UMKM DEVELOPMENT IN RURAL AREAS: INTEGRATION OF EDUCATION AND COMMUNITY SERVICE

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Abstract
The development of Micro, Small and Medium Enterprises (MSMEs) in rural areas is one of the key strategies in improving the economy and welfare of rural communities. This study aims to examine the effectiveness of the integration of education and community service in the development of MSMEs in rural areas. The method used is a literature study. The results show that the integrated approach of education and community service has a significant positive impact on the growth and sustainability of rural MSMEs. Education that covers aspects of business management, finance, marketing, and technology, combined with community service in the form of direct assistance, is proven to increase the capacity and competitiveness of MSME actors. In addition, this approach also encourages community empowerment and village economic independence. This research concludes that the integration of education and community service is an effective strategy in the development of MSMEs in rural areas.
Keywords: MSMEs, rural development, education, community service, economic empowerment

Introduction

Micro, Small and Medium Enterprises (MSMEs) have a strategic role in national economic development, especially in rural areas. MSMEs not only play a role in economic growth and labour absorption, but also in the distribution of development outcomes. (Alam et al., 2022).

MSMEs (Micro, Small, and Medium Enterprises) have a very important role in economic development in rural areas. As the backbone of the local economy, MSMEs contribute significantly to creating jobs, increasing community income, and reducing rural poverty. MSMEs also play a role in maintaining and developing local wisdom, as many small businesses in rural areas are based on local resources and culture. This not only helps preserve cultural heritage, but also creates a unique identity for village products that can be attractive in their own right. (Khaeruman & Hanafiah, 2021)..

Furthermore, MSMEs in rural areas play an important role in preventing excessive urbanisation by providing alternative employment in villages. This helps maintain demographic balance and reduce pressure on urban infrastructure and

services. MSMEs also catalyse innovation at the grassroots level, encourage entrepreneurship, and build local economic resilience. In a broader context, the development of rural MSMEs contributes to equitable national economic development, reduces the rural-urban divide, and supports more inclusive and sustainable development. (Yuliana et al., 2022)..

However, despite their great potential, rural MSMEs still face various challenges that hinder their development. One of the main challenges is limited access to capital and financing. Many rural MSME players struggle to secure loans from formal financial institutions due to lack of collateral and adequate financial records. In addition, inadequate infrastructure, especially in terms of transport and information technology, is often a barrier for rural MSMEs to expand their markets and access critical information. Limited managerial knowledge and skills are also a serious challenge, as many rural MSME players do not have sufficient understanding of modern business management, digital marketing and product innovation (Siregar et al., 20). (Siregar et al., 2024)..

Another challenge facing MSMEs in rural areas is competition with products from cities or even imported products that are often cheaper and perceived to be of higher quality. This is compounded by the low purchasing power of rural communities, which limits the local market. The lack of targeted and effective policy support from the government is also an obstacle, especially in terms of complicated regulations, burdensome taxes, and unsustainable coaching programmes. (Hidayat et al., 2023). In addition, rural MSMEs often experience difficulties in meeting the quality standards and certifications required to enter wider markets, both nationally and internationally. These challenges collectively make it difficult for many rural MSMEs to thrive and compete in larger markets. (Hayati & Hartini, 2024).

Given the complexity of the challenges facing rural MSMEs, a comprehensive and sustainable approach is required. The integration of education and community service offers the potential to address these issues holistically.

Research Methods

This study uses the literature research method. Literature research method, also known as literature study or literature review, is a research method that focuses on collecting and analysing information from various existing written sources. (Firman, 2018); (Suyitno, 2021).

Results and Discussion
MSME Concept

MSMEs, or Micro, Small and Medium Enterprises, are a category of businesses that play a significant role in a country's economy, especially in Indonesia. According to Law No. 20/2008 on MSMEs, the definition of MSMEs is based on the criteria of assets

and turnover owned by a business. Micro Enterprises are defined as businesses with maximum assets of IDR50 million and maximum turnover of IDR300 million per year. Small enterprises have assets between IDR50 million and IDR500 million with a turnover between IDR300 million and IDR2.5 billion per year. (Yazid et al., 2023).. Meanwhile, Medium Enterprises have assets between Rp500 million and Rp10 billion with a turnover between Rp2.5 billion and Rp50 billion per year. MSMEs include various types of businesses, ranging from street vendors, grocery stores, to small-scale manufacturing businesses, and play an important role in labour absorption and contribution to national Gross Domestic Product (GDP). (Akbar et al., 2024).

Rural MSMEs have distinctive characteristics, reflecting local socio-economic and cultural conditions. Generally, these enterprises are based on local resources, both in terms of raw materials and labour, and often draw on traditional skills passed down through generations. The scale of operations tends to be smaller than that of urban MSMEs, with limited capital and relatively simple technology. The products or services produced usually fulfil the needs of the local community or tourists, such as handicrafts, processed agricultural products, or nature- and culture-based tourism services. Business management is often informal and family-based, with simple organisational structures. Despite facing challenges such as limited access to broader markets, modern technology, and formal sources of funding, rural MSMEs play a vital role in sustaining local economies, creating jobs, and preserving cultural heritage (Achmad et al., 2023). (Achmad et al., 2023).

MSMEs play a very important role in the village economy, acting as a motor for local economic growth and community development. The existence of MSMEs in villages creates jobs for local residents, reduces unemployment and migration to cities, and increases community income. MSMEs also play a role in optimising the utilisation of local resources, both natural and human resources, thereby encouraging village economic independence. Through the production of goods and services that fulfil local needs, MSMEs help reduce village dependence on products from outside the village. (Subiyakto et al., 2022).. In addition, MSMEs are often a means to preserve and develop local wisdom and regional speciality products, which in turn can be a tourist attraction and improve the overall village economy. Thus, MSMEs not only contribute to the economic aspect, but also to community empowerment and preservation of local culture. (Alfiady et al., 2022)..

MSME Education and Development

Education for MSME players plays a crucial role in developing and sustaining their businesses. In the digital era and increasingly fierce global competition, MSME players need to continuously improve their knowledge and skills in various aspects of business.

Education can cover areas such as financial management, digital marketing, product innovation, human resource management, and understanding of business regulations. With adequate knowledge, MSME players can make better business decisions, improve operational efficiency, and identify new opportunities for business growth. (Yumai et al., 2024)..

In addition, education also plays an important role in helping MSME players adapt to rapidly changing technology and market trends. For example, an understanding of e-commerce and digital marketing can help MSMEs expand their market reach, while knowledge of supply chain management can improve operational efficiency. (Nawangsih, 2021). Education can also help MSME players understand and take advantage of various government and financial institution programmes aimed at supporting the MSME sector. Thus, education not only improves the individual capacity of MSME actors, but also contributes to improving the overall competitiveness and resilience of the MSME sector, which ultimately has a positive impact on the national economy (Sukarja, 2022). (Sukarja, 2022).

Effective education methods for rural MSMEs must consider the unique characteristics of the businesses in the area, such as education level, access to technology, and time availability. One effective approach is through practical training and hands-on demonstrations. This method allows MSME actors to see and practice new skills first-hand, such as more efficient production techniques or the use of simple technologies to increase productivity. (Sahabuddin et al., 2024).. In addition, mentoring programmes involving successful entrepreneurs or experts in a particular field can be very beneficial. Mentors can provide personalised guidance and share real-life experiences that are relevant to the local context. The use of visual materials such as video tutorials or infographics can also be helpful in conveying complex information in an easy-to-understand manner. (Desmawan, 2023).

A community approach is also very important in rural MSME education. The formation of learning groups or business communities can facilitate the exchange of knowledge and experience among MSME actors. This not only enhances learning, but also builds support networks that are important for business sustainability. Utilising mobile technology, such as learning apps or WhatsApp groups to share information and business tips, can be an effective way to reach MSME players who are spread across multiple locations. It is also important to organise continuous and tiered education programmes, starting from basic topics to more complex ones, so that MSME players can continue to develop their skills over time. Finally, collaboration with local governments, educational institutions and non-governmental organisations in delivering education programmes can help ensure their relevance and sustainability. (Pugu et al., 2024)..

Community Service

The concept of community service is a form of activity carried out by individuals, groups, or institutions to make a positive contribution to society without expecting material rewards. This community service is usually carried out with the aim of improving the quality of life, welfare, and community empowerment, especially in areas in need. This activity can cover various aspects of life, such as education, health, economy, environment, and socio-culture. (Lusianingrum et al., 2023).. In the context of higher education, community service is often one of the three main pillars (Tri Dharma Perguruan Tinggi) that must be implemented by lecturers and students. Through community service, the knowledge and skills possessed can be applied directly to help solve problems in society, as well as a means of learning and self-development for the perpetrators. (Indupurnahayu et al., 2024)..

Higher education has a very important role in community service as one of the manifestations of the Tri Dharma of Higher Education. Through community service programmes, higher education institutions can transfer knowledge, technology, and innovations developed in the academic environment to the wider community. This role is not only limited to information dissemination, but also includes community empowerment through training, mentoring, and collaboration in solving various social, economic, and environmental problems. (Sukma, 2024). Universities also act as catalysts for social change by identifying community needs and designing appropriate and sustainable solutions. In the process, universities can utilise the expertise of lecturers, researchers and students from various disciplines to create a holistic and interdisciplinary approach in addressing societal challenges (Amalia et al., 2024). (Amalia et al., 2024).

Furthermore, community service by universities also serves as a bridge between the academic world and social reality. Through this activity, the academic community gets the opportunity to apply the theories learned in real situations, as well as gain a deeper understanding of the context and dynamics of society. This not only enriches students' learning experience, but also provides valuable input for curriculum development and research that is more relevant to the needs of society. In addition, community service also strengthens the relationship between universities and various stakeholders, including local governments, the private sector, and civil society organisations. This collaboration can open up opportunities for larger and more impactful joint projects, as well as enhance the reputation of the college as an institution that is caring and responsive to the needs of the community. (Nuradhawati et al., 2024).

Integration of Education and Community Service

Models of integration refer to various approaches used to combine or unite different elements within a given system or context. In social and cultural contexts, integration models are often used to explain how different groups can live together in one society. (Lubis et al., 2023).. Some commonly recognised models of integration

include assimilation, acculturation, multiculturalism and interculturalism. Assimilation involves the absorption of minority groups into the dominant culture, while acculturation refers to a two-way process of cultural exchange. Multiculturalism emphasises recognition and appreciation of cultural diversity, while interculturalism focuses more on active interaction and dialogue between cultures. (Royani et al., n.d.)..

In the context of information technology and systems, integration models refer to ways of connecting different systems, applications, or data to work together effectively. Some of the integration models in this field include point-to-point integration, hub-and-spoke integration, bus-based integration (ESB - Enterprise Service Bus), and API-based integration (Application Programming Interface). Each of these models has its own advantages and disadvantages, and their selection depends on the specific needs of the organisation, the complexity of the existing system, and the integration goals to be achieved. Choosing the right integration model can increase operational efficiency, improve workflow, and facilitate better information exchange between systems or departments within an organisation. (Baroroh et al., 2021).

Integration has a very important role in the development of Micro, Small, and Medium Enterprises (MSMEs). One of the main benefits of integration for MSMEs is increased operational efficiency and productivity. By integrating various aspects of the business such as finance, inventory, marketing, and customer management, MSMEs can optimise their work processes. This enables better resource management, faster and more accurate decision-making, and reduced operational costs. In addition, integration also helps MSMEs in improving transparency and control over their entire business operations, which in turn can increase investor and business partner confidence. (Fahmie & Hayati, 2024)..

Another benefit of integration for MSMEs is increased competitiveness in an increasingly competitive market. By integrating digital technology into their business operations, MSMEs can expand their market reach, both locally and globally. E-commerce integration, for example, allows MSMEs to sell their products or services online, reach a wider range of customers, and compete with larger companies. (Yusnita et al., 2022).. In addition, data and analytics integration can help MSMEs better understand market trends and customer preferences, allowing them to adjust their business strategies more effectively. Thus, integration not only helps MSMEs survive in a competitive market, but also provides them with opportunities to grow and innovate. (Kusumawati et al., 2021)..

Education and Community Service Integration Programme

Programme design is a crucial stage in software development that involves planning and designing the structure, components, interfaces, and algorithms of a computer programme. This process includes creating flowcharts, data structures, system architecture, and user interface specifications. The main goal of programme

design is to translate user requirements and needs into a technical blueprint that can be implemented by developers. A good design should consider aspects such as modularity, scalability, maintainability, and efficiency. In addition, programme design should also pay attention to principles such as abstraction, encapsulation, and separation of concerns to produce code that is clean, structured, and easy to understand. With a well-thought-out programme design, the development team can work more efficiently, reduce the risk of errors, and produce high-quality software that meets user needs. (Nugraha et al., 2021).

Programme implementation is a critical stage in the software development cycle where the design that has been created is translated into code that can be run by a computer. In this phase, programmers use a suitable programming language to write code based on the previously agreed specifications and designs. The implementation process involves various activities such as writing code, unit testing, debugging, and integration of programme components. During implementation, it is important to pay attention to coding standards, best practices, and good programming principles to produce clean, efficient, and maintainable code. (Ambarwati et al., 2024)..

Programme implementation also includes other aspects such as code version management, documentation, and collaboration between development team members. The use of a version control system such as Git allows the team to manage code changes more effectively, track change history, and collaborate efficiently. Good documentation, both in the form of in-code comments and separate documentation, is essential for easy understanding and future maintenance of the code. In addition, programme implementation should also consider aspects of security, performance, and scalability to ensure that the resulting programme can meet user needs and operate well under various conditions. With a structured and disciplined approach to programme implementation, the development team can produce software that is high quality, reliable, and in accordance with predetermined specifications. (Triwiyanto et al., 2023)..

Programme evaluation is an important stage in the software development cycle that aims to assess the quality, effectiveness, and efficiency of the implemented programme. This process involves thorough testing of various aspects of the programme, including functionality, performance, security, and usability. Programme evaluation usually consists of different types of testing, such as unit testing, integration testing, system testing, and acceptance testing. In addition, evaluation also includes code analysis to ensure that the programme meets predefined quality standards, such as maintainability, readability, and scalability. The main purpose of programme evaluation is to identify and fix any bugs, weaknesses, or shortcomings in the programme before it is released to end users. (Yuliana et al., 2022)..

Programme evaluation also involves collecting and analysing feedback from users and stakeholders. This can be done through beta tests, user surveys, or usability

testing sessions. The information gathered from these evaluations is invaluable for understanding how the programme operates in real-world scenarios and identifying areas that require improvement or further development. In addition, programme evaluation also includes an assessment of the programme's compliance with the initial requirements, industry standards, and applicable regulations. The results of the programme evaluation are used to make decisions on programme improvement, optimisation, or even redesign if necessary. By conducting a thorough and continuous programme evaluation, the development team can ensure that the resulting programme meets user expectations, operates efficiently, and delivers the expected value. (Adiningtyas & Gunawan, 2021).

Conclusion

The development of Micro, Small and Medium Enterprises (MSMEs) in rural areas is a strategic step in an effort to improve the economy and welfare of rural communities. Through the integration of education and community service, MSME development programmes can have a more significant and sustainable impact. This approach does not only focus on providing capital assistance or equipment, but also emphasises the importance of increasing the knowledge, skills and capacity of rural MSME actors.

The education provided covers various important aspects of running a business, such as financial management, marketing, product development, and the use of technology. Meanwhile, community service allows for the direct transfer of knowledge and experience from academics, practitioners, or volunteers to MSME actors. This combination of education and community service creates a conducive learning environment and allows MSME players to apply the knowledge gained directly in the context of their business.

With an integrated approach of education and community service, the development of rural MSMEs not only focuses on short-term economic improvement, but also builds a strong foundation for sustainable growth. The programme helps to create an MSME ecosystem that is more resilient, innovative and able to compete in a wider market. In addition, this approach also encourages the empowerment of rural communities, increases economic independence, and ultimately contributes to reducing the gap between villages and cities. Thus, the integration of education and community service in the development of rural MSMEs is an effective strategy to achieve inclusive and sustainable economic development.

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