

Empowering the People's Economy through MSMEs: Evidence from East east Kotawaringin, Central Kalimantan Indonesia

Mutmainah^{1*}, Muzalifah², Abdul Helim³, Mawar Ardiansyah⁴

^{1,2,3} Postgraduate Program Islamic University of Palangka Raya, Central Kalimantan, Indonesia

Correspondence Email: Mutm0447@gmail.com

Article Info

Article History:

Received : 20 June 2025
Reviewed : 17 December 2025
Accepted : 18 December 2025
Published : 22 December 2025

Abstract

This study aims to analyze the role of Micro, Small, and Medium Enterprises (MSMEs) in empowering the people's economy in East Kotawaringin Regency, Central Kalimantan, from the perspective of Islamic economics, particularly based on Surah An-Nisa (4:29). The research employs a qualitative descriptive-analytical approach using library research and supported by limited semi-structured interviews with MSME actors, local government officials, and community religious leaders. Data were analyzed through content and thematic analysis to integrate normative Qur'anic principles with empirical findings. The findings reveal that MSMEs play a strategic role in economic empowerment through employment creation, income generation, and poverty reduction. Optimization can be achieved through human resource development, access to sharia-compliant financing, digital marketing expansion, technological innovation, and halal product certification. Qur'anic values emphasize justice, transparency, mutual consent, and sustainability in economic activities. MSME empowerment grounded in Islamic principles contributes not only to regional economic growth but also to ethical and inclusive development, strengthening the people's economy in a sustainable manner.

Keywords:

MSMEs; people's economic empowerment; Sharia economy

DOI: 10.28918/ijibec.v9i2.12052

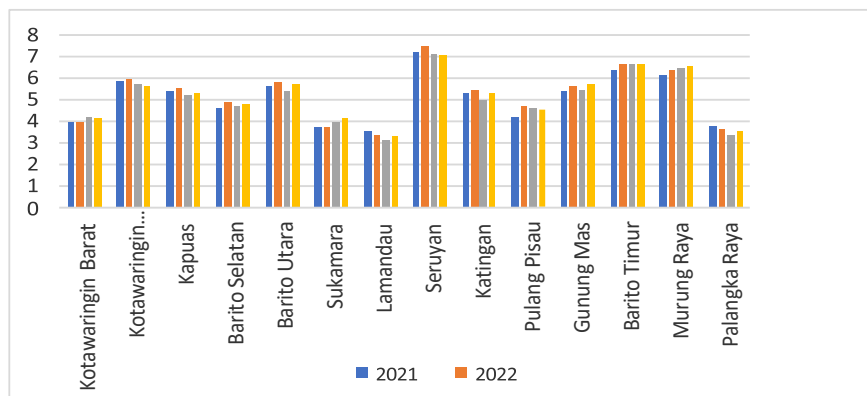
JEL: I38; L26; O17, R11



1. Introduction

Poverty remains one of the most persistent challenges despite rapid technological and scientific advancements that characterize modern economic development. Beyond economic deprivation, poverty generates multidimensional impacts, including reduced economic resilience, social vulnerability, threats to public security, and declining community welfare. In Indonesia, this issue remains significant; data from the Indonesian Central Bureau of Statistics (BPS) indicate that as of March 2023, approximately 25.90 million people—equivalent to 9.36 percent of the total population—were living below the national poverty line. Although this figure shows gradual improvement, the magnitude of poverty highlights the urgency of inclusive and sustainable development strategies that directly address income generation and employment opportunities.

At the regional level, Central Kalimantan faces distinctive development challenges due to its vast geographical area, dispersed population, and uneven economic structure across districts. These conditions contribute to income disparities and varying poverty rates, particularly in areas with limited industrial diversification and employment absorption. In this context, Micro, Small, and Medium Enterprises (MSMEs) play a strategic role in strengthening the people's economy by expanding access to productive activities, increasing household income, and enhancing local economic resilience. Consequently, MSME development is widely regarded as a key instrument for poverty alleviation and inclusive growth in Central Kalimantan (see figure 1).



Source: BPS, 2025

Figure 1.

Percentage of Poor Population by District / City of Central Kalimantan Province

Based on the graph, East Kotawaringin Regency ranks as the fourth highest in terms of poverty rate in Central Kalimantan, following Seruyan, East Barito, and Murung Raya Regencies. Although it occupies the fourth position, this condition presents a serious challenge for the local government, particularly because East Kotawaringin is the most populous regency in the province. A high population concentration, when not accompanied by adequate income distribution and employment opportunities, may exacerbate poverty levels. Therefore, optimizing people-centered economic empowerment is essential to ensure a sustained reduction in poverty in the coming years.

People's economic empowerment is a continuous and dynamic process aimed at strengthening community capacity and improving living standards through the enhancement

of self-reliance and productivity (Syaripudin et al., 2024). One of the most effective instruments for achieving this goal is the optimization of Micro, Small, and Medium Enterprises (MSMEs). Given its demographic scale and economic structure, East Kotawaringin Regency possesses considerable potential for MSME development. Data from the Central Kalimantan Provincial Office of Cooperatives and SMEs indicate that 7,499 MSMEs were operating in East Kotawaringin Regency in 2022 (Diskop UKM Kalteng, 2022). If managed and developed strategically, this substantial number of MSMEs can become a powerful driver of community economic empowerment and local economic resilience.

Micro, Small, and Medium Enterprises (MSMEs) are widely recognized as critical drivers of regional economic development due to their substantial contributions to employment creation, income generation, innovation, and local economic resilience (Faruk, 2025). By diversifying economic activities and responding flexibly to market changes, MSMEs bolster inclusive growth and community well-being, particularly in local and rural contexts. Consequently, it is essential for local governments to prioritize MSME development through supportive public policies, institutional strengthening, and targeted empowerment programs (Loso & Al-Amin, 2025). Government-led initiatives—such as access to finance, capacity-building, digitalization support, and conducive regulatory frameworks—enable communities to identify and leverage local economic potential, enhance competitiveness, and foster grassroots innovation. Such interventions not only stimulate labor absorption but also reinforce broader regional economic performance and sustainable development (Loso & Al-Amin, 2025; Namal Kautsar et al., 2025).

From an Islamic normative perspective, the Qur'an provides foundational guidance on establishing a just and sustainable economic system that emphasizes ethical conduct, equitable transactions, and the prohibition of exploitative practices; for instance, Surah An-Nisa (4:29) underscores the prohibition of unjust economic behavior and promotes fairness and mutual consent in trade (e.g., Tasriani & Hanif, 2025). In this context, empowering Micro, Small, and Medium Enterprises (MSMEs) can be interpreted as a practical manifestation of Qur'anic economic values—particularly justice (*'adl*), transparency, and socio-economic balance—that align with the objectives of Islamic economics to promote welfare and distributive justice (Ritonga & Azzaki, 2024; Dewi & Jamal, 2025). Islamic economic principles, including the ethical framework for trade, the avoidance of exploitation (such as *riba* and *gharar*), and support for community-oriented economic activities, provide a normative basis for strengthening MSME empowerment as an ethical imperative that contributes to shared prosperity and sustainable development (Nurfadilah et al., 2024; Tasriani & Hanif, 2025). Thus, MSME empowerment resonates with the ethical foundation of Islamic economics by fostering economic activities that both uphold justice and contribute to broader social welfare.

Previous studies have examined community economic empowerment from various perspectives. Feri et al., in their study on mosque-based economic empowerment through the *Ta'awun* program, demonstrate that collective and faith-based approaches can be highly effective in improving community welfare (Susanto, Rachmad, & Yusuf, 2023). Similarly, research by Mohammad et al. highlights the role of productive waqf in empowering local economies through tourism development, showing its potential to address unemployment and poverty sustainably (Zainuri, Aliful Muhlis, & Rosyidah, 2021). However, existing studies have not specifically explored community economic empowerment through a textual and normative analysis of the Qur'an, particularly in relation to MSME development as a

strategic sector of the ummah's economy.

Accordingly, this study seeks to address this research gap by examining community economic empowerment through the role of MSMEs from the perspective of Surah An-Nisa (4:29). By integrating empirical realities with Qur'anic principles, this research aims to contribute to the development of Islamic economic thought while offering practical policy insights for strengthening MSME empowerment in East Kotawaringin Regency in accordance with sharia-based values.

2. Methods

This study employs a qualitative approach with a descriptive-analytical design, aiming to obtain an in-depth understanding of the role of Micro, Small, and Medium Enterprises (MSMEs) in empowering the ummah's economy in East Kotawaringin Regency from the perspective of Islamic economics. A qualitative approach is appropriate because this study does not seek to test hypotheses or measure causal relationships quantitatively, but rather to explore meanings, values, and normative principles embedded in socio-economic practices (Creswell, 2014; Miles, Huberman, & Saldaña, 2019). A normative Qur'anic framework—specifically Surah An-Nisa (4:29)—is employed as the primary analytical lens to examine key Islamic economic principles such as justice, lawfulness (*halal*), transparency, and ethical conduct in community economic activities (Chapra, 2000; Jaelani, 2014).

Data were collected through library research, drawing on both primary and secondary sources. Primary sources consist of the Qur'an, particularly Surah An-Nisa (4:29), along with authoritative classical and contemporary Qur'anic exegeses, including *Tafsir Al-Azhar* by Hamka, *Tafsir Al-Misbah* by M. Quraish Shihab, *Tafsir Ibn Kathir*, and *Tafsir Al-Maraghy*. Secondary sources include academic books, peer-reviewed journal articles, laws and regulations related to MSMEs—especially Law of the Republic of Indonesia No. 20 of 2008 on MSMEs—as well as official statistical data published by the Indonesian Central Bureau of Statistics (BPS) and the Provincial Office of Cooperatives and MSMEs of Central Kalimantan. To enrich contextual understanding and enhance analytical depth, this study is also supported by empirical data obtained from brief semi-structured interviews with MSME actors, local government officials, and community leaders involved in economic empowerment initiatives (Yin, 2018).

Data analysis was conducted using content analysis and thematic analysis techniques. Content analysis was applied to examine normative texts, particularly Qur'anic verses and their interpretations, in order to identify core Islamic economic values relevant to economic empowerment (Krippendorff, 2018). Thematic analysis was subsequently used to organize and interpret empirical data and literature findings by identifying recurring themes related to MSME development, community empowerment, and sharia compliance (Braun & Clarke, 2006). The integration of normative Islamic principles—such as justice (*'adl*), cooperation (*ta'awun*), honesty (*sidq*), and sustainability—with empirical observations enables the formulation of a comprehensive framework for MSME-based community economic empowerment that aligns with sharia values and contemporary development needs (Chapra, 2000; Vinatra et al., 2023).

3. Result and Discussion

People's Economic Empowerment trough MSEs

Empowerment refers to a condition in which individuals or communities possess sufficient

capacity, skills, knowledge, and authority to actively participate in economic and social activities that influence their lives (Sofyan, 2017). Economic empowerment is therefore a continuous process aimed at motivating, encouraging, and raising awareness of community potential so that it can be developed productively. As a core element of community development, economic empowerment contributes to improving living standards and strengthening national economic resilience. Within this framework, economic activity encompasses processes of production and distribution of goods and services that sustain livelihoods and economic systems (Jaelani, 2014). In the context of the ummah, economic empowerment represents a strategic effort to enhance dignity, self-reliance, and resilience, particularly among disadvantaged segments of the Muslim community.

The findings indicate that the concept of the ummah's economy is understood in multiple ways. On the one hand, it is closely associated with Indonesia's people-centered economy, given that Muslims constitute the majority of the population, implying that inclusive national development will also strengthen Islamic economic performance. On the other hand, the ummah's economy is sometimes narrowly associated with sectors dominated by Muslim entrepreneurs, a distinction that is increasingly difficult to maintain in Indonesia's plural socio-economic context (Afrina, 2020). Empirically, MSMEs emerge as the most strategic vehicle for economic empowerment. As defined by Law No. 20 of 2008, MSMEs are independent productive enterprises that play a crucial role in employment creation, income generation, and social inclusion (Indonesia, 2008; Vinatra et al., 2023).

Field interviews further support these findings. A local MSME actor stated, *"Running a small business has helped my family survive, but without proper training and support, it is difficult to grow beyond subsistence level."* Meanwhile, a representative from the local Cooperative and MSME Office noted, *"Most MSMEs have strong motivation, but their main constraints are limited capital and weak managerial skills."* In addition, a community religious leader emphasized that *"Economic empowerment should not only focus on profit, but also on fairness and halal practices, so that business growth brings blessings to the community."*

The findings suggest that while MSMEs play a central role in empowering the people's economy, their effectiveness is constrained by persistent internal and external challenges. Internally, MSMEs often face limited human resources, low levels of education and digital literacy, insufficient capital, and weak business networks. Many enterprises rely on traditional management practices and informal financial systems, reducing their competitiveness in an increasingly digital economy. Externally, inadequate infrastructure, limited access to technology, and the implications of regional autonomy—such as local levies and regulatory fragmentation—further restrict MSME development.

The interview data reinforce the argument that economic empowerment cannot rely solely on individual initiative. Instead, it requires systematic and integrated interventions involving government institutions, financial providers, and community-based organizations. Capacity-building programs, improved access to sharia-compliant financing, digitalization support, and ethical business guidance rooted in Islamic values are essential to strengthening MSME resilience. Through such strategic interventions, MSMEs can more effectively function as engines of people-centered economic empowerment, contributing to sustainable and inclusive development.

The Role of MSMEs in the Economic Empowerment of the People in East Kotawaringin Regency

East Kotawaringin Regency has considerable potential to optimize the role of Micro, Small, and Medium Enterprises (MSMEs), particularly in Sampit City, where a large proportion of the population is engaged in entrepreneurial activities. This strong entrepreneurial orientation provides a solid foundation for strengthening people-centered economic empowerment. However, optimizing MSMEs as a driver of the local economy requires integrated and strategic efforts aimed at enhancing the capacity, sustainability, and competitiveness of MSME actors. Key strategic areas include human resource development, access to capital, marketing expansion, technological adoption, and halal product development.

“Most MSME actors in East Kotawaringin actually have strong entrepreneurial motivation, but their main challenges lie in limited managerial skills and access to capital. Many of them run their businesses based on experience rather than structured financial planning. Therefore, continuous training and mentoring are crucial to improve business sustainability and reduce the risk of failure.”
(Key Informant: Local Government Officer, Cooperative and MSME Development Division)

“From an Islamic perspective, empowering MSMEs is not only about increasing income but also about ensuring that business activities are conducted fairly and in accordance with sharia principles. Many MSME actors are willing to comply with halal standards and avoid unethical practices, but they still need guidance, especially in halal certification and sharia-based financing mechanisms.”
(Key Informant: Islamic Economic Practitioner / Community Religious Leader)

Field findings indicate that MSME actors in East Kotawaringin generally possess strong entrepreneurial motivation, yet they face structural challenges that hinder business growth. A local government official from the Cooperative and MSME Development Division emphasized that most MSMEs still rely on experience-based management rather than structured financial planning, resulting in weak managerial capacity and limited access to capital. Consequently, continuous education, training, and mentoring are urgently needed to improve business sustainability and reduce the risk of failure.

In addition, insights from an Islamic economic practitioner reveal that MSME empowerment is not solely an economic issue but also a moral and religious concern. Many MSME actors demonstrate a willingness to comply with sharia principles, including halal standards and ethical business practices. However, limited understanding of halal certification procedures and sharia-based financing mechanisms remains a significant barrier, indicating the need for targeted guidance and institutional support.

The findings reinforce the argument that MSME optimization in East Kotawaringin must be approached holistically. Improving human resource quality through education and training in management, financial literacy, marketing, and information technology is essential for strengthening MSME resilience and long-term performance (Auliah & Kaukab, 2022). Access to capital also emerges as a critical factor, particularly through sharia-compliant financing schemes that are free from *riba*. In this context, financial technology (fintech) plays an increasingly important role by offering accessible, efficient, and innovative

financial solutions tailored to MSME needs, thereby accelerating business development (Winarto, 2020).

Moreover, expanding marketing networks through digital platforms enables MSMEs to access wider domestic and international markets. Government facilitation—such as organizing exhibitions, developing e-commerce platforms, and fostering partnerships with larger enterprises—can significantly enhance MSME market penetration (Anggraeni, 2013). The adoption of technology and innovation, supported by government assistance in the form of technical guidance, subsidies, or production equipment, further contributes to increased productivity and competitiveness. Another strategic dimension is halal product development through halal certification assistance, which enhances consumer trust and strengthens MSMEs' market position, particularly in Muslim-majority contexts.

From an Islamic perspective, this empowerment strategies align closely with the values articulated in Surah An-Nisa (4:29), which emphasizes lawful economic activities, justice, and the avoidance of deceptive practices. Al-Maraghy's interpretation underscores the importance of creativity, intelligence, and innovation in entrepreneurship as means of attracting consumers and sustaining businesses. The entrepreneurial principles derived from this verse include justice in commerce, cooperation based on mutual consent and benefit, and the protection of life by avoiding harmful business practices. Collectively, these principles affirm that MSME empowerment represents not only an economic strategy but also a practical implementation of Qur'anic values aimed at achieving ethical, inclusive, and sustainable prosperity.

People's economic empowerment is grounded in empowerment theory, which emphasizes strengthening capacity, autonomy, and access to productive resources so that individuals and communities can actively participate in economic development (Sofyan, 2017). From the perspective of Islamic economics, empowerment extends beyond income generation to include the application of ethical values such as justice, honesty, and the prohibition of exploitative practices, as articulated in Surah An-Nisa (4:29) (Chapra, 2000; Syaripudin et al., 2024). Within this framework, Micro, Small, and Medium Enterprises (MSMEs) are viewed as strategic instruments of inclusive development due to their capacity to absorb labor, utilize local resources, and promote equitable wealth distribution, particularly in Muslim-majority regions (Afrina, 2020; Vinatra et al., 2023).

The findings indicate that MSMEs in East Kotawaringin Regency possess substantial potential as a foundation for people-centered economic empowerment, supported by a significant number of enterprises and a strong local entrepreneurial orientation. However, their effectiveness remains constrained by persistent internal and external challenges, including limited human capital, low managerial and digital literacy, restricted access to capital, and inadequate infrastructure and policy support. These conditions underscore that economic participation alone is insufficient without sustained capacity building and structural intervention (Auliah & Kaukab, 2022). From an Islamic economic perspective, the findings also reveal a gap between MSME actors' moral commitment to halal and just business practices and the availability of institutional mechanisms that enable the practical implementation of these values.

In comparison with previous research, this study aligns with findings by Susanto et al. (2023) and Zainuri et al. (2021), which emphasize the importance of Islamic value-based economic instruments in community empowerment, while differing in its operational focus. Whereas earlier studies concentrated on institutional mechanisms such as mosque-based

programs and productive waqf, this research positions MSMEs as the primary drivers of ummah economic empowerment. Moreover, this study contributes to the literature by integrating a normative analysis of Surah An-Nisa (4:29) with contemporary MSME empowerment practices, including digitalization, sharia-compliant financing, and halal certification. As such, it offers a more applied and contextually grounded framework for Islamic economic empowerment than previous studies (Anggraeni, 2013; Winarto, 2020).

4. Conclusion

This study concludes that Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in empowering the people's economy in East Kotawaringin Regency by strengthening income generation, employment creation, and economic resilience. The findings indicate that effective MSME empowerment requires integrated strategies, including human resource development, access to sharia-compliant financing, digitalization, market expansion, and halal product development. From an Islamic economic perspective, the principles embodied in Surah An-Nisa (4:29)—such as justice, mutual consent, and ethical transactions—provide a normative foundation that reinforces MSMEs as instruments of inclusive and sustainable development.

The research implies that MSME empowerment policies should be designed holistically and aligned with sharia values to ensure both economic effectiveness and ethical integrity. For policymakers, this study highlights the importance of collaboration between local governments, Islamic financial institutions, and community organizations in supporting MSME development. Theoretically, the study contributes to Islamic economic discourse by integrating Qur'anic principles with empirical analysis. Future research is encouraged to conduct comparative and longitudinal studies to assess the long-term impact of sharia-based MSME empowerment models across different regions.

Acknowledgment

The authors sincerely thank all individuals who have provided moral and material support during the preparation of this article. Special appreciation is extended to the supervisors for their valuable guidance and constructive feedback. The authors hope that this study will contribute meaningfully to both the advancement of knowledge and practical applications in the relevant field.

References

- Afrina, D. (2020). Manajemen zakat di Indonesia sebagai pemberdayaan ekonomi umat. *EkBis: Jurnal Ekonomi dan Bisnis*, 2(2), 201–213. <https://doi.org/10.14421/ekbis.2018.2.2.1136>
- Al-Maraghy, A. M. (n.d.). *Tafsir al-Maraghy*. Cairo: Dar al-Fikr.
- Anggraeni, F. (2013). Pengembangan usaha mikro, kecil, dan menengah (UMKM) melalui fasilitasi pihak eksternal dan potensi internal (Studi kasus pada kelompok usaha "Emping Jagung" di Kelurahan Pandanwangi Kecamatan Blimbing Kota Malang). *Jurnal Administrasi Publik Mahasiswa Universitas Brawijaya*, 1(6), 1286–1295.
- Aprilia, N., Subroto, W. T., & Sakti, N. C. (2025). The role of small and medium enterprises (SMEs) in supporting the people's economy in Indonesia. *International Journal of Research and Scientific Innovation*, XI (XII), 368-376.
- Arifin, R., Ningsih, A. A. T., & Putri, A. K. (2021). The important role of MSMEs in improving

- the economy. *East Asia Journal of Contemporary Business, Economics and Law*, 24(6), 52-59.
- Auliah, M. R., & Kaukab, M. E. (2022). Pengaruh tingkat pendidikan, pemahaman akuntansi, dan pelatihan penyusunan laporan keuangan terhadap UMKM berdasarkan SAK ETAP (Studi kasus pada UMKM di Kabupaten Wonosobo). *Journal of Economic, Business and Engineering*, 1(1), 131–139. <https://doi.org/10.5040/9781501365072.09882>
- Badan Pusat Statistik Indonesia. (2023). *Profil kemiskinan di Indonesia Maret 2023* (No. 57). Jakarta: BPS.
- Braun, V., & Clarke, V. (2006). Using thematic analysis in psychology. *Qualitative Research in Psychology*, 3(2), 77–101.
- Chapra, M. U. (2000). *The Future of Economics: An Islamic Perspective*. Leicester: Islamic Foundation.
- Creswell, J. W. (2014). *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches* (4th ed.). Thousand Oaks, CA: Sage.
- Dewi, M. A. (2020). The Realization Of Economic Revitalization Through MSME. *European Journal of Molecular & Clinical Medicine*, 7(11), 1926-1931.
- Dinas Koperasi dan UKM Provinsi Kalimantan Tengah. (2022). *Data UMKM tahun 2022*. Palangka Raya: Diskop UKM Kalimantan Tengah.
- Faruk, F. (2024). Empowering Local Economies: Unveiling the Vital Role of MSMEs in Community Workforce Empowerment. *jurnal ekonomi*, 13(02), 341-352.
- Golam, M. Y., Akhtari, M., & Lasmiatun, K. M. T. (2024). Analysis Of Public Sector Involvement In Local Economic Empowerment As Implementation Of Micro And Small Enterprise Development Policies. *Multifinance*, 1(3), 259-271.
- Hamka. (2015). *Tafsir al-Azhar* (Vol. 2). Jakarta: Gema Insani.
- Indonesia, Presiden Republik. (2008). *Undang-Undang Republik Indonesia Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah*. Jakarta.
- Jaelani, D. I. (2014). Pemberdayaan ekonomi umat dalam perspektif Islam (Sebuah upaya dan strategi). *Eksyar: Jurnal Ekonomi Syari'ah dan Bisnis Islam*, 1(1), 18–34.
- Kadeni, & Srijani, N. (2022). Peran UMKM (Usaha Mikro Kecil Menengah) dalam meningkatkan kesejahteraan masyarakat. *Jurnal Dinamika Ekonomi Syariah*, 9(1), 73–84. <https://doi.org/10.53429/jdes.v9ino.1.307>
- Kementerian Agama Republik Indonesia. (2019). *Al-Qur'an dan terjemahannya*. Jakarta: Kemenag RI.
- Kumala, K., Amberi, M., & Octavianor, T. The Role of the Cooperatives, Small and Medium Enterprises (SME's) and Labor Office in empowering Small and Medium Enterprises (SME's) in the Handicraft
- Kusumawardhani, D., Rahayu, A. Y., & Maksum, I. R. (2015). The role of government in MSMEs: The empowerment of MSMEs during the free trade era in Indonesia. *Australasian Accounting, Business and Finance Journal*, 9(2).
- Mahdi, R. (2020). Strengthening community economy inclusively through literacy for prosperity. *The Journal of Indonesia Sustainable Development Planning*, 1(2), 160-176.
- Mahdi, R. (2020). Strengthening community economy inclusively through literacy for prosperity. *The Journal of Indonesia Sustainable Development Planning*, 1(2), 160-176.
- Ondang, C., Singkoh, F., & Kumayas, N. (2019). Peranan pemerintah daerah dalam

- pemberdayaan usaha mikro kecil menengah (UMKM) di Kabupaten Minahasa (Studi di Dinas Koperasi dan UKM). *Jurnal Eksekutif*, 3(3), 1–10.
- Pawitan, G., Lesmono, D., Aritonang, K., & Diyanah, M. C. (2025). Empowering Rural Communities through Strengthening Village-Owned Enterprises (BUMDes) for Sustainable Socioeconomic Development: A Case Study of Mekarsari Village, Garut Regency. *Society*, 13(1), 256-274.
- Shihab, M. Q. (2002). *Tafsir al-Misbah* (Vol. 3). Ciputat: Lentera Hati.
- Sofyan, S. (2017). Peran UMKM (Usaha Mikro, Kecil, dan Menengah) dalam perekonomian Indonesia. *Bilancia*, 11(1), 32–45.
- Susanto, F., Rachmad, D., & Yusuf, A. M. (2023). Optimalisasi program ta'awun dalam pemberdayaan ekonomi umat berbasis masjid. *Jurnal Pemberdayaan Ekonomi Islam*, 2(2), 217–259.
- Syaripudin, E. I., Hapidin, A., Aliyah, S., & Munawaroh, A. F. (2024). Optimalisasi pemberdayaan ekonomi umat melalui peran kewirausahaan menurut perspektif Al-Qur'an Surah An-Nisa ayat 29. *Manisya*, 1(2), 1–8.
- Takari, D., Ompusunggu, D. P., & Sari, M. A. (2025). The Role of Micro, Small, and Medium Enterprises (MSMEs) in Central Kalimantan in Community Economic Welfare. *Asian Journal of Social and Humanities*, 3(5), 922-929.
- Vinatra, S., et al. (2023). Peran usaha mikro, kecil, dan menengah (UMKM) dalam kesejahteraan perekonomian negara dan masyarakat. *Jurnal Akuntan Publik*, 1(3), 1–8.
- Winarto, W. W. A. (2020). Peran fintech dalam usaha mikro kecil dan menengah (UMKM). *Jesya (Jurnal Ekonomi dan Ekonomi Syariah)*, 3(1), 61–73. <https://doi.org/10.36778/jesya.v3i1.132>
- Zainuri, M., Muhlis, A., & Rosyidah, F. (2021). Optimalisasi wakaf produktif sebagai upaya pembangunan dan pemberdayaan ekonomi melalui wisata lokal. *Ar-Ribhu: Jurnal Manajemen dan Keuangan Syariah*, 2(2), 267–277. <https://doi.org/10.55210/arribhu.v2i2.740>