouragement through: Business mentoring and consultation, Access to small business financing, Group support programs for underprivileged women entrepreneurs. According to Rukminto (2008), community empowerment involves providing continuous support to participants engaged in structured programs. Support does not always have to be material-based but can also include verbal encouragement, recognition, and positive reinforcement, which ultimately fosters confidence and entrepreneurial resilience. Providing training and resources for small business groups enhances their capability and motivation, leading to business growth and sustainability.

d) Group Facilitation

Field research indicates that MSME facilitators help entrepreneurs develop their businesses by providing support, encouragement, and structured guidance. This assistance ensures that business operations run smoothly under the learning by doing model, where entrepreneurs learn and practice business skills simultaneously. For women entrepreneurs, this empowerment process directly contributes to increasing family income, as they can apply their acquired skills in real business settings. This aligns with Zubaedi (2013), who states that facilitators play a crucial role in MSME development by providing educational resources to build knowledge and skills. Facilitators are instrumental in helping entrepreneurs manage and grow their businesses effectively.

Beyond mentorship, MSME managers also collaborate with local trade and commerce offices to organize training programs tailored to business needs. Training programs significantly impact MSME growth by equipping entrepreneurs with essential skills for business management, financial planning, and marketing strategies. As noted by Anuradha & Rames (2020) in Rahmaturrahman (2022), training programs enhance knowledge and skills, enabling entrepreneurs

to operate businesses more effectively. This highlights the importance of continuous training in fostering business sustainability and economic empowerment.

e. Utilization of Resources

The role of women in society remains subordinate and has not yet reached equal partnership with men. Therefore, economic development must be designed to improve, cultivate, and maximize national economic potential based on justice, fair competition, social responsibility, environmental awareness, and sustainability. Economic policies should ensure equal opportunities for entrepreneurship and employment, consumer rights protection, and fair treatment for all. It is time for women to be given greater opportunities in economic development. Economic self-sufficiency has become a fundamental necessity for women in achieving justice, gender equality, and family well-being.

Field findings indicate that MSME and BUMDes managers utilize local human resources to assist in MSME guidance and management. This aligns with Rukminto (2008), who states that community empowerment requires the ability to identify and utilize available skills and resources to implement programs effectively. Similarly, Ayuningtyas et al. (2023) emphasize that change agents must be able to identify and leverage various skills and resources within a community.

The utilization of resources demonstrates that BUMDes managers play a crucial role in MSME development by maximizing the potential of each team member to oversee management, fulfill responsibilities, and ensure business operations contribute to both the community and entrepreneurs. This supports the view of Al Hamid & Rosman Hulinggi (2023), which states that MSME management should be cooperative, ensuring all involved parties collaborate effectively for business sustainability. The empowerment of women through resource utilization includes integrating them into food production and home industries, particularly in creative industries that capitalize on regional specialties. This aligns with Kasmir (2007), who asserts that women must be empowered for three key reasons: Women have equal rights to participate in development and benefit from its outcomes, just as men do. Women possess unique perspectives, particularly regarding childcare and household management, which are essential for sustainable social development. Empowering women indirectly strengthens the next generation, as mothers play a central role in child development and social influence.

Ife & Frank (2008) also highlight that resource mobilization is critical for economic empowerment, particularly for women entrepreneurs. Women who operate businesses from home can generate income, contribute to family financial stability, and scale their businesses productively. MSME actors already utilize their human resources effectively, especially through the learning by doing approach. This method allows them to acquire practical business skills while simultaneously generating income by selling their products. Women in home industries not only develop their businesses but also support other housewives who need economic opportunities.

f. Organizing

Research findings indicate that MSME managers play a vital role in organizing and mobilizing skilled individuals into structured business groups, ensuring sustainable business growth that benefits society. This aligns with Fridayanti et al. (2023), who explain that effective organization involves engaging key individuals in change processes, prioritizing critical tasks, and establishing structured action plans.

The organizational process includes deliberation and administrative formalization within local governance structures to ensure accountability in serving MSME actors and community entrepreneurs. Key elements of MSME organizational structuring include: "Business Mentorship" programs, where experienced entrepreneurs help market MSME products. The formation of an Artisan Association for Home Industries to regulate business competition and coordinate collective marketing strategies. MSME and BUMDes managers must possess entrepreneurial skills,

technological literacy, honesty, and financial management capabilities to ensure business sustainability.

Within artisan groups, structured organizations facilitate problem-solving and product marketing. The establishment of structured organizations ensures community businesses run efficiently, benefiting all members without unfair competition. MSME managers and BUMDes administrators are also responsible for strategic planning, business implementation, and reporting on financial performance. Based on field observations, MSME and BUMDes administrators have successfully structured their operations, ensuring that business programs run smoothly and benefit the broader community. Collaboration between stakeholders helps MSME entrepreneurs access skills training, mentorship, and business development support, reinforcing the learning by doing approach. In summary, the formation of structured business groups in home industries and MSMEs fosters accountability, enhances business growth, and strengthens community resilience. Local governments and BUMDes play a crucial role in guiding MSMEs, ensuring businesses are well-organized and sustainable.

2. Educational Role

The educational role is carried out through activities aimed at finding solutions and assisting MSME actors in business development. In this context, education emphasizes training activities to enhance skills, expand businesses, and increase community awareness.

a) Raising Community Awareness

Research findings indicate that raising MSME actors' awareness is achieved through mentorship programs that provide training and knowledge enhancement. This training helps women entrepreneurs develop their businesses, gain skills, and receive financial support and motivation. The role of mentors in training programs is crucial to improving MSME awareness and confidence. Mentors provide knowledge, business motivation, and guidance on financial management and business expansion.

This is supported by Nanlohy et al. (2019), who state that community workers play a crucial role in increasing awareness, enabling individuals and groups to become self-reliant. Training sessions help MSME actors enhance their understanding, boost confidence, and develop business strategies. The mentoring approach is an essential method in human resource development, helping create competitive and sustainable businesses. This aligns with Latuihamallo et al. (2022), who argue that mentoring involves skill transfer across different business domains, such as production, marketing, finance, human resources, and research and development. The goal is for MSME actors to evaluate their businesses, identify success factors, and develop strategic initiatives. Hayati et al. (2022) also highlight that mentorship fosters awareness that individual business efforts contribute to broader community well-being. With effective mentoring and evaluation, MSME actors can make informed decisions about their business operations, enhancing sustainability and reducing risks.

b) Training

The educational role also involves empowering women to develop skills that benefit themselves, their families, and society. MSME and BUMDes managers organize training programs to enhance entrepreneurs' skills, knowledge, and creativity. This aligns with Amos et al. (2023), who state that training programs are essential for improving individual capabilities and community development. BUMDes serves as a community-based institution that supports MSME development, collaborating with the Department of Cooperatives, Small and Medium Enterprises, and Trade of Ciamis Regency to organize training programs tailored to business needs. According to Ife & Frank (2008), community workers may not necessarily act as trainers themselves but should facilitate access to experts who provide business-related training. These training sessions cover product marketing strategies, financial management, and business sustainability.

The initial step in MSME training is identifying business needs through direct visits and coordination with MSME actors. This is consistent with Darmawan et al. (2021), who emphasize that needs assessment ensures training programs align with participants' goals and business challenges. A proper needs assessment helps design relevant and effective training programs. Training Program Components: Training Theme, Training Materials, Trainers/Experts, Training Schedule, Required Tools and Materials. After completing the training design and preparation, MSME and BUMDes managers implement the training sessions in collaboration with all MSME participants. The training follows the learning by doing model, ensuring hands-on experience. Programs are structured according to participants' schedules and business priorities. Training programs empower women to create valuable and marketable products, helping them increase family income.

3. Representative Role

The representative role is crucial in supporting MSME actors in gaining access to resources, funding, and business promotion. The representative function ensures fair opportunities for micro-businesses and facilitates access to financial aid and market expansion through digital platforms.

a) Access to Financial Aid Sources

Field research findings reveal that financial constraints in micro-businesses often arise due to limited access to funding, bureaucratic procedures, and the lack of financial institutions willing to support micro-enterprises. Challenges faced by micro-businesses in accessing financial support include: Complicated procedures in loan applications, Collateral requirements that many MSME actors cannot fulfill, Limited financial institutions providing credit for micro-businesses. In response to these challenges, the Indonesian Ministry of Women's Empowerment issued a ministerial decree in 2004 on Economic Productivity Improvement for Women. This decree is based on Article 27, Clause 2 of the 1945 Indonesian Constitution, which states that every citizen has the right to employment and a decent livelihood.

Women entrepreneurs, as part of the nation's workforce, should be given access to financial aid to improve economic productivity and reduce poverty. To support women entrepreneurs in securing capital for business development, BUMDes (Village-Owned Enterprises) manages a Microfinance Unit that provides loan services with simpler requirements. This aligns with E. H. Putri (2017), who emphasizes that financial support for MSMEs should involve flexible credit schemes with minimal requirements to ensure accessibility for small businesses. With the availability of accessible microfinance, MSME actors can expand their businesses, enhance productivity, and contribute to economic growth.

b) Utilizing Media for Business Promotion

The use of media plays a vital role in marketing and promoting MSME products. Research findings indicate that MSME actors receive training and mentorship in digital marketing strategies. One of the primary tools used is social media, which helps entrepreneurs reach a broader audience and increase sales. According to Nasrullah & Penulis (2023), the government and stakeholders should assist MSMEs in digital marketing by organizing online exhibitions, curating MSME products, and collaborating with e-commerce platforms.

Many MSME actors within BUMDes promote their products independently through social media. This aligns with Puspitarini & Nuraeni (2019), who emphasize that social media serves as an efficient sales tool for MSMEs, enabling them to expand their market reach. Social media provides an interactive platform for business promotion, allowing entrepreneurs to share images, descriptions, and videos of their products. However, not all MSME actors are familiar with digital marketing. Thus, the involvement of MSME and BUMDes managers in mentoring business owners on social media usage is crucial for business growth. By leveraging social media platforms such as

WhatsApp, Instagram, Facebook, TikTok, Lazada, and Shopee, MSME actors can broaden their market reach, increase sales, and ensure sustainable business development.

4. Technical Role

The technical role in empowering MSMEs (Micro, Small, and Medium Enterprises) focuses on data collection, digital tools utilization, and financial management. This role ensures that business operations run smoothly, finances are well-managed, and MSME actors receive proper guidance in business administration and financial accountability.

a) Data Collection and Analysis

One of the technical responsibilities of MSME and BUMDes (Village-Owned Enterprises) managers is to collect and analyze data on MSME actors who are part of BUMDes programs. The collected data includes: Personal details (e.g., name and address of MSME owners), Financial records (e.g., loan amounts, payment schedules, and installment dates), Business development progress (e.g., revenue growth and expansion potential). This data helps BUMDes managers in preparing financial and business reports. Proper documentation allows managers to assess the progress of MSME actors and provide necessary support.

This aligns with Sandani & Afrijal (2022), who state that data collection and analysis play a crucial role in ensuring the sustainability of a program. Effective data management helps social workers understand field conditions and apply data-driven decision-making. By analyzing business performance data, BUMDes managers can determine necessary interventions to enhance MSME productivity and support business sustainability.

b) Computer Utilization

Digital literacy and computer skills are essential for MSME development and administration. The use of computers among MSME and BUMDes managers helps streamline administrative tasks, including: Proposal writing, Member registration and database management, Financial reporting, Business performance monitoring. This aligns with Ife & Frank (2008), who state that computers have numerous potential uses for community workers, including financial record-keeping, data analysis, and report generation. For MSME development, computer usage helps in: Business transaction tracking (e.g., recording sales, expenses, and profits), Inventory management (e.g., monitoring stock levels and product availability), Digital marketing (e.g., using e-commerce platforms to expand business reach). By leveraging technology, MSME actors can improve business efficiency, minimize errors, and enhance administrative productivity.

c) Financial Management and Monitoring

Financial control and business monitoring are critical in ensuring the sustainability of MSME operations. To monitor financial performance, BUMDes and MSME managers: Conduct regular meetings (every three months) to evaluate business progress. Involve key stakeholders (e.g., supervisors, advisors, and financial officers) in financial decision-making. Monitor MSME actors directly by visiting their business locations and discussing financial challenges. This aligns with Suharto (2005), who states that monitoring activities help identify changes in program implementation and allow necessary adjustments.

Financial control measures include: Recording all income and expenses to track business performance. Ensuring financial transparency by maintaining proper bookkeeping. Preparing financial reports annually (every 12 months) to ensure accountability. According to Al Hamid & Rosman Hulinggi (2023), financial monitoring should involve all stakeholders to foster transparency and support business growth. Additionally, financial reports serve as official documentation for accountability purposes, ensuring that MSME actors and BUMDes managers use allocated funds responsibly and for community benefit.

CONCLUSIONS

The women empowerment program in Imbanagara Village through Micro, Small, and Medium Enterprises (MSMEs) using the learning by doing model has positively impacted family welfare. Through mentorship and support from MSME facilitators and BUMDes (Village-Owned Enterprises), women in the village have been empowered to manage home-based businesses focused on productive economic activities. Findings from the study indicate that women participating in this program acquire better entrepreneurial skills, improve their self-confidence, and contribute financially to their families, thereby increasing household income. The assistance provided in the form of training, financial management, and the use of technology for product marketing has delivered tangible benefits to MSME actors. This empowerment initiative has proven effective in fostering self-reliance among women entrepreneurs, enabling them to enhance their business potential and economic independence.

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CONFLICTS OF INTEREST STATEMENT

Regarding this study, the author declares that there is no conflict of interest.

AUTHOR CONTRIBUTIONS

Lilis Karwati contributed to the conceptualization, research framework development, and overall supervision of the study. She was actively involved in data collection, analysis, and manuscript drafting. Ahmad Hamdan played a significant role in the methodology design, data validation, and statistical analysis. He also contributed to manuscript review and revisions to ensure the study's accuracy and coherence. Bayu Adi Laksono was responsible for literature review, data interpretation, and structuring the discussion section. He also assisted in finalizing the manuscript and ensuring alignment with academic publishing standards. All authors have reviewed and approved the final version of the manuscript and declare no conflict of interest in this research.

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