



Analysis of Economic Literacy in Food and Beverage Micro Business Actors In Karangates Village

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Abstract

Micro businesses are considered capable of dealing with economic crises, such as several food and beverage micro businesses in Karangates Village, which are still able to rise from the downturn and maintain their businesses for years. This study aims to explore the economic literacy of food and beverage micro businesses in Karangates Village in running a business. This study uses a qualitative method with a type of phenomenological research. The results of this study indicate that economic literacy of businessman can be found from the utilization of resources to earn income, how to set prices, deal with capital constraints, saving money, adjust financial conditions, know the impact of price increases and how to deal with it, be frugal, and utilize government aid for business needs. The application of financial management is still not optimal because businessman do not calculate their monthly income and do not keep financial records, so they do not know the exact amount of income per month. The government's role in business activities, which is known to businessmen, is still limited to financial aid, and they know less about government policies.

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INTRODUCTION

MSMEs have a very large role in Indonesia's economic growth, reaching 99 percent of all business units. The contribution of MSMEs to GDP reaches 60.5 percent (Coordinator for the Economy of the Republic of Indonesia, 2022). MSMEs had experienced a downturn during the COVID-19 pandemic, but government policies were able to restore MSMEs so that they could operate normally again. This proves that MSMEs can recover quickly and are resilient during an economic crisis, so they are considered one of the essential pillars of the country's economy in Indonesia. Several factors cause MSMEs to survive amid an economic crisis, namely not being affected by high bank interest rates because capital sources rely on their own capital, not being affected by the dollar exchange rate because they utilize local resources, and the goods sold are daily necessities (Subagyo & Purnomo, 2022:6).

The number of micro-enterprises in Indonesia, based on data from the Ministry of Cooperatives and SMEs, is quite large, namely 64.6 million units, which is equivalent to 98.67 percent of the total MSMEs in Indonesia (Mahdi, 2022). The data shows that the types of businesses in Indonesia are dominated by micro-scale businesses. Micro-enterprises are spread across various corners of Indonesia and contribute to economic growth in Indonesia. Micro-enterprises are also considered capable of facing the economic crisis. The recent problem that has disrupted the business activities of micro-entrepreneurs is the Covid-19 pandemic, including businesses in the food and beverage sector, and after the PPKM policy was relaxed, there was a problem of increasing the price of cooking oil which is one of the raw materials that is very much needed by business actors in the food sector. This problem makes it difficult for business actors in the food sector because they have just revived their businesses and then face an increase in the price of basic ingredients needed as raw materials in making food.

The food and beverage business type has challenges, even though it is called a business that never declines. Business actors in the food and beverage sector often face price increases in raw materials for making food and beverages, so they must be able to choose the right way to deal with these price increases. Lack of knowledge about financial management will also lead to business losses, so business actors must be able to allocate their money carefully. This is by a study conducted by Sari & Nurani (2022:402) that, in addition to managing finances for personal needs, business actors should have the ability to manage finances for their business needs to avoid losses in their business activities.

Based on observations in the surrounding environment, namely in Karangates village, several micro food and beverage entrepreneurs are still able to rise from the slump and maintain their businesses. Some entrepreneurs have been running the business for years, but several food and beverage businesses have had to stop due to limited capital and few buyers. Researchers are interested in exploring the economic literacy of micro food and beverage entrepreneurs who can get through the crisis and economic problems with the criteria of informants who will be selected in this study are entrepreneurs who have experience running a business for five years or more because they are considered to have experience in dealing with economic problems so it is necessary to explore how to apply economic concepts in dealing with economic problems in their business activities.

Literacy and economics are two different things, and to understand economics, individuals must learn. Economic literacy means studying economics, where in certain contexts the economy in question is not theoretical, but rather patterns of practice and market behavior in society (Hasdiansyah, 2021:155). The results of research by Sholespy & Haryono (2022:110) show that the higher the economic literacy of an individual, the better the individual's ability to become an entrepreneur. According to Firmansyah & Dede (2022:757), economic literacy is important for estimating and thinking about solutions to economic problems in business activities and economic behavior, thinking critically and rationally in making decisions among various choices that benefit business actors in carrying out business activities and family welfare. Business actors can know the impact of an economic problem and use their economic knowledge in making decisions to maintain the sustainability of their business and the prosperity of their lives to deal with these problems. The importance of economic literacy for business actors encourages researchers to explore

economic literacy in micro food and beverage entrepreneurs in Karangates village in carrying out business activities. The indicators of economic literacy that will be studied in this study are the ability of entrepreneurs in decision making, using limited resources, managing individual income, explaining the impact of inflation, and explaining the role of government in business activities. Based on the background that has been prepared, researchers conducted a study entitled "ANALYSIS OF ECONOMIC LITERACY IN MICRO FOOD AND BEVERAGE BUSINESS ACTORS IN KARANGKATES VILLAGE".

METHOD

This study uses a qualitative approach and phenomenological research type to explore and then describe economic literacy in micro-entrepreneurs of food and beverages in Karangates Village in carrying out business activities. The subjects in this study were micro-entrepreneurs in Karangates Village in the food and beverage sector who had experience running business activities for 5 years or more and were willing to provide information.

The data sources in this study use primary data sources and secondary data. Primary data sources are data obtained directly by researchers through interviews with informants, observation, and documentation to obtain information directly by the facts in the field. The technique for determining informants in this study uses purposive sampling techniques. Secondary data sources are data on the number of MSME actors obtained from the Karangates Village Office and descriptions of the research location. Data collection techniques used in this study are semi-structured interviews, passive participant observation, and documentation. The data analysis technique in this study uses the Miles and Huberman model (1994:10), namely data reduction, data presentation, and conclusion. Checking the validity of the data uses source triangulation, technical triangulation, and member check.

RESULTS AND DISCUSSION

Economic literacy is the application of economic concepts by business actors in managing business and finances to achieve prosperity by using their decision-making abilities, using limited resources, managing income, explaining the impact of inflation, and explaining the role of government in business activities. Based on research that has been conducted regarding economic literacy in micro food and beverage entrepreneurs in Karangates Village, entrepreneurs have quite good economic literacy, obtained from their experience in running a business. Economic literacy in micro food and beverage entrepreneurs in Karangates Village can be seen from the use of resources to earn income, how to determine prices, dealing with limited capital, setting aside money for savings, adjusting financial conditions to meet needs and wants, knowing the impact of price increases and how to work around them, being frugal, and utilizing government assistance for business purposes. The application of economic literacy in financial management is still less than optimal because the entrepreneurs studied do not calculate their monthly income and do not keep financial records, so they do not know the exact amount of their monthly income. The role of the government in business activities that is known is still limited to financial assistance and a lack of knowledge of government policies.

Economic Literacy of Food and Beverage Micro Business Actors

Economic literacy in the aspect of business activities is the direct activity of business actors in implementing economic concepts in managing business and finances well to improve welfare (Elvani, 2021:616). According to Firmansyah & Dede (2022:757), economic literacy is important for estimating and thinking about solutions to economic problems in business activities and economic behavior, thinking critically and rationally in making decisions among various choices that benefit business actors in carrying out business activities and family welfare. Business actors who have good economic literacy can help in making good and rational decisions in economic activities related to managing their business. Good economic literacy can also help business actors in utilizing limited resources into something that can improve their economy (Elvani, 2021:618).

Economic Literacy in Decision-Making Ability

Each individual has their own choice regarding how to earn income. Individuals can earn income in various ways, such as wages and salaries as compensation for work, earning income from interest, dividends, rent, entrepreneurship, business profits, or investments. Individuals can make decisions

regarding how to receive income by considering the benefits of income and career potential against opportunity costs in the form of time, energy, and money (Council for Economics Education, 2021:9). Business actors sacrifice time, energy, and money to establish and run a business for certain reasons and through their efforts, business actors get benefits in the form of income to meet daily needs and have a job. According to Elvani (2021:617), individuals who have economic literacy will utilize the economic resources they have to earn a profitable income. Economic literacy can also help business actors make effective decisions as consumers and citizens (McCowage & Dwyer, 2022:14).

Micro food and beverage entrepreneurs in Karangates Village have their reasons for deciding to start a business, namely that their husbands are no longer working, they want to have a business, as an activity besides being a housewife, they need a job, and they want to develop cooking skills. The reasons underlying these entrepreneurs to establish their businesses are included in the categories of financial reasons and self-fulfillment reasons. According to Kartodinoto (2012:15), financial reasons are the reasons underlying entrepreneurs to establish a business as a means to meet daily needs or as a main livelihood due to limited skills, education, and compelling living conditions. Self-fulfillment reasons are a form of utilizing free time in daily activities, utilizing cooking skills by establishing a business in the food and beverage sector, so that the skills they have can be developed into a business that generates money.

Business location can also affect business continuity. Two things can be used as considerations for business actors in choosing a business location, namely a business location that can be reached easily and is strategic because it is on a transportation route and has a fairly high level of crowds (Rifa'i, et al., 2019: 170-171), such as business locations in densely populated settlements, close to educational centers, and tourist areas. Many food and beverage micro entrepreneurs in Karangates Village choose a place of business that is close to home as the main consideration. Business actors can reduce the costs incurred for transportation costs to the place of business if they have a place of business that is close to home (Widodo, 2000: 98-100).

Decision-making in setting prices is also an important thing for business actors. Pricing in a business will be directly related to the income and profit to be obtained (Tjiptono & Chandra, 2012:374). Micro food and beverage entrepreneurs in Karangates Village explained that the income obtained should be able to cover the capital costs to purchase raw materials for making the food and beverages, so that there are no losses so that in setting the selling price they must take into account the purchase price of the merchandise or raw materials. Business actors who have quite a lot of competitors in their place of business will set the same selling price as other business actors so that they are not considered too expensive or fairer. Koo & Munandar (2022:66) state that setting the same price as other business actors can be done so that business actors can continue to compete with similar business actors and retain their consumers. Business actors also determine the selling price of food and beverages by taking a certain amount of profit in advance by adding a certain amount of expected profit to the cost of purchasing an item, and then the selling price of the item is formed. Other costs, such as taxes or profit-sharing systems per item, are also taken into account in determining the selling price.

Food and beverage businesses are types of businesses that require quite large capital and raw materials to make food and beverages often experience price fluctuations, such as rice, meat, cooking oil, sugar, milk, fruit, and so on. Micro food and beverage entrepreneurs in Karangates Village expect large profits because large profits can be used to reinvest capital in running business activities. After all, business expenses are also high, but these entrepreneurs cannot easily take large profits because it can cause the selling price of food or beverages to be higher, so that consumers will be reluctant to buy, and the merchandise will not sell.

Economic Literacy on the Ability to Use Limited Resources

The resources discussed in this study are financial capital resources. Limited capital is one of the problems for micro-entrepreneurs in carrying out their business activities because it can limit production capacity to be limited and difficult to develop. Limited capital can be caused because business actors have not met banking requirements for access to funding from banks, such as not having collateral, not having carried out financial administration, and not having a business license (Subagyo & Purnomo, 2022:14). The uncertain and not too high amount of income requires

business actors to have the ability to deal with the limited capital they have. Good economic literacy can help business actors determine priorities in the future by considering limited resources (Council for Economics Education, 2021:16).

Several micro food and beverage entrepreneurs in Karangates Village are forced to seek loans when they experience limited capital that can be used to develop their business. These entrepreneurs can borrow money through Cooperatives or KUR (People's Business Credit), but not all food and beverage entrepreneurs in Karangates Village dare to take out loans because they do not have a monthly salary, do not have collateral, and are afraid of not being able to pay installments because in paying the installments must be on time, especially if taking out a loan through a Bank. Entrepreneurs who do not dare to take out loans will rely on their capital to run their business. Entrepreneurs must be careful in deciding to take out loans by knowing the conditions under which they should take out loans and the conditions under which they should not take out loans (Senduk, 2004; in Sina, 2012:139).

Micro food and beverage entrepreneurs in Karangates Village use capital by turning their money or income into capital again to buy merchandise and raw materials to make food and beverages for resale. These entrepreneurs also expedite the use of money to buy merchandise and raw materials to make food and beverages. Entrepreneurs must prioritize priority needs or more important needs that are urgent and must be met immediately. If not done in this way, the money will be included in other expenses. Entrepreneurs also set aside money from their income in a certain amount that must be done every day, so that the availability of money remains. At times, experiencing limited capital, the money that is set aside can be taken to be used as capital. Efforts to set aside money for certain needs can avoid running out of capital, which causes debt, but not all entrepreneurs can allocate their income to be set aside because it depends on the income earned by the entrepreneur. If the income earned is greater, then the opportunity to set aside money will be higher than when the income earned is only small.

Many micro food and beverage entrepreneurs in Karangates Village experienced limited capital during the COVID-19 pandemic. Some entrepreneurs sell merchandise as is when restarting their business. Some entrepreneurs are forced to sell their items that have a selling value, such as jewelry. This was done to avoid having to borrow. There are ways to avoid limited capital and loans, in addition to setting aside money, namely by adopting a simple lifestyle. Entrepreneurs can avoid running out of money by adjusting their daily lives by adjusting their financial capabilities. If they have a desire and their financial condition is not sufficient, entrepreneurs choose to hold back or not fulfill the desire. This is done so that the money for capital to run the business is still available and does not run out on other expenses.

Economic Literacy in the Ability to Manage Individual Income

Business actors can improve their financial well-being by creating a budget, which is a plan to allocate income that can be used to purchase goods and services that are needed and desired. Good economic literacy can help business actors to prioritize future spending by adjusting existing financial conditions (Council for Economics Education, 2021:16). Business actors must be able to manage and allocate their income appropriately to help meet current and future needs (Hidayati & PKL Prodip PKN STAN, 2021). Business actors can allocate their income for important and urgent needs, such as basic needs, merchandise, installments for business actors who have loan obligations, and emergency funds, by setting aside some money from their income.

The income earned by micro food and beverage entrepreneurs in Karangates Village is not fixed every day or every month. The income of entrepreneurs that is not high enough and the needs that are quite a lot sometimes make it difficult for entrepreneurs to set aside money to save. This is in line with what was stated by Nurlaili et al. (2015:7) that low income reduces the opportunity to save because it is only enough to meet food and non-food needs. If the income earned is greater, then the income allocated for saving will be greater, and vice versa (Sumboro et al., 2014:8). Another thing that makes it difficult for entrepreneurs to save is having a loan installment burden. Micro food and beverage entrepreneurs in Karangates Village try to save by setting aside money, even if only a little bit, to be used as capital, to fulfill desires, and to fulfill future needs.

Micro food and beverage entrepreneurs in Karangates Village do not calculate their monthly income, but sometimes calculate their daily income. Some of these entrepreneurs do not separate their finances between business and family needs because the amount of income earned or

the availability of money is limited. These entrepreneurs also do not keep financial records, so that entrepreneurs do not know the exact amount of their monthly income, including the amount of their expenses. Recording income and expenses is not done because it is considered troublesome and makes you dizzy, because daily income is sometimes less than the expenditure to buy merchandise. This is in line with research by Tanan & Dhamayanti (2020:174-175) that entrepreneurs do not keep financial records because it is considered troublesome, or they cannot keep financial records, so that the amount of money used for transactions is only estimated by relying on memory. Financial records that are not kept by these entrepreneurs indicate a problem in the application of economic literacy. This statement is from a study conducted by Irvansyah (2018:17), which states that not having business financial records and not having family financial records are forms of economic literacy problems.

Micro food and beverage entrepreneurs in Karangates Village revealed that sometimes the income earned can meet needs, sometimes not. Sometimes expenses are greater than income, so entrepreneurs try to balance their finances or meet needs by adjusting their abilities and existing financial conditions. Low income, if not balanced with good economic literacy, will cause an unbalanced financial condition so that expenses become greater than the income earned (Faisal et al., 2020:1591).

Every individual has a desire to buy something, even though the item is not needed or is not needed by the individual. Micro food and beverage entrepreneurs in Karangates Village can use their own money or income to fulfill their desires, but sometimes, entrepreneurs cannot fulfill their desires directly. This can happen because of limited income, which is only enough for business and family needs, and sometimes still not enough. The entrepreneur must save first to avoid loans. The entrepreneur tries to restrain himself from buying the desired item if the money collected is not enough to pay for the item, to avoid loans. Expenditures to fulfill desires should not be greater than the availability of money, so that in using money must adjust financial conditions, including daily food expenses.

Economic Literacy on the Ability to Explain the Impact of Inflation or Price Increases

Food and beverage entrepreneurs often face the problem of price increases on goods needed for business activities, such as rice, meat, cooking oil, chilies, fruit, milk, and so on. Entrepreneurs with good economic literacy must be able to see the impact of price increases on consumer purchasing decisions and the selling prices set (Council for Economics Education, 2021:18). Micro food and beverage entrepreneurs in Karangates Village stated that price increases on raw materials for making food and beverages can make business activities difficult and disturbing because spending on purchasing these raw materials becomes higher, people's purchasing power decreases, and creates a dilemma in determining prices. If the price is increased, consumers will not want to buy. If the price is not increased, the profit received will decrease. This is in line with the results of Dewi's research (2022:72) that the impact of inflation felt by business actors is a decrease in profit obtained if business actors try not to change the price of goods sold without reducing their quality. Some business actors will choose to increase the price of goods sold because they do not want to lose, but this method can burden business actors because it is feared that consumers or customers will reduce their interest in buying from these business actors and choose to buy elsewhere. Business actors can determine how to get around the price increase so that their business can run properly and not experience losses. The way micro business actors in Karangates Village get around the increase in raw material prices is by increasing the selling price, reducing the portion or size, or even taking both alternatives.

Micro food and beverage entrepreneurs in Karangates Village explained that inflation or price increases can cause expenses to increase because the money spent to meet needs increases. The quantity or size of goods received becomes smaller or less than usual when paying at the price before the increase. Micro food and beverage entrepreneurs in Karangates Village choose to be frugal in terms of daily expenses because if they are not taken into account, the needs will increase and when all prices become expensive, the number of buyers will also decrease because buyers will also be more careful in spending their money so that the income obtained by entrepreneurs will also decrease.

Economic Literacy in the Ability to Explain the Role of Government in Business Activities

The government channels its role by developing programs to help smooth business operations aimed at MSMEs, considering that MSMEs are referred to as one of the backbones of the Indonesian economy. The government has a series of policies and programs aimed at business actors. The government can provide income support and assistance to people who meet the requirements, such as those based on low income or other criteria. Good economic literacy can help business actors use their knowledge to explain certain financial situations that can be handled by the government (Council for Economics Education, 2021:12). Business actors can also identify and evaluate the results of government policies (McCowage & Dwyer, 2022:15).

The role of the government in business activities known to micro food and beverage entrepreneurs in Karangates Village is limited to government financial assistance. According to micro food and beverage entrepreneurs in Karangates Village who have never received any assistance from the government, the government does not play a sufficient role in business activities because no one from the government helps with their business activities. These entrepreneurs consider that the government can be said to play a role in business activities if it provides assistance, everyone gets assistance, and it does not discriminate in providing said assistance. Other entrepreneurs consider that the government has played a sufficient role in business activities, with the assistance provided by the government to entrepreneurs. The assistance provided by the government is used by entrepreneurs as additional capital for their business needs, even though the assistance received is still insufficient to fund their business.

The government has policies aimed at business activities, but micro food and beverage entrepreneurs in Karangates Village are still unfamiliar with government policies in the economy. These entrepreneurs initially said that there were no government policies that regulated their business activities. Several entrepreneurs have businesses that are built on state-owned land that has regulations that must be obeyed by the community occupying the land, for example, paying taxes. This will affect the determination of the selling price of food and beverages, or even their profits, if entrepreneurs do not change the selling price. Another example of a policy related to business activities that is known to micro food and beverage entrepreneurs in Karangates Village is the arrangement of traders, which aims to make traders more neatly arranged by being placed in a place that has been determined by the management.

With the existence of sophisticated technology like today, all information can be found easily and quickly, including information about government programs aimed at business actors. Not all micro food and beverage entrepreneurs in Karangates Village receive economic education in school and the level of education of some of these entrepreneurs is low so that the roles of the government in the economy are known through information spread via mobile phones, television, word of mouth, and from aid providers who go directly to the field to request data.

CONCLUSION

Economic literacy is the application of economic concepts by business actors in managing business and finances to achieve prosperity by using their abilities in decision making, using limited resources, managing income, explaining the impact of inflation, and explaining the role of government in business activities. Economic literacy in micro food and beverage entrepreneurs in Karangates Village can be seen from the use of resources to earn income, how to determine prices, dealing with limited capital, setting aside money for savings, adjusting financial conditions to meet needs and desires, knowing the impact of price increases and how to work around them, being frugal, and utilizing government assistance for business purposes. The application of economic literacy in financial management is still less than optimal because the entrepreneurs studied do not calculate their monthly income and do not keep financial records, so they do not know the exact amount of their monthly income. The role of the government in business activities that is known is still limited to financial assistance and a lack of knowledge of government policies.

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