

Assistance with The Economic Potential of Sharia Micro Enterprises (*Baitul Maal Wat Tamwil* and *Sharia Cooperatives*) and The Implementation of Local Culture Production to Reduce Poverty in Galis Village

Atik Purmiyati ^{1*}, Lucy Dyah Hendrawati ², Ely Rahmawati ³,
Asan Ali Golam Hassan ⁴

¹ Department of Economics, Faculty of Economics and Business, Universitas Airlangga, Indonesia

² Department of Anthropology, Faculty of Social and Political Sciences, Universitas Airlangga, Indonesia

³ Department of Islamic Economics, Faculty of Economics and Business, Universitas Airlangga, Indonesia

⁴ International Business School, Universiti Teknologi Malaysia, Malaysia

* Corresponding author: annas@iaisyarifuddin.ac.id

Article history: Received July 1, 2023 | Revised December 18, 2023 | Accepted February 7, 2024 | Available online on April 1, 2024

To cite this article [Turabian of style 8th edition]: Purmiyati, Atik, Lucy Dyah Hendrawati, Ely Rahmawati, and Asan Ali Golam Hassan. "Assistance With The Economic Potential of Sharia Micro Enterprises (Baitul Maal Wat Tamwil and Sharia Cooperatives) and The Implementation of Local Culture Production to Reduce Poverty in Galis Village". *IQTISHODUNA: Jurnal Ekonomi Islam* 13, no. 1 (April 1, 2024): 175-186. Accessed April 1, 2024.

ABSTRACT

Galis Village is a village that has the potential for large marine catches and the potential for fishery resources in coastal areas is quite large. However, some people in the area are still below the poverty line. Galis Village has great potential in the fisheries sector. Therefore, there is a need for training or mentoring on the economic potential of sharia micro-enterprises (Baitul Maal Wat Tamwil and Sharia Cooperatives) in the community to increase economic potential and achieve the SDGs. This research uses data collection methods which include FGD (focus group discussion), SWOT analysis, and training. Based on the results of IFAS and EFAS calculations which show the position of Galis Village in quadrant 2, it shows that the weaknesses of Galis Village are greater than its strengths. Quadrant 4 also shows that the opportunities faced by Galis Village are greater than the threats they will receive. Therefore, action is needed to move the position of Galis Village to quadrant 1 by increasing its strengths and reducing its weaknesses. The strategy that Galis Village can carry out based on the SWOT Matrix is to maximize the regional potential to produce unique goods.

Keywords: sharia micro enterprises, fisheries, SWOT, SDGs

INTRODUCTION

Gililingting is a sub-district in Sumenep Regency which has 8 villages with coastal areas. Communities in coastal areas generally work as fishermen and depend on fisheries, especially capture fisheries. One of the villages in Gililingting, namely Galis Village, has great potential in marine catches. The potential for fishery resources in coastal areas is quite large, but some people in these areas are still below the poverty line. Efforts to eradicate poverty are also Islamic religious recommendations so that those concerned become pious

people.¹ Poverty can be easily recognized and is characterized by conditions of backwardness, powerlessness and incompetence from an economic perspective, as well as large numbers of unemployed people, which in turn triggers income inequality and gaps between population groups.²

Economic problems in rural areas are social problems that require solutions and ideas from all parties.³ The low level of fishermen's income is actually very contradictory with the large potential of existing fish resources and the nature of the fishing business which actually has a comparative advantage compared to other businesses. This is because there are still several problems including community participation for low potential development, lack of diversification of village economic products, the partnership program in Galis Village has not run optimally, lack of training and counseling for fishermen, dependence on government programs, many have developed biological agencies, fishermen less use of biological agents, the quality of competitors' products is better than the economic production of Galis Village.

In the process of economic development, of course, it is necessary to understand the economic potential of a region and it is hoped that it can become the main support for a region's economy. Exploration of potential marine products must be supported by quality residents who have high innovation. The male population in Galis village is 13,956 while the female population is 14,896, so the total population of Galis village is 28,805 people. The male population is less than the female population. This is because many residents of Galis Village who are of productive age choose to migrate to other islands such as Jakarta in search of a higher income.

Several factors that influence fishermen's income include social and economic factors consisting of costs, number of boats, number of workers, distance traveled and experience. Meanwhile, the educational factor for fishermen is that working at sea does not require a high educational background, they think that being a traditional fisherman is more or less a manual job that relies more on muscle and experience.⁴ The limited number of productive age population has an impact on processed fish production activities in Galis Village. Thus, the people of Galis sell their processed catch directly to traders without any processing because they do not have the skills to process the catch. Therefore it

¹ Yanti mahela, N, "Pengembangan usaha mikro kecil menengah (UMKM) berbasis keuangan mikro syariah," *Economica Sharia* 1 (2015): 59.

² Saragih, J. P., Kebijakan Pengentasan Kemiskinan Di Daerah Istimewa Yogyakarta (Government Policy to Reduce Poverty in the Special Region of Yogyakarta), *Jurnal Ekonomi Dan Kebijakan Publik* 6, no. 1 (2015): 45–59.

³ Mashudi, M., Suparyanto, D., and Arisandi, B., Pendayagunaan Potensi Ekonomi Desa Paterongan Kecamatan Galis melalui KKN Mahasiswa STAIDHI Tahun 2020, *Dharma: Jurnal Pengabdian Masyarakat* 1, no. 1(2020): 1–16.

⁴ Ahmad Ridha., Analisis Faktor-Faktor yang Mempengaruhi Pendapatan Nelayan di Kecamatan Idi Rayeuk, *Jurnal Samudra Ekonomi Dan Bisnis* 8, no. 1 (2017): 646–652.

is necessary to have an analysis to see the weaknesses and strengths, one of which is by using the SWOT analysis technique.

On the other hand, the Madurese community prioritizes Islamic religious values in every activity of their life.⁵ Madura society has long been synonymous with religiosity. One form of their religiosity is their strong recognition of religious institutions.⁶ This is evidenced by the existence of Islamic Microfinance Institutions (LKMS) which can help overcome the limited capital faced by the Madurese community, especially in Galis Village. It will become a formidable economic force if properly managed and developed. So that it will encourage the fisheries sector in Galis Village. Based on previous research, judging from the potential and funding sources that have been running, it turns out that LKMS has sufficient funds to serve its customers and manage funds based on sharia. If fund management is carried out by Islamic financial institutions that can coordinate with each other, then it can be used as a major force.⁷

Islamic microfinance institutions differ from other types of Islamic finance in several ways. First, it focuses primarily on societal welfare and emphasizes financial inclusion of poor segments of society. Second, allocating loans without collateral and without interest to micro entrepreneurs who often cannot access financing from Islamic banks.⁸ Third, low transaction costs. So that LKMS can have a positive impact on welfare.⁹

One of the solutions proposed to create a sustainable source of income for the poor is the idea of Islamic microcredit.¹⁰ Sharia microcredit enables poor people to set up micro-enterprises and thus meet their basic needs. The purpose of the loan, monthly income, monthly expenses, interest rate, loan amount, have a significant influence on the possibility of increasing the borrower's welfare after accessing microcredit. Research with LKMS results has a statistically significant impact on family monthly consumption expenditure which causes a significant increase in people's living standards.¹¹

⁵ Jannah, H, Pondok Pesantren Sebagai Pusat Otoritas Ulama Madura, *Jurnal Al-Hikmah*, 17, no. 1 (2019): 91–108.

⁶ Hannan, A. Islam moderat dan tradisi popular pesantren: Strategi penguatan Islam moderat di kalangan masyarakat Madura melalui nilai tradisi popular Islam berbasis pesantren. *Jurnal Sosiologi Dialektika*, 13(2), (2020). 152.

⁷ Salatan, S., Manoppo, V. E. N., and Darwisito, S., Strategi Pemberdayaan Masyarakat Nelayan Soma Pajeko Di Kecamatan Salibabu Kabupaten Kepulauan Talaud Sulawesi Utara, *Jurnal Sosial Ekonomi Kelautan Dan Perikanan* 13, no. 1 (2018): 87.

⁸ Shaik Mohammed, W., and Waheed, K., "Interest-free microfinance in India: a case study of Bait-un-Nasr Urban Cooperative Credit Society," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019): 322–337.

⁹ Wijaya, I. F., Hakim, A. R., Saputro, N., and Mulyadi, M., "Religiosity level and saving decisions in Baitul Maal wat Tamwil: the case of Indonesia," *Journal of Islamic Marketing* 11, no. 6 (2020): 1465–1483.

¹⁰ El Ebrashi, R., Salem, R., El Kayaly, D., and El-Bassiouny, N. "What potentials does Islamic micro-credit have? An empirical investigation in the Egyptian context," *Journal of Islamic Marketing* 9, no. 2 (2018): 305–328.

¹¹ Islam, M. S. "Role of Islamic microfinance in women's empowerment: evidence from Rural Development Scheme of Islami Bank Bangladesh Limited," *ISRA International Journal of*

LKMS performed better in terms of outreach to poor customers. Microfinance has an important role in increasing income levels, children's education and business progress.¹² LKMS is one solution to create a sustainable source of income for poor communities.¹³ Where microcredit allows poor people to set up micro-enterprises and thus be able to spend on their basic needs.

Sharia microfinance is an effective tool for poverty alleviation throughout the world and Sharia microfinance is a beneficial model that improves individual welfare not only for Muslims but also for non-Muslims well.¹⁴ LKMS provides an important impetus for realizing financial inclusion, especially for women, low-income earners and rural poor.¹⁵ Sharia microcredit can be a tool for sustainable socio-economic development. The LKMS financing model can help reduce poverty and the problem of loan sharks.

METHODS

In this study using data collection methods which include FGD (focus group discussion), SWOT analysis, and training. The research instruments used were observation guidelines, interview guidelines and FGD (focus group discussion) guidelines to obtain detailed and in-depth data so that it is expected to produce the final results in the form of valid data and answer all the researcher's questions. In this study, the authors conducted FGDs with several informants, namely residents of Galis Village.

Based on the problems experienced by the people of Galis Village, the researcher conducted a SWOT analysis and gave weight to the issues raised. The results of the SWOT analysis will then be disseminated to the people of Galis Village to validate the results on a scale of 1-5. The results of the validation survey were then analyzed using the IFAS and EFAS methods to determine the economic position of Galis Village.

RESULT AND DISCUSSION

Efforts to increase the economic potential of the people of Galis Village did not run smoothly due to restrictions on the productive age population. Galis Village is known as a village that has great potential in marine catches and the potential for fishery resources in coastal areas is quite large. However, Galis Village only sells its catch directly to traders without any processing because they do not have the skills to process the catch. Limited population of productive age and knowledge of human resources (HR) regarding how to process fish catches,

Islamic Finance 13, no. 1 (2020): 26–45.

¹² Ahmad, S., Lensink, R., and Mueller, A., "The double bottom line of microfinance: A global comparison between conventional and Islamic microfinance," *World Development* 136, (2020): 105-130.

¹³ El Ebrashi, What potentials does...

¹⁴ Vatimetou Mokhtar Maouloud, Salina Kassim, Ejaz Aslam, Haneffa Muchlis Gazali, A. H. "Explaining Issues Relating To Islamic Microfinance Sustainability: African Perspective," *International Journal of Business Society* 4, no. 2 (2019): 34–40.

¹⁵ Shinkafi, A. A., Yahaya, S., and Tijjani, A. S. law and finance Journal of Islamic Marketing Article information : *Journal of Islamic Marketing*, no. 2 (2020).

so it is necessary to have training in goods production techniques, training in marketing techniques, training in packaging techniques, and organizing digitalization techniques for the people of Galis Village. Islam views training and development not only in terms of increasing intellectual abilities, but also emphasizes moral depth that comes from spiritual or religious origins.¹⁶

Table 1. IFAS and EFAS Analysis of Galis Village

INTERNAL STRATEGIC FACTOR ANALYSIS SUMMARY (IFAS)				
Strenght				
No	Aspect	Weight	Rating	Total
1	Community income (farmers and non-farmers) can meet primary needs.	60	2	120
2	The monthly income of the community (farmers and non-farmers) that the head of the family receives can meet primary and secondary needs	50	1	50
3	Side job income is used to support/add to primary needs	30	5	150
4	On average, farmers and MSME actors have more than 10 years of experience in their respective fields	30	5	150
5	The majority of agricultural land is controlled by farmers for business development	60	2	120
6	Easy access to raw materials	50	5	250
7	Farmers often receive training	40	4	160
8	The village has abundant natural potential such as food crops such as rice, sweet potatoes, cassava, tomatoes, large and small chilies, cassava, fish, livestock products, and the charcoal industry.	60	5	300
9	The market for agricultural products/UMKM is well known outside the region	50	5	250
10	Communities are familiar with modern production techniques (hybrid farming)	30	2	60
11	Farmers and SMEs are familiar with Information and Communication Technology	40	2	80
Total Score Strenght		500		1690
Weakness				
No	Aspect	Weight	Rating	Total

¹⁶ Ichsan, R. N., Syahbudi, M., and Nst, V. F. H. "Development of Islamic Human Resource Management in The Digital Era For MSMEs and Cooperatives in Indonesia." *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 2 (2023): 497–512.

	Raw materials for agricultural production/MSMEs still depend on companies/factories	40	2	80
1	Prices of agricultural products tend to fall during harvest	60	5	300
3	The majority of manure and solid fertilizers are sold outside the village because local people do not use them.	30	5	150
4	Waste/garbage disrupts agricultural or MSME production	30	5	150
5	Agricultural products are sold to the market without further processing	30	5	150
6	MSMEs are still constrained by licensing issues	50	5	250
7	SMEs are still constrained by problems with processing techniques	50	5	250
9	Agricultural production has not been able to meet local needs	40	5	200
10	Poor supporting transportation infrastructure causes access to movement of goods/services not take place optimally	40	5	200
11	Labor in the agricultural sector is hard to come by and the wages are expensive	30	5	150
12	Residents who work in the agricultural sector are non-productive residents	30	5	150
13	Agricultural products do not yet have branding	30	5	150
14	Product marketing still uses the order method	40	5	200
Total Score Weakness		500	62	2380
IFAS Score		1000	62	-690

EXTERNAL STRATEGIC FACTOR ANALYSIS SUMMARY (EFAS)

Opportunity				
No	Aspect	Weight	Rating	Total
1	The majority of the village community work as farmers.	50	4	200
2	Agricultural areas have high rainfall	40	4	160
3	Products produced by farmers are needed by the local community	60	5	300
4	The development of E-Commerce can cut the flow of sales from producers to consumers.	70	4	280
5	Agricultural products are widely known by the public	50	2	100

6	The government has a role in the development of the agricultural sector and SMEs	60	5	300
7	The government is re-encouraging the establishment of economic institutions and social institutions	50	4	200
8	Society has a strong will to improve welfare	40	4	160
9	Agricultural products have the opportunity to be exported abroad	40	5	200
10	Agricultural products have always increased from year to year	40	5	200
Total Score Opportunity		500	42	2100
Threat				
No	Aspect	Weight	Rating	Total
1	Reduced agricultural land due to land conversion	70	3	210
2	The agricultural sector is experiencing a crisis of farmer regeneration	70	4	280
3	Foreign products flood the domestic market at lower prices	60	1	60
4	Agricultural products are products that rot quickly / expired	50	4	200
5	Processed agricultural products experience high competition	60	4	240
6	The culture of capitalism that enters the village so that society leads to an individualist attitude	50	5	250
7	Farmers are not able to keep up with technological advances in agriculture	70	4	280
8	Prices of raw materials for agricultural products are unstable	70	5	350
Total Score Threat		500	30	1870
Total Score EFAS		1000	72	230

The results of the SWOT analysis accompanied by IFAS and EFAS analysis show that the economic position of Galis Village is in quadrant 2. This is evidenced by the IFAS score (Strength Score - Weakness score) of -390 and EFAS score (Opportunity Score - Threat Score) of 230. The results of the SWOT analysis conclude that with the existence of BMT it will be able to compete in a competitive market. SWOT analysis shows that BMT should be capable enough to compete with other financial institutions, especially conventional financial institutions.

The economic position of Galis Village can be seen in Figure 1.

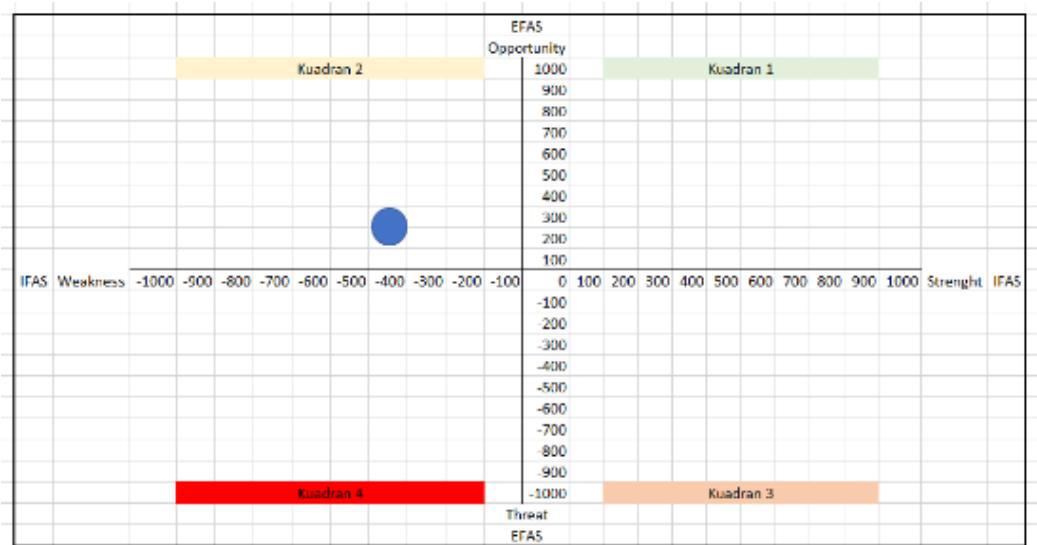


Figure 1. Positioning Analysis of Galis Village

Based on the results of IFAS and EFAS calculations which show the position of Galis Village in quadrant 2, it shows that the weaknesses of Galis Village are greater than its strengths. Quadrant 4 also shows that the opportunities faced by Galis Village are greater than the threats that will be received. Therefore action is needed to move the position of Galis Village to quadrant 1 by increasing its strengths and reducing its weaknesses. The strategies that can be carried out by Galis Village based on the SWOT Matrix can be seen in Table 2.

Table 2. Galis Village Development Strategy

	<i>Opportunity</i>	<i>Threat</i>
<i>Strength</i>	<ol style="list-style-type: none"> 1) Maximizing regional potential to produce unique goods. 	<ol style="list-style-type: none"> 1) There is training in goods production techniques. 2) There is marketing technique training 3) There is packaging technique training
<i>Weakness</i>	<ol style="list-style-type: none"> 1) Make people aware of village potential that can be commercialized 	<ol style="list-style-type: none"> 1) Organize digitalization training

Based on Table 2, Galis Village has various strengths and weaknesses. In an effort to increase the economic potential of the people of Galis Village, training or assistance is still needed including (1) training in goods production techniques (2) training in marketing techniques (3) training in packaging techniques. With the existence of training to increase the economic potential of the people of Galis Village, it is necessary to have capital to carry out these activities.

The community is one of the main pillars in developing the economic potential of sharia micro-enterprises. Economic sociology focuses more on: (i) sociological analysis of economic processes, such as the formation of prices (agreement) between economic agents or actors; (ii) analysis of the interaction between the economy and other institutions in society, among others, we can analyze the relationship between the economy and religion, or politics, bureaucracy and other institutions; (iii) an analysis of the institutional dynamics and cultural parameters that form the basis of the community's economy.¹⁷ One of the institutions providing capital in Galis Village is the Islamic Microfinance Institution (LKMS). According to Soemitra a number of important roles carried out by LKMS in community empowerment efforts include:¹⁸

1. Changing the mindset of the members so that they previously focused on consumption behavior to switch to saving behavior.
2. Work Ethic-based work system from, by, and for Members
3. Distribution of financing that is not rigid and makes it easier
4. Treatment of members who have a better concept of Know Your Customers.
5. Joint Responsibility Work System among Members
6. Establishment of a Joint Business Group (KUBE) among Members
7. Distribution of Assisted Financing so as to improve the business quality of the members.

According to Suryanto & Saepulloh community economic empowerment activities must include several things, namely:¹⁹

1. Increasing community access to business capital;
2. Increasing community access to human resource development; and
3. Increasing community access to facilities and infrastructure that directly support the social economy of local communities.

Sharia microfinance institutions are effective in promoting the welfare of the Galis Village community by providing financial services and access to poor communities. Considering the poor is the main characteristic of Islamic microfinance institutions. Apart from that, in providing financial access to the poor in Galis village, LKMS can use the basis of Islamic philanthropy through zakat, waqf, infaq and alms. The existence of LKMS in Galis village answers the failure of other financial institutions as well as being a solution in promoting community welfare.

Sharia financial institutions contribute to improving the welfare of the Galis village community. This provides a new fact that the existence of LKMS

¹⁷ Smelser, J. N., Swedberg, R. *Introducing Economic Sociology*. (Princeton University Press, 2005)

¹⁸ Soemitra, A. *Peran Pemberdayaan Masyarakat oleh Lembaga Keuangan Mikro Syariah dalam Perspektif Sustainable Development Goals (SDGs)*. Repository UINSU, 2018.

¹⁹ Suryanto, A., and Saepulloh, A. Optimizing the Function and Potential of the Mosque: A Model of Community Economic Empowerment Based on the Mosque in the City of Tasikmalaya. *Iqtishoduna* 5, no. 2 (2016): 150–176.

answers the failure of other financial institutions as well as being a solution in promoting the welfare of the Galis village community. Islamic microfinance contributes to serving many key aspects of maqasid al-syari'ah, namely: Alleviating poverty, improving the economy, improving the social conditions of society, distribution and circulation of wealth, and increasing the intellectual level of society. The significant role of religiosity and support from religious leaders as religion-based factors in the intention to develop sharia microfinance products.

The aim of maqasid al-shari'ah is the protection of wealth and its increase through investment and involvement in business contracts in a way that mitigates risk, and manages māl (wealth) in a balanced manner. One of the main maqāsid al-syariah is poverty alleviation. Since one of the main objectives behind microfinance is to alleviate/reduce poverty, which in turn improves the socio-economic conditions of society, we can conclude that these objectives and implications are in line with several major maqāsid. al-shari'a, namely to improve the socio-economic conditions of humans and society and alleviate poverty.

CONCLUSION

Galis Village is a village where most of the people work as fishermen and have the potential for large marine catches. Based on the results of IFAS and EFAS calculations which show the position of Galis Village in quadrant 2, it shows that the weaknesses of Galis Village are greater than its strengths. Quadrant 4 also shows that the opportunities faced by Galis Village are greater than the threats they will receive. Therefore, action is needed to move the position of Galis Village to quadrant 1 by increasing its strengths and reducing its weaknesses.

The advice that can be given in this research is that it is hoped that Galis Village can maximize its existing economic potential. The strategy that Galis Village can implement based on the SWOT Matrix is to maximize the regional potential to produce goods that are unique and have high selling value. For future researchers, the advice that can be given is to add a list of questions to the sources so that they can obtain more detailed information. Apart from that, it is also hoped that it can add more sources and solutions to the problems faced.

Author's Contribution

Atik Purmiyati, Lucy Dyah Hendrawati: Contribute to formulating research ideas, collecting data, processing data, and interpreting data.

Asan Ali Golam Hassan: Contributing to writing systematics, research methods.

Ely Rahmawati: Contributing to analyzing interpretation results, the language proofread.

Acknowledgements

The author is grateful to those who helped in the completion of this article, especially during the data collection process and article review.

Declaration of Competing Interest

The author declares that there is no conflict of interest.

Ethical Approval

Ethical approval No patient-identifying parts in this paper were used or known to the authors. Therefore, no ethical approval was requested.

REFERENCES

Ahmad Ridha., Analisis Faktor-Faktor yang Mempengaruhi Pendapatan Nelayan di Kecamatan Idi Rayeuk, *Jurnal Samudra Ekonomi Dan Bisnis* 8, no. 1 (2017): 646–652.

Ahmad, S., Lensink, R., and Mueller, A., "The double bottom line of microfinance: A global comparison between conventional and Islamic microfinance," *World Development* 136, (2020): 105-130. <https://doi.org/10.1016/j.worlddev.2020.105130>

Alkhan, A. M., and Hassan, M. K. "Does Islamic microfinance serve maqāsid al-shari'a?." *Borsa Istanbul Review* 21, no. 1 (2021): 57–68. <https://doi.org/10.1016/j.bir.2020.07.002>

El Ebrashi, R., Salem, R., El Kayaly, D., and El-Bassiouny, N. "What potentials does Islamic micro-credit have? An empirical investigation in the Egyptian context," *Journal of Islamic Marketing* 9, no. 2 (2018): 305–328. <https://doi.org/10.1108/JIMA-03-2017-0027>

Hannan, A. Islam moderat dan tradisi popular pesantren: Strategi penguatan Islam moderat di kalangan masyarakat Madura melalui nilai tradisi popular Islam berbasis pesantren. *Jurnal Sosiologi Dialektika*, 13(2), (2020). 152. <https://doi.org/10.20473/jsd.v13i2.2018.152-168>

Ichsan, R. N., Syahbudi, M., and Nst, V. F. H. "Development of Islamic Human Resource Management in The Digital Era For MSMEs and Cooperatives in Indonesia." *IQTISHODUNA: Jurnal Ekonomi Islam* 12, no. 2 (2023): 497–512. <https://doi.org/10.54471/iqtishoduna.v12i2.2336>

Islam, M. S. "Role of Islamic microfinance in women's empowerment: evidence from Rural Development Scheme of Islami Bank Bangladesh Limited," *ISRA International Journal of Islamic Finance* 13, no. 1 (2020): 26–45. <https://doi.org/10.1108/IJIF-11-2019-0174>

Jannah, H. Pondok Pesantren Sebagai Pusat Otoritas Ulama Madura, *Jurnal Al-Hikmah*, 17, no. 1 (2019): 91–108. <https://doi.org/10.35719/alhikmah.v17i1.9>

Mashudi, M., Suparyanto, D., and Arisandi, B., Pendayagunaan Potensi Ekonomi Desa Paterongan Kecamatan Galis melalui KKN Mahasiswa STAIDHI Tahun 2020, *Dharma: Jurnal Pengabdian Masyarakat* 1, no. 1(2020): 1–16. <https://doi.org/10.35309/dharma.v1i1.4138>

Mustangan, Kusniawati, D., Islami, N. P., Setyaningrum, B., and Prasetyawati, E. "Pemberdayaan Masyarakat Berbasis Potensi Lokal Melalui Program Desa Wisata Di Desa Bumiaji." *Pemberdayaan Masyarakat* 2, no. 1 (2017): 59–72.

Salatan, S., Manoppo, V. E. N., and Darwisito, S., Strategi Pemberdayaan Masyarakat Nelayan Soma Pajeko Di Kecamatan Salibabu Kabupaten Kepulauan Talaud Sulawesi Utara, *Jurnal Sosial Ekonomi Kelautan Dan Perikanan* 13, no. 1 (2018): 87. <https://doi.org/10.15578/jsekp.v13i1.6851>

Saragih, J. P., Kebijakan Pengentasan Kemiskinan Di Daerah Istimewa Yogyakarta (Government Policy to Reduce Poverty in the Special Region of

Yogyakarta), *Jurnal Ekonomi Dan Kebijakan Publik* 6, no. 1 (2015): 45–59.

Shaik Mohammed, W., and Waheed, K., "Interest-free microfinance in India: a case study of Bait-un-Nasr Urban Cooperative Credit Society," *ISRA International Journal of Islamic Finance* 11, no. 2 (2019): 322–337. <https://doi.org/10.1108/IJIF-10-2018-0114>

Shinkafi, A. A., Yahaya, S., and Tijjani, A. S. law and finance Journal of Islamic Marketing Article information : *Journal of Islamic Marketing*, no. 2 (2020).

Smelser, J. N., & Swedberg, R. *Introducing Economic Sociology*. Princeton University Press, 2005.

Soemitra, A. *Peran Pemberdayaan Masyarakat oleh Lembaga Keuangan Mikro Syariah dalam Perspektif Sustainable Development Goals (SDGs)*. Repository UINSU, 2018.

Suryanto, A., and Saepulloh, A. Optimizing the Function and Potential of the Mosque: A Model of Community Economic Empowerment Based on the Mosque in the City of Tasikmalaya. *Iqtishoduna* 5, no. 2 (2016): 150–176.

Vatimetou Mokhtar Maouloud, Salina Kassim, Ejaz Aslam, Haneffa Muchlis Gazali, A. H. Explaining Issues Relating To Islamic Microfinance Sustainability: African Perspective. *International Journal of Business Society* 4, no. 2 (2019). 34–40. <https://doi.org/10.30566/ijo-bs/2019.124>

Wijaya, I. F., Hakim, A. R., Saputro, N., and Mulyadi, M. (2020). Religiosity level and saving decisions in Baitul Maal wat Tamwil: the case of Indonesia. *Journal of Islamic Marketing*, 11(6), 1465–1483. <https://doi.org/10.1108/JIMA-09-2018-0160>

Yanti mahela, N. "Pengembangan usaha mikro kecil menengah (UMKM) berbasis keuangan mikro syariah." *Economica Sharia* 1 (2015): 59.