

COOPERATIVE TRADING HOUSE IN SME'S EMPOWERMENT: A *HIFDZUL AQL* PERSPECTIVE

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ABSTRACT

This study aims to identify and explain the role of the Cooperative Trading House (CTH) in an effort to empower Small and Micro Enterprises (SMEs) in East Java which will be reviewed on the *hifdzul aql* perspective in *maqashid sharia*. The method used in this study is a descriptive qualitative method with a case study approach. This research will explain and describe phenomena or events that occur in the research subject or CTH. Cooperative Trading House is an institution formed by the East Java Cooperatives and SMEs Service. This institution aims to accelerate the marketing process so that SMEs so that they can be more empowered. The results of the study prove that CTH has many programs, services, and consultations to help SMEs related to marketing. With these results, it is relevant to give appropriate advice, namely the need for empowerment efforts that are more inclined to increase the knowledge and abilities of SMEs, so that it is related to *hifdzul aql*. This research also bring any contribution to related research on empowerment especially in *maqashid syariah* perspective.

Keywords: Cooperative Trading House (CTH), Small and Micro Enterprises (SMEs), Empowerment, *Hifdzul Aql*, *Maqashid Syariah*

1. Introduction

Indonesia has the potential of a strong national economic base. This is because Indonesia has many SMEs, especially for micro-enterprises, so that they are able to absorb a very large workforce besides that SMEs are also able to survive the economic crisis (Nainggolan, 2020). Based on data from the Ministry of Cooperatives, Small and Medium Enterprises (KUMKM) in 2019, the number of SMEs is 65.4 million or 99.99% of the total number of business actors in Indonesia. The absorption capacity of SMES workers is 119.5 million workers or 96.92% of the labor absorption capacity in the business sector (kemenkopukm.go.id, 2019). This brought SMEs to the national economy (GDP) of 60.5%, and the remaining 39.5% was contributed by large business actors, which only amounted to 5,637 or 0.01% of the number of business actors. 98.67% with labor absorption of about 89.04%. Meanwhile, the contribution of micro enterprises to GDP is only around 37.35%. (kemenkopukm.go.id, 2019). Based on the data above, it can be said that SMEs are one of the backbones of the country's economy (Yudha et al., 2020).

In addition to dominating SMEs, they play an important role in the economic sector of society and the state, such as the expansion of job opportunities (Fatmawati et al., 2020), employment (Alysia et al., 2022), provision for low-income people to carry out productive economic activities (Wijayanti et al., 2021), and SMEs also play a role in the formation of gross domestic product (GDP). So SMEs play a very important role in the country's economy (Yuniasari, 2018). In general, SMEs have a contribution or role to the Indonesian economy, namely as a means of equalizing the economic level of the small people (Adiningsih et al., 2022). Because SMEs are located in various places to remote areas, so they are able to meet the needs of people in remote areas. Remote communities do not need to go to cities to earn a living for them. In addition, SMEs are also a means of poverty alleviation. Because the absorption of labor by SMEs is very large so that they are able to accommodate a large workforce in Indonesia. Currently, SMEs have developed well and become a means of foreign exchange income for the country because they are able to export their products abroad. This of course will contribute foreign exchange for the country (Abidin, 2020).

Even though SMEs really help the country, SMEs still have many problems (Lestari et al., 2021). Limited access to market information is a problem and weakness for SMEs. This will affect SMEs in marketing their products, because it will result in weak competitiveness and low market orientation. In addition, the lack of information related to the market caused SMEs stagnation (Dewi et al., 2021), because they have no clear information about market and not focus of its development (Sudaryanto dkk., 2013). Other problems experienced by SMEs include human resources (HR), SMEs are weak skills in management, decision making, lack of experience and lack of counseling (Solang dkk., 2019). Considering that we have entered the era of the free market, this can be an opportunity as well as a threat for SMEs. If they are able to dominate the market and increase the competitiveness of SMEs, they will grow and be able to export. Therefore, it is important to have cooperation between SMES actors and the government. Because SMEs need easy access to business capital, regulations, and permits (Widodo, 2020).

This problem is certainly difficult to overcome by SMEs themselves, it is necessary for other parties to help, one of which is the Cooperatives and SMEs Service. The Department of Cooperatives and SMEs in East Java formed a special institution that helps SMEs deal with marketing problems, namely the Cooperative Trading House (CTH) in 2015. So this institution is still relatively new and there are still many SMEs in East Java who do not know or do not know what this institution is like. The establishment of this institution is expected to help improve SMES problems related to marketing (Hidayah et al., 2021). Through the programs and services that CTH does, the main goal is to accelerate the transaction process between SMEs and their buyers. Programs and services at CTH are programs to increase the skills and knowledge of SMES actors. That way, SMEs will be able to overcome the problems experienced and be able to develop their business. So SMEs will become independent with the skills and knowledge they get.

Improving knowledge is one of the efforts to maintain reason (*hifdzul aql*). Nurturing the mind (*hifdzul aql*) is one of the most important aspects of life. In running a business, business actors must know and understand everything that exists in the business world. So that businesses do not go bankrupt and grow, business actors must know several things from production, marketing to distribution of their products. Therefore, maintaining the mind is one of the important points in *maqashid sharia*. Nurturing reason (*hifdzul aql*) will be the basis for a review regarding the role of CTH on SMEs in this study. Therefore, the focus of this research is on the role of the Cooperative Trading House (CTH) on the empowerment of East Java SMEs which will then be reviewed from *Hifdul Aql* perspective

2. Literature Review

Cooperative Trading House (CTH)

Cooperative Trading House (CTH) is an institution from the Department of Cooperatives and SMEs in East Java which has a position as a State institution. As one of the state institutions, CTH has a role or task to empower SMEs in East Java.

Small and Micro Enterprises

In Law Number 20 of 2008 concerning Small and Micro Enterprises, it is explained that empowerment is an effort made by the government, regional government, business world and the community in a synergistic manner in the form of growing business climate and business development for Micro, Small and Medium Enterprises, so that it can grow and develop into a strong and independent business.

Empowerment

Empowerment is an effort made by one party to increase the added value of the other party, so that the other party becomes more prosperous. Based on Ryandono and Wijayanti (2019), empowerment in an economic perspective is generally interpreted as a facilitation process for groups of people who are socio-economically weak by training them to be able to recognize their socio-economic potential and be able to manage it into a strength so that they can get out of this helplessness. Empowerment is carried out to improve quality and quantity so that there is added value to individuals or groups, in this discussion, SMEs.

According to Edi Suharto (2010) the empowerment approach can be achieved through the 5P principles, namely:

1. Possibility, efforts to create an atmosphere or climate that allows the development of community potential optimally;
2. Strengthening, honing the knowledge and abilities of the community in solving problems and meeting their needs;
3. Protection, protecting the community, especially the weak group, so as not to be displaced by the strong group;
4. Support, empowerment must be able to support the community so that they are not in a weak and marginalized position and
5. Maintenance, maintaining conditions that are conducive to maintaining a balanced distribution of power between various community groups.

From the explanation above, it can be concluded that the main purpose of empowerment is welfare (benefit) for both SMEs and their environment. This is the same as *maqashid sharia* which also has a benefit goal. It can be concluded that empowerment with *maqashid sharia* goes hand in hand and has the same goal.

Maqashid Syariah

Fauzia and Riyadi (2014) wrote that *maqashid sharia* consists of two words, namely *maqashid* and *shari'ah*. *Maqashid* is the plural of *maqshud* which means intention or purpose. While *shari'ah* means the road to water or it can be interpreted as the road that leads to the source of life. So *maqashid sharia* is a way or a guide to achieve the goal of life, namely benefit. The concept of *maqashid sharia* is very close to the economic field because *maqashid sharia* also intersects with property ownership, taxation, distribution, production needs to consumption (Mubayyinah, 2019)

Maqashid sharia is divided into three levels based on needs, namely *daruriyah* (primary), *hajiyah* (secondary) and *tahsiniyah* (tertiary). *Maqashid sharia* is also used as a measuring tool to assess welfare / benefit. The parameters of welfare are maintaining five aspects, namely *al-din* (religion), *al-nafs* (soul/life), *al-'aql* (reason), *al-nasl* (descendants), and *al-mal* (wealth) (Malik dkk., 2018).

These five aspects are interconnected and mutually support each other. In the empowerment that is carried out by CTH to SMEs, it leads to the development of knowledge and improving skills. Where this is of course more inclined to the aspect of maintaining reason (*hifdzul aql*)

3. Method

The study uses a qualitative case study approach whose object is the Cooperative Trading House (CTH). The approach was considered appropriate because the object of study was casuistic in nature during the COVID-19 pandemic era, and the review carried out involved a review of the protection of reason (*hifdz 'aql*). There are three methods of collecting this data, the first is the activity interview which is carried out to find the information needed directly by asking questions to the informant. The resource person in this study was the former director of the Cooperative Trading House (CTH) Mr. Helmy Syarief as a key and main informant because he was considered to have comprehensive information from both CTH and SMEs. As well as supporting informants, are other employees of the Cooperative Trading House (CTH), namely Ms. Sylvia and Ms. Putri for additional data, complementary analysis and discussion. The second is observation, namely collecting research data by studying and making observations related to the research place, culture, and environmental conditions at the research location. Finally, documentation, namely data collection carried out by reviewing the documents contained in the research location (Narimawati dkk., 2010). After the data is collected, the data will be processed through data processing methods.

The data processing method has three stages, the first stage is editing the data (editing) the process where the data will be checked for completeness, clarity, suitability and alignment according to the needs of the research. Second, data grouping (organizing) where the data will be grouped according to their grouping, the data will be arranged and arranged in such a way as to become data groups, which will then be used as the rationale for this research. The last is data analysis (analysis) data that has gone through the organizing process will be analyzed using appropriate methods, theories, and arguments. So that it will produce conclusions that make an answer to the formulation of the problem in this study.

4. Result and Discussion

.The Role and Empowerment of CTH

The problems experienced by SMEs require the role of the government. The Department of Cooperatives and SMEs is obliged to help deal with these problems through empowerment. To optimize the programs of the Department of Cooperatives and SMEs, CTH is needed as a mediator for SMEs to assist the marketing process. Based on Efendi (2017) and Nahar (2018) research, at the empowerment stage, the people who in charge of the empowerment program plays an important role as a facilitator and support system. CTH also helps accelerate transactions and provides knowledge regarding target markets both domestically and abroad. CTH does not provide capital, but CTH has access to capital for SMEs.

So far, SMEs are difficult to develop, this is caused by many things. According to the former director of CTH, Mr. Helmy Syarief, poor product quality, unattractive packaging, and most importantly, limited product knowledge made it difficult for SMEs to develop. The main factor in the

development of SMEs is human resources (HR) or the SMES owners themselves. SMEs are inanimate objects, which cannot move other than being moved by other people, namely HR. Business owners or human resources owned by SMEs must understand what they must do so that their business develops.

Therefore, CTH is here to help provide insightful knowledge to develop the business of its members. The requirement to become a CTH member is to have at least a P-IRT permit from the Health Office to show the food or drink is suitable for consumption, reside in East Java by showing an ID card and the product is a homemade product, not a reseller or dropshipper. The above conditions are the foundation so that SMEs can be more advanced and with permission the community will be more interested in buying it.

Based on the description of the role above when juxtaposed with Soerjono Soekanto's (2002) theory regarding roles, CTH has played a role because CTH has a position, namely as an institution that is part of the Cooperatives and UMKM Service. CTH also has an important role in its position in society, because CTH has an obligation to assist the Cooperatives and SMEs Office in an effort to empower cooperatives and SMEs in East Java. The empowerment program process on CTH can be seen as follows:

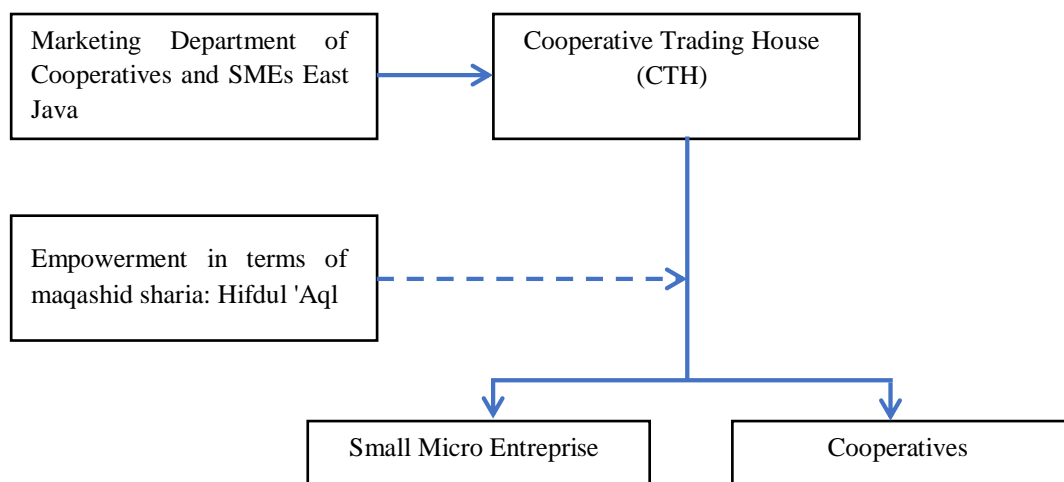


Figure 1
Research result

Cooperative Trading House (CTH) is an institution under the auspices and responsibility of the Marketing Division of the East Java Cooperatives and SMEs Office. As an institution under the marketing sector, CTH has the task of empowering East Java cooperatives and SMEs in terms of marketing. Anything related to marketing can be consulted to CTH. In this empowerment, researchers will review through *maqashid sharia hifdzul aql*.

The obligation carried out is an effort to empower CTH to advance SMEs to become more independent. In practice, CTH empowers SMEs by developing and improving the knowledge and abilities or skills of SMES actors, which focuses on the marketing sector. These efforts are carried out by CTH together with its Assistance Team through programs, services and consultations. The following are the programs, services and consultations available at CTH

1. Cooperative Trading House (CTH) Programs
 - a. Exhibition

This exhibition activity is held three to five times a year and this activity is free of charge but accommodation is still a personal expense. Here, SMEs can introduce or promote and sell their products. The goal is to get a network of buyers, both retail and non-retail. The focus in this exhibition activity is on connections not selling their products. Every visitor who comes to their booth/booth is expected to fill out a visit book. This visiting book will later be used as a connection to promote or market their products.

b. Expo

This expo activity is the same as the exhibition, the difference is the location of the event, it can be outside the province or even abroad. So the connection opportunities obtained are even wider in scope. Similar to the exhibition, the focus of the objective in this expo is the connection or network of buyers.

c. Bazaar

Similar to exhibitions, the bazaar also aims for SMEs to promote and sell their products in retail. What distinguishes it from the exhibition is the focus of the purpose of this activity, the focus of this bazaar is to sell out SMES products/goods.

d. Discounts and sales

Discount and sale is an activity to provide discounts and sales of SMEs products. Products that are usually discounted and on sale are food and beverage products that are close to expiration. This program is carried out at the UMKM itself, the Food and Beverage Souvenir Gallery or combined with the bazaar.

e. Business to business (B2B)

Business to business (B2B) is a business transaction activity between SMEs and other business actors. Where SMEs and business people are certainly not doing retail transactions anymore like the programs above. This program is the final stage as well as the final goal of all the above programs that focus on connection or network of buyers. Usually these business people make purchases of 100 boxes or one ton and above.

2. Cooperative Trading House (CTH) Services

a. Market research

In order for CTH activities to run smoothly, market research needs to be done first. The results of this study are then processed and adapted to the characteristics and capabilities of Cooperatives and SMEs. If the results are feasible, then this information is immediately submitted to the Cooperatives and SMEs for realization. This is also related to the prevention of bad buyers.

b. Identification of potential buyers

CTH must provide assurance that buyers, both overseas and domestic, can be trusted. For this reason, CTH needs to identify potential buyers. This method is done to reduce the risk when dealing with bad buyers (naughty buyers).

c. Sales negotiation

Not all cooperatives and SMES members of CTH are accustomed to negotiating with foreign buyers. In this case, CTH must take the initiative in conducting negotiations where the results of these negotiations will soon be submitted to cooperatives and SMEs.

d. Network marketing

One of the weaknesses of cooperatives and SMEs is related to marketing. In this case, CTH must be able to develop a marketing network, especially overseas marketing networks, so that the production turnover of Cooperatives and SMEs is relatively stable and does not fluctuate.

- e. Technology and packaging
One of the results of the negotiations is the specification of the products to be produced by cooperatives and SMEs. To ensure that these specifications meet demand, CTH must strive to make the technology and packaging carried out by cooperatives and SMEs according to consumer interests.
 - f. Raw material preparation
During the economic crisis, it was felt very difficult for cooperatives and SMEs to obtain raw materials and auxiliary materials, most of which had to be imported. In this case, CTH must assist in the procurement of raw materials and auxiliary materials so that the delivery of goods can be on time so as not to hamper the production operations of cooperatives and SMEs.
 - g. Overseas market information
One of the prominent weaknesses of cooperatives and SMEs is the lack of information on foreign markets. CTH must act as a supplier of foreign market information to cooperatives and SMEs so that they have an overview of foreign businesses including their marketing.
 - h. Coaching and development
This guidance and development is carried out to improve the skills of the workforce. CTH will cooperate with other agencies to conduct training. This training will hone the skills of the workforce.
 - i. Access to capital
CTH does not provide capital for cooperatives and SMEs. However, CTH will cooperate with funders so that cooperatives and SMEs have access to capital when they experience difficulties, especially those related to capital.
3. Cooperative Trading House (CTH) Consultation
CTH also provide many consultation, in term of a) Product quality development; b) Packaging design and development; c) Supply chain & distribution; d) Business network; e) Development of raw materials and market network

Empowerment according to Edi Suharto quoted by (Ondang dkk., 2019) can be achieved through the 5P principles namely, enabling, strengthening protection, support and maintenance. Based on data obtained through interviews, observation and documentation, CTH has carried out empowerment that almost fulfills the 5P principles through programs, services and consultations.

The Role of CTH from Hifdzul 'Aql Perspective

Humans are special creatures who have body and spirit, mind, and passion. Intellectual is the difference between humans and animals and with human mind resource, humans become potential beings and become noble but can also be despicable. In order to maintain the Shari'a, mind resource must be maintained and empowered as it should be. The way to maintain and empower is to believe that mind resource is a gift from Allah SWT, then actualize the mind as well as possible as a form of gratitude as human. Some scholars have argued about the preservation and maintenance of mind. Athiyah cites the opinion of Ibn Assyria that mind is not only related to the nature of body's members, but also to their function. According to Athiyah on (Auladi, 2021), there are several things to implement the principle of guarding the mind, by doing the following

1. Maintain the safety and health of the brain, senses, nervous system from things that can damage it, such as alcohol or drugs.
2. Nurturing reason with education so that reason can be in harmony with its function, not only educating in matters of faith and worship but also with other scientific fields.

3. Protecting the mind from behavior or traits that can reduce and disrupt the function of reason, such as following lust, blind devotion (following other people's opinions without knowing the source and reason), debates accompanied by stubbornness, arrogance and things that remove the essence of think naturally.
4. Empowering the mind according to his natural talent.
5. Train the mind by contemplating or thinking so that the mind remains in its main function as it should.

Apart from Athiyah, there is An-Najar who has the same opinion. That reason is basically understood as the power that leads humans to understanding, the ability to distinguish and understand the law. Then he argues that *hifdzul aql* is not only understood in terms of material reason but must also be understood meaningfully. He also includes freedom of thought and learning as an effort to implement the concept of *hifdzul aql* (Auladi, 2021).

Efforts to develop the ability and knowledge and insight of SMEs carried out by CTH are included in one aspect of *maqashid sharia*, namely *hifdzul aql* (maintaining mind). In the theory that has been explained above, Athiyah and An-Najar argue that mind is not only related to the nature of the body's members but is related to its function. So according to the discussion, it is important to keep the mind and maintain it with education or science, empower the mind according to its talents and train the mind by contemplating and thinking as well as freedom of thought and learning as a form of effort to implement the concept of *hifdzul aql*.

Then after *Hifdzul aql* is implemented with the above program, SMEs have the potential to experience an increase in income or *Hifdzul mal* can be achieved. Increased income will increase their potential for survival, in the sense that their soul (*hifdul nafs*) can be protected from hunger, treatment and others. Furthermore, with the preservation of mind, property and soul, it will be calmer to improve the quality of worship in the context of guarding and maintaining religion (*hifdud din*). To perfect and fulfill basic needs in *maqashid syariah*, one thing is needed, namely maintaining offspring (*hifdzul nasl*). With the fulfillment of aspects of safeguarding reason, property, soul, and religion, protecting or protecting offspring will be more secure. Everything from childbirth to education will most likely be guaranteed. From the explanation above, it can be concluded that the five things in *maqashid sharia* are interrelated and mutually support each other. As in this study where optimization of *hifdul aql* affects *hifdul mal* then affects *hifdul nafs*, which then affects *hifdud din* and *hifdul nasl*.

5. Conclusion

Programs and services at CTH are quite complete, starting from learning, practice and mentoring. Participating in SMES programs and services will increase knowledge and skills regarding marketing, so that the potential and opportunities for SMEs to develop are higher. This is an opportunity and needs to be exploited by SMES actors and optimize these opportunities. Even though CTH has done these things, SMES actors still have to try so that all efforts do not go to waste. Efforts to empower SMEs by CTH are included in efforts to maintain common sense. This is in accordance with the theory that has been explained by Athiyah and An-Najar. In *maqashid syariah (hifdzul Aql)* discussion, it can be stated that it is important to keep the mind and maintain it with education or science. By this the empowerment program given by CTH can empower the mind of SMEs actors according to its talents and train the mind by contemplating and thinking as well as freedom of thought and learning as a form of effort to implement the concept of *hifdzul aql*. Then after *Hifdzul aql* is implemented with the above program, SMEs have the potential to experience an increase in income or *Hifdzul mal*, and also other *maqashid syariah* improvements

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