

Towards Economic Independence: Community Empowerment Through the *Pahlawan Ekonomi Nusantara* (PENA) Program in Banyumas District

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Abstract : *This study aims to analyze community empowerment through business independence in the Nusantara Economic Heroes Program (Pahlawan Ekonomi Nusantara, PENA) in Banyumas District. The analysis employs the ACTORS framework, which consists of Authority, Confidence and Competence, Trust, Opportunities, Responsibilities, and Support. This research uses a field research approach, with data collected through observation, interviews, and documentation. The findings show that, first, the PENA program fosters participant independence by encouraging ownership of authority in managing their businesses. Second, PENA participants demonstrate high self-confidence in their ability to operate their businesses independently. Third, participants have strong confidence that the PENA program can bring positive changes to their social and economic conditions. Fourth, participants are given substantial opportunities to independently choose the type of business they operate. Fifth, participants assume full responsibility for ensuring the sustainability of the businesses they establish through the PENA program. Finally, PENA participants receive the necessary support to start, manage, and sustain their chosen businesses.*

Keyword: Community empowerment, Economic independence, PENA Program; ACTORS theory, Social assistance beneficiaries

1. Introduction

Poverty is a global phenomenon, and no country in the world is entirely free from it (Sabran et al., 2023). Poverty is one of the main social welfare problems (SWP) that a state must address through various strategies agreed upon by state administrators. In Indonesia, the 1945 Constitution mandates that the state shall care for the poor and neglected children (1945 Constitution, Article 34, paragraph 1).

The mandate of the 1945 Constitution is implemented, among other ways, through the provision of social protection in its two main forms: social assistance and social security (Ministry of National Development Planning [MONDP], 2014). Currently, the Government of Indonesia (GOI) is implementing ten social assistance programs aimed at helping poor people achieve a decent and quality life, thereby fostering a welfare-oriented society and a high-quality future generation.

Social assistance, as a form of social protection, plays an important role in ensuring that individuals with incomes below the poverty line can maintain a decent standard of living. Through social assistance, individuals without income or with income below the poverty line are able to obtain adequate nutrition and access quality education and health services (Suharto, 2014).

Despite the significant benefits of social assistance, a major concern is beneficiaries' dependency on the assistance they receive. A well-known adage often cited in this context is, "Don't give a man a fish; teach him how to fish." This adage suggests that the most effective strategy for addressing social welfare problems is to build the capacity of poor individuals to generate income productively, enabling them to become self-reliant. In contrast, the strategy of "giving fish," which refers to consumptive social assistance that is quickly exhausted, is viewed as creating stagnant welfare conditions. Such conditions may ultimately foster dependency, requiring continuous state provision and hindering long-term poverty alleviation.

Concerns regarding beneficiary dependency formed the basis for the Ministry of Social Affairs (MOSA) of the Republic of Indonesia to initiate the Nusantara Economic Heroes Program (*Pahlawan Ekonomi Nusantara*, PENA) (Noer, 2023). The PENA program was introduced at the end of 2022 through pilot projects in several regions before being expanded into a national program.

The PENA program was officially implemented with the issuance of Minister of Social Affairs Regulation (Permensos) Number 7 of 2023, dated 14 November 2023. The Nusantara Economic Heroes Program (PENA) is defined as "activities to build the entrepreneurial spirit and improve the entrepreneurial skills of poor families, vulnerable groups, isolated groups, and/or disaster victims" (Permensos No. 7/2023, Article 1, paragraph 1). This program is intended to replace the Productive Economic Business Social Assistance (Usaha Ekonomi Produktif, UEP) program provided to Joint Business Groups (Kelompok Usaha Bersama, KUBE), as the previous program was considered no longer aligned with current developments and needs (Permensos No. 7/2023, Consideration Section, letter c). The primary objective of the PENA program is to "reduce dependence on social assistance through sustainable efforts" (Permensos No. 7/2023, Article 2).

Since the launch of its pilot projects, the PENA program has demonstrated notable achievements. These achievements are reflected in the graduation rate of participants from their status as social assistance beneficiaries. Participants are considered eligible for graduation when they achieve economic independence, indicated by an income above the minimum wage in their respective districts or cities. Six months after the pilot projects began, in July 2023, the program successfully graduated 1,191 families from social assistance. This number increased to 7,814 families by November 2023. These outcomes make the PENA program an important subject for further examination in order to identify a social policy model with strong potential to eradicate poverty and reduce poverty rates in Indonesia.

Based on the discussion above, this research is important for assessing the extent to which the PENA program is able to foster independence from social assistance. This study examines two key dimensions: (1) the extent to which the PENA program is able to graduate social assistance recipients at the research location (quantitative dimension), and (2) the level of independence achieved by former social assistance beneficiaries at the research location (qualitative dimension).

2. Method

This study employed field research with a qualitative approach, focusing on descriptive data obtained through holistic observation of words and behaviors. The researchers served as the primary instruments, conducting data collection and analysis from the beginning to the end of the study. The research subjects included 27 recipients of the PENA Program in Banyumas District, the TSKS Coordinator, and five social facilitators who supervised the implementation of the program from the submission stage through reporting. The research was conducted in Banyumas District over a six-month period, from January to June 2024.

Data were collected through interviews (both structured and unstructured), observations (participatory and non-participatory), and documentation. Interviews were conducted either in person or online to obtain comprehensive data, while observations supported the findings through direct field observation. Documentation was used as supplementary data. The data were

analyzed descriptively using the ACTORS framework (Authority, Confidence and Competence, Trust, Opportunities, Responsibilities, and Support) to examine community empowerment within the PENA Program. Data validity was ensured through triangulation, which involved cross-checking data among research subjects and confirming findings with other relevant data sources or documents. The analysis focuses on community empowerment in the PENA Program, and the findings form the basis for the study's conclusions and recommendations.

3. Results And Discussion

3.1 Community Empowerment Through the *Pahlawan Ekonomi Nusantara* (PENA) Program in Banyumas District

One of the community empowerment programs managed by the Ministry of Social Affairs is the Nusantara Economic Heroes Program (*Pahlawan Ekonomi Nusantara*, PENA), which aims to assist families who are current cash transfer beneficiaries in becoming financially independent. Participants in this program are entitled to receive business-related assistance in the form of products and supplies valued at approximately IDR 5–6 million. Overall, the PENA program seeks to reduce community dependence on social assistance.

The primary beneficiary families (*Keluarga Penerima Manfaat*, KPMs) of the PENA program in Banyumas District are individuals aged between 20 and 45 years. Eligible beneficiaries must not have elderly or persons with disabilities as dependent family members. The program is implemented through business training, packaging support, marketing assistance, financial literacy education, and continuous mentoring.

The PENA program has supported poor communities in Banyumas District in achieving economic independence, thereby enabling beneficiaries to graduate from their status as recipients of social assistance. Based on the discussion above, human resources play a crucial role in the successful implementation of educational programs, effective human resource management, and business development activities, such as catfish farming and other livelihood sectors. The assistance provided under the program includes both capital support and business skills training.

a. Verification and Validation

At this stage, social advisors obtain information on PENA program participants from the Social Welfare Information System (SIKS). Through the application, advisors access detailed data on program participants, which are then verified in the field. This verification process is intended to assess the accuracy of the data against actual conditions. If the data are found to be accurate, the advisors validate the participants and proceed to the next stage of the program.

Based on field findings, several issues were identified during the verification and validation process. First, PENA participants in a given location are not always assisted by the advisor formally assigned to that location in the system. For example, a PENA participant registered in the SIKS application as residing in Sirau Village, Kemranjen Subdistrict, may be officially assigned to an advisor responsible for Sumbang Subdistrict. Field observations indicate that the verification and validation process is, in practice, carried out by the local advisor in Sirau Village, who must coordinate with the advisor assigned to Sumbang Subdistrict. An informant explained the need for intensive coordination and communication as follows (PENA Advisor for Sirau Village, Interview, 2024) :

"It is not necessarily a problem, but there are indeed challenges. Technically, those working in the field are local advisors, such as the advisor for Sirau Village. He or she works in coordination with the advisor assigned to Sumbang Subdistrict. So, even though the application records that the advisor for Sumbang Subdistrict is on duty, it is the local advisor who actually completes the task."

To ensure the smooth implementation of the program, advisors must maintain continuous communication and coordination. Such coordination is essential because the verification and validation process serves as a benchmark for ensuring the accuracy and appropriateness of program targeting in relation to actual field conditions. In an interview, a PENA advisor stated (PENA Advisor, Interview, 2024):

"The main key is intensive coordination and communication. Advisors in the field and those registered in the application need to communicate consistently with one another to ensure that the program runs on track. With good communication, challenges can be addressed."

Second, during the field verification stage, advisors found that some of the data they received did not correspond with the actual conditions observed in the field. For instance, several

participants who were still recorded as poor and therefore considered eligible for assistance were found to be living relatively prosperous lives, such as owning permanent houses, four-wheeled vehicles, or even serving as village officials. In such cases, advisors revised the data to reflect the factual conditions identified in the field. Where the data were found to be accurate, advisors validated them and proceeded to the next stage. As described by one advisor (PENA Advisor, Interview, 2024):

“In the field verification process, it is not uncommon for us to find data that does not match the actual conditions of the participants. For example, there are participants who are still registered as poor and considered eligible for assistance, but after checking in the field, their conditions turn out to be much better. There are cases where participants already have permanent houses, four-wheeled vehicles, and some have even become village officials.”

A major challenge identified by advisors relates to the availability of data that are inaccurate and not regularly updated, resulting in what they described as “raw” data. In addition, communication by advisors plays a crucial role in ensuring the smooth implementation of this process, as potential beneficiaries are sometimes surprised by the information contained in official records. One advisor explained (PENA Advisor, Interview, 2024):

“One of the biggest challenges is the accuracy of the data we receive. The recorded data are often not updated regularly, so we have to be very careful when verifying them in the field. In addition, communication with participants is an important factor, because sometimes they realize that the recorded data are no longer relevant to their current situation. The main key is good coordination and continuous data updating. Communication with both participants and local government is also very important to ensure that the data we use are accurate and up to date. We also work with local village officials to obtain the latest information on the conditions of their residents.”

Third, an informant noted that not all PENA participants were willing or enthusiastic to participate in the program. The informant understood that participation in the PENA program could result in removal from the Integrated Social Welfare Data (DTKS). Once removed from the DTKS, individuals are no longer eligible to receive any form of government assistance. This potential loss of eligibility was a major source of concern for the informant. In cases where advisors encounter participants with such concerns, they provide clarification and explanation regarding the objectives and implications of the program. One participant expressed this concern as follows (Sofi, Interview, 2024):

"My biggest concern is the impact of participating in the PENA Program on my status in the Integrated Social Welfare Data (DTKS). Once registered as a PENA beneficiary and considered economically better off, I will be removed from the DTKS. This means that I will no longer be entitled to receive various forms of government assistance, such as cash transfers, food assistance, and other programs. My status as a DTKS beneficiary serves as a form of social security for me. Losing this status, even if it indicates an improved economic condition, still worries me because I am afraid of losing access to government assistance in the future."

Advisors provide potential beneficiaries with explanations and clarification that, once they are deemed eligible for graduation, they will continue to be included in the PENA program. However, if field findings indicate that they are not yet eligible for graduation, advisors inform them that they are not ready to participate in the PENA program at that stage. Following the verification and validation process, the next step involves the preparation of business proposals for eligible PENA participants.

When advisors encounter participants who are hesitant or concerned, the initial step is to provide a clearer and more comprehensive explanation of the PENA program. As one advisor explained (PENA Advisor, Interview, 2024):

"I explain that the main goal of this program is to help participants become more economically independent by improving their standard of living, so that they are no longer dependent on social assistance. We also explain that being removed from the DTKS is actually a positive indication, as it shows an improvement in their welfare."

b. Assistance in Preparing Business Proposal Documents

The PENA Program is designed to strengthen the economic capacity of its participants so that they can become independent from social assistance. Accordingly, the preparation of business proposals is oriented toward businesses in which participants are already engaged, as they are assessed to possess the skills and experience necessary to operate these enterprises. Field findings indicate that most participants already have businesses that align with their abilities and therefore tend to continue their existing ventures. For participants who do not yet have a business, discussions are conducted with family members and advisors to select a suitable type of business based on careful consideration.

Field observations also show that PENA participants engage in discussions with fellow participants or other local business actors when deciding on the type of business to pursue. This approach helps minimize the risk of direct competition in similar types of businesses. To facilitate this process, several discussion sessions are organized, both in group and individual formats. During group sessions, participants share experiences, ask questions, and express concerns. Advisors are present to provide explanations and clarification, as well as to listen to participants' feedback. These discussion forums are flexible in nature and are held regularly throughout the program (Ahmad, Interview, 2024).

Through this process, participants' confidence and trust are strengthened, enabling them to select businesses that align with their abilities and can serve as a foundation for further business development. At this stage, advisors not only provide guidance on selecting appropriate business types but also assist participants in preparing the Budget Plan. The proposed budget, amounting to IDR 5,000,000, is prepared in accordance with the specific needs of the business to be developed by each PENA participant. Once the budget preparation is complete, advisors upload the documents to the SIKS application and monitor the system periodically for further instructions. As stated by one advisor (Masitoh, Interview, 2024):

"In addition to providing advice on the type of business, advisors also assist participants in preparing the budget. This is a very important stage, because the budget serves as a guide for managing the assistance funds they receive. We help participants identify their business needs, calculate the required costs for operations, and estimate realistic expenses and income."

c. Disbursement and Purchase of Goods

After all submission documents have been uploaded to the SIKS application, the next stage is the disbursement of PENA funds. Information regarding the disbursement process is obtained and communicated by advisors to PENA participants. Fund disbursement is carried out through the Indonesian Post Office in the subdistrict where the participants reside, and advisors are involved in assisting during this process.

As one advisor explained, advisors are indeed involved in the fund disbursement stage; however, their role is primarily technical and focused on ensuring that all disbursement

procedures are followed correctly by participants. Advisors are not directly involved in managing or distributing the funds. Instead, they assist participants in preparing the required documents and ensure that participants clearly understand the disbursement procedures (Mukromah, Interview, 2024).

Following the disbursement, PENA participants spend the funds in accordance with the budget plans they previously submitted. Each expenditure must be supported by a purchase receipt, which is later used in the preparation of financial reports. Field observations indicate that advisors perform their duties carefully and thoroughly, thereby motivating participants to implement the program as intended. As noted by one advisor (Hartini, Interview, 2024):

“After the funds are disbursed, advisors continue to guide participants on how the funds should be spent in line with the previously prepared budget. We ensure that the funds are allocated appropriately and in accordance with the planned business objectives, so that participants can start or further develop their businesses effectively.”

In the implementation of the PENA program, some advisors also take the initiative to assist participants in registering for a Business Identification Number (Nomor Induk Berusaha, NIB) through the Online Single Submission (OSS) system. OSS is an online platform that facilitates entrepreneurs in obtaining business permits efficiently. In addition, advisors help PENA participants apply for halal certification for the products they sell. These initiatives contribute to building public trust by ensuring that the products meet recognized standards of quality.

One advisor explained this initiative as follows (Zaenurrohmah, Interview, 2024):

“Some advisors initiate the processing of NIB for PENA Program participants. We see that many participants need business legality, and having an NIB is an important step. Advisors often take the initiative to help participants understand the benefits of an NIB and assist with the registration process.”

d. Activity Reporting

The next stage of the program is activity reporting. Reports are prepared by advisors after the assistance funds have been spent and the participants' businesses are in operation. This reporting process is intended to ensure that the PENA program has been implemented in accordance with established Standard Operating Procedures (SOPs). Local PENA advisors

communicate and coordinate with other advisors to facilitate the reporting process. The completed reports are uploaded through the designated Google Drive platform.

In their reports, advisors document various aspects of program implementation, including the allocation of funds, the condition of participants' businesses, and the initial outcomes of business operations. Advisors also report any obstacles or constraints encountered by participants during the operation of their businesses. All of this information is compiled into an official report, which is subsequently submitted to relevant stakeholders, such as local government authorities or program organizers, for further evaluation (Marfuah, Interview, 2024).

e. Monitoring and Evaluation

Monitoring and evaluation of the PENA program are conducted by both advisors and the surveyor team. These monitoring and evaluation (M&E) activities aim to ensure that the PENA program is being implemented as planned and to assess the progress and development of businesses established or supported through the program.

3.2 Analysis of Actors in Empowerment through the PENA Program

Actors Theory is widely used to analyze various community empowerment programs. This theory was introduced by Sarah Cook, who conceptualizes society as an active subject in the empowerment process. ACTORS is an acronym that represents Authority (A), Confidence and Competence (C), Trust (T), Opportunities (O), Responsibilities (R), and Support (S). The findings of this study related to empowerment through the PENA program are presented as follows.

a. The PENA Program fosters participant independence by encouraging authority in business management

The PENA program focuses on building the capacity and capabilities of participants so that they are able to develop their businesses independently and sustainably. The program seeks to strengthen this independence by providing participants with training, access to resources, and guidance necessary for operating their businesses autonomously. This independence encompasses financial, operational, and strategic dimensions.

In addition, the PENA program encourages participants to exercise authority over their businesses. Possessing authority grants participants both the freedom and responsibility to make decisions related to their business operations. Within the context of the PENA program, this means that participants are encouraged to take full control of their enterprises, from planning to implementation. They act as the primary decision-makers in areas such as resource management, product development, and marketing strategies. Participants are not only equipped with knowledge and skills, but are also empowered with the confidence to manage their businesses independently, with minimal interference from external parties (Umi Sholihah, Interview, 2024).

b. PENA participants demonstrate high self-confidence in managing their businesses independently

Participants in the PENA program demonstrate strong self-confidence in their ability to overcome challenges and make decisions required for effective business management. This level of confidence is developed through various forms of training, mentoring, and continuous support provided throughout the program.

Moreover, PENA participants believe that they possess the necessary knowledge, skills, and competencies to manage their businesses effectively. They are prepared to solve problems and make critical decisions that influence business success. Participants are able to operate their businesses without excessive reliance on external assistance and are autonomous in decision-making and the execution of business strategies. This independence also implies a willingness to assume full responsibility for all aspects of their businesses, including potential successes and failures (Auva, Interview, 2024).

c. PENA participants have strong confidence that the PENA program brings positive social and economic change

High confidence refers to participants' strong belief and optimism that the PENA program will have a positive impact on their social and economic conditions. Participants believe that the program can effectively help them achieve both short-term and long-term goals. The PENA

program is designed to support participants, particularly small and medium, scale entrepreneurs, by enhancing their skills, knowledge, and capacity to develop their businesses. This support includes access to resources, mentoring, and other forms of assistance necessary for business success.

In addition to economic improvements, participants also experience increased appreciation and recognition within their communities as a result of their business achievements. These changes are reflected in improved income levels, greater financial stability, and an enhanced ability to provide better living conditions for themselves and their families. Participants believe that the skills and support gained through the PENA program enable them to improve their businesses, which in turn strengthens their overall economic well-being (Muntingah, Interview, 2024).

d. PENA participants are provided with opportunities to choose the type of business they operate

The PENA program does not restrict participants' choices of business types; instead, it provides them with the freedom and support necessary to make informed decisions. Participants are not forced or directed toward particular types of businesses by program organizers. Rather, they are encouraged to explore business opportunities that align with their interests, skills, and understanding of local market conditions.

e. PENA participants assume full responsibility for the sustainability of their businesses

Participants demonstrate a strong sense of obligation and commitment to ensuring that the businesses they establish through the PENA program can continue to operate and grow. They take full responsibility for maintaining and developing their enterprises without relying on external parties to assume this role. Business sustainability refers to the capacity of a business to operate and expand over the long term, encompassing financial, operational, and strategic dimensions. To ensure sustainability, participants must develop solid business plans, apply effective financial management practices, and implement appropriate marketing and product development strategies (Auva, Interview, 2024).

f. PENA program participants receive comprehensive support to start and sustain their chosen businesses

Participants receive various forms of support to help them establish and operate their businesses effectively. This support includes: (1) training, which provides essential knowledge and skills in business management, marketing, finance, and operations; (2) guidance and mentoring from experts or experienced entrepreneurs who offer direction and advice; (3) access to resources, such as capital, raw materials, technology, and business networks; (4) funding, in the form of initial capital assistance or access to credit; and (5) networking opportunities that enable participants to connect with partners, investors, and business communities.

Participants are free to choose the type of business they wish to pursue based on their interests, skills, and perceived market opportunities. While the PENA program does not prescribe specific business types, it provides comprehensive support for any business selected by the participants (Muntingah, Interview, 2024).

4. Conclusion

In conclusion, the community empowerment program for social assistance beneficiaries managed by the Ministry of Social Affairs is the Nusantara Economic Heroes Program (*Pahlawan Ekonomi Nusantara*, PENA). This program aims to support families who are current cash transfer beneficiaries in achieving greater financial independence. Participants in the program receive in-kind assistance valued at approximately IDR 5-6 million to support the development of their businesses. Overall, the PENA program seeks to reduce community dependence on social assistance.

Empowerment through the PENA program is reflected in several key aspects. First, the program fosters participant independence by encouraging ownership and authority in managing their businesses. Second, PENA participants demonstrate high self-confidence in their ability to operate their businesses independently. Third, participants have strong confidence that the PENA program can bring positive changes to their social and economic conditions. Fourth, participants are provided with substantial opportunities to independently choose the type of business they

wish to operate. Fifth, PENA participants assume full responsibility for ensuring the sustainability of the businesses they establish through the program. Finally, PENA program participants receive the necessary support to start, manage, and sustain the businesses of their choice.

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