

DEVELOPMENT STRATEGY FOR BUSINESS CAPITAL ASSISTANCE PROGRAMS FOR MICRO, SMALL, AND MEDIUM ENTERPRISES AT BAITUL MAL BANDA ACEH

Isnaliana^{1*}
Inayatillah Djakfar²
Jalilah³
Nining Puji Rahayu⁴

¹Fakultas Ekonomi dan Bisnis Islam UIN Ar-Raniry

²Fakultas Ekonomi dan Bisnis Islam UIN Ar-Raniry

³Fakultas Ekonomi dan Bisnis Islam UIN Ar-Raniry

⁴Fakultas Ekonomi dan Bisnis Islam UIN Ar-Raniry

*¹Corresponding email: isnaliana@ar-raniry.ac.id

ABSTRAK-Modal bagi Usaha Mikro Kecil dan Menengah merupakan salah satu unsur penting bagi keberlangsungan sebuah usaha. Kehadiran Baitul Mal Kota Banda Aceh melalui program bantuan usaha berperan penting dalam mengembangkan usaha pelaku UMKM di Kota Banda Aceh. Harapannya program tersebut berdampak jangka panjang bagi keberlangsungan ekonomi masyarakat serta dapat mengubah status pelaku usaha dari mustahik menjadi muzakki. Namun problematika muncul ketika bantuan usaha yang diberikan tidak tepat sasaran dan tidak adanya pendampingan bagi pengembangan SDM dalam hal ini UMKM. Sehingga program bantuan usaha yang disalurkan tidak memberikan dampak yang signifikan bagi UMKM. Kajian ini bertujuan untuk menawarkan strategi pengembangan bagi Baitul Mal dalam menyalurkan program bantuan modal usaha bagi UMKM. Jenis penelitian yang digunakan yaitu lapangan dengan pendekatan kualitatif deskriptif. Adapun strategi yang perlu dikembangkan oleh Baitul Mal Kota Banda Aceh dalam penyaluran program bantuan modal usaha bagi UMKM yaitu: pertama, penerapan metode TOPSIS dalam pengambilan keputusan pemberian bantuan modal usaha. Kedua, pengembangan Sumber Daya Manusia yang dilakukan melalui pelatihan/pembinaan, keterlibatan dalam event UMKM dan pembentukan wadah atau center UMKM. Ketiga, pengawasan secara intensif. Strategi ini perlu dilakukan oleh lembaga untuk memonitoring dan mengevaluasi bisnis yang dijalankan oleh pelaku usaha apakah ada pengembangan atau tidak. Keempat, menjalin kerjasama dengan lembaga terkait seperti Dinas Kesehatan, LPPOM MPU Aceh, BPOM, Dinas Koperasi dan UKM, PPH, Asosiasi Grafika Aceh dan Kominfo. Kerjasama ini harapannya mempermudah UMKM naik kelas melalui pengembangan kualitas produk baik dari segi pengurusan Izin edar produk atau P-IRT, sertifikasi halal, keterlibatan dalam event UMKM, desain merek dan lainnya serta mendorong peningkatan kualitas pengembangan SDM khususnya dalam bidang Teknologi Informasi dan Komunikasi (TIK)/digital untuk meraih tingkat daya saing bangsa Indonesia yang lebih baik sehingga pemanfaatan TIK dapat meningkatkan kesejahteraan masyarakat.

Kata Kunci: Modal Usaha, Pengembangan SDM, Pengawasan, kerjasama

ABSTRACT-Capital for Micro, Small and Medium Enterprises is an important element for the sustainability of a business. The presence of Baitul Mal Banda Aceh City through the business assistance program plays an important role in developing the businesses of MSMEs in Banda Aceh City. It is hoped that this program will have a long-term impact on the economic sustainability of the community and can change the status of business actors from mustahik to muzakki. However, problems arise when the business assistance provided is not on target and there is no assistance for human resource development, in this case MSMEs. So the business assistance program distributed does not have a significant impact on MSMEs. This study aims to offer a development strategy for Baitul Mal in distributing business capital assistance programs for MSMEs. The type of research used is field



research with a descriptive qualitative approach. The strategies that need to be developed by Baitul Mal Banda Aceh City in distributing the business capital assistance program for MSMEs are: first, applying the TOPSIS method in making decisions about providing business capital assistance. Second, Human Resources development is carried out through training/coaching, involvement in MSME events and the establishment of MSME forums or centers. Third, intensive supervision. This strategy needs to be carried out by institutions to monitor and evaluate the business run by business actors whether there is development or not. Fourth, collaborate with related institutions such as the Health Service, LPPOM MPU Aceh, BPOM, Cooperatives and SMEs Service, PPH, Aceh Graphics Association and Kominfo. The hope is that this collaboration will make it easier for MSMEs to advance to class by developing product quality both in terms of processing product distribution permits or P-IRT, halal certification, involvement in MSME events, brand design and others as well as encouraging improvements in the quality of human resource development, especially in the field of Information and Communication Technology (ICT).)digital to achieve a better level of competitiveness for the Indonesian nation so that the use of ICT can improve people's welfare.

Keywords: Business Capital; MSMEs; HR Development

INTRODUCTION

Capital is a crucial foundation in building and developing a business. This is equally true for Micro, Small, and Medium Enterprises (MSMEs). For MSMEs, capital is essential to maintain their business sustainability. The need for capital remains a critical consideration for businesses aiming to improve, even if they do not require as much funding as large industries. The existence of Islamic financial institutions is expected to provide a solution for MSMEs in addressing capital needs. However, in reality, many business actors face difficulties in accessing capital from such institutions. Sulistianingsih et al. (2019) stated in their research that MSMEs encounter various obstacles in acquiring capital, such as limited access and information regarding banking facilities, difficulty meeting collateral requirements, the ability to repay loans, and more.

The introduction of business capital assistance programs by Baitul Mal for MSMEs serves as a solution to support and assist businesses. Business capital assistance is part of the ultra-micro assistance program provided by Baitul Mal Banda Aceh to mustahik, especially MSME actors. This program aims to provide economic support to those in need, particularly mustahik from economically disadvantaged groups. Furthermore, this assistance seeks to improve living standards and create opportunities for microenterprise development.

The distribution of funds as ultra-micro assistance is part of Baitul Mal's commitment to empowering communities and reducing poverty in Aceh. The distribution process involves several stages, including verification and field interviews conducted by the Baitul Mal Verification Team. This



process ensures that the assistance is distributed accurately and benefits the recipients (Baitul Mal Banda Aceh, 2024).

However, field observations reveal that some recipients of business capital assistance do not meet the established criteria and are not the intended targets. Some recipients do not have active businesses, and the assistance received is not used as business capital. Initial surveys with several recipients indicated that they obtained the assistance through village (Gampong) officials without adhering to the criteria set by the relevant institution.

Baitul Mal, as the institution responsible for distributing the business capital assistance program to MSMEs, acknowledged the delegation of distribution mechanisms to Gampong officials in Banda Aceh. This approach was intended to empower businesses in each Gampong through the program. The identification of eligible recipients by Gampong officials was considered an alternative by Baitul Mal for distribution. However, in practice, many recipients were found to be ineligible due to the lack of adherence to criteria established by Baitul Mal. Moreover, the delegation of responsibility to Gampong officials was not followed up by the related institution, creating a major issue in the program's distribution.

Additionally, some business actors receiving the assistance do not have active businesses, making the funds ineffective for business development. In some cases, the businesses no longer exist, further reducing the program's effectiveness in improving the community's economy. Moreover, challenges arise when MSMEs receiving assistance fail to develop their businesses due to a lack of capacity building for human resources, such as mentoring or training. This raises concerns that the assistance program may not positively impact the recipients' business growth. Furthermore, most recipients are over 40 years old, which impacts their ability to adapt to the use of information technology. In the current digital era, business actors are compelled to adapt to technological advancements.

Brillinger et al. (2020) noted that in the globalization era ushered in by the Industrial Revolution 4.0, characterized by advancements in information technology, business competition has become increasingly complex and diverse. MSMEs, which play a vital role in a country's economy, are not only the backbone of the economy but are also expected to preserve local traditions, culture, and innovation.

Technological advancements in the modern era have transformed business models toward digitalization. Therefore, MSMEs must adapt to the current situation by developing digital business capabilities and enhancing



their knowledge and understanding of digital business models. Likewise, Baitul Mal, as the institution responsible for its fostered MSMEs, must provide mentorship and training to address digital business needs. Field data also indicates that the MSMEs under Baitul Mal Banda Aceh have low utilization of digital marketing. Assessments during mentoring activities revealed that many business actors had not yet incorporated digital aspects into their businesses.

Based on the issues outlined above, this study is essential to provide feedback as an evaluation for the related institution, ensuring that the business capital assistance program for MSMEs distributed by Baitul Mal Banda Aceh delivers positive impacts for microenterprise development, particularly for economically disadvantaged MSMEs. Hence, strategies are needed to develop the business capital assistance program for Micro, Small, and Medium Enterprises at Baitul Mal Banda Aceh.

LITERATURE REVIEW

Strategy refers to incremental and continuous actions taken based on perspectives of what customers are expected to desire in the future (Umar, 2011). In contrast, Rachmat (2014) defines strategy as a series of actions that guide top management decisions and utilize significant company resources to realize those decisions. Moreover, strategy impacts an organization's life in the long term, typically lasting at least five years. Thus, strategy is inherently future-oriented. It has multi-functional or multi-divisional consequences and requires consideration of internal and external factors during its formulation. From the definitions above, it can be concluded that strategy is a planned process aimed at achieving the long-term goals of a company. Once implemented, it will become evident whether the strategy leads to success or failure within a particular organization.

Development, on the other hand, is a conscious, planned, structured, and responsible educational effort—both formal and informal—aimed at introducing, nurturing, guiding, and developing a balanced, holistic, and harmonious personality foundation. This includes knowledge and skills aligned with talents, desires, and capabilities as a foundation for individuals to independently enhance, improve, and develop themselves, others, and their environment to achieve optimal human dignity, quality, and capabilities, as well as independence (Wiryokusumo, 1982).

Development strategy refers to patterns, goals, policies, or general plans to achieve predetermined objectives. It is expressed by defining the business, industry, or enterprise that a company operates—or should operate



in. Arnold (2020) defines a development strategy as establishing the framework for business activities within a company, industry, or enterprise and providing guidelines to coordinate activities to adapt to and influence a constantly changing environment.

James L. Gibson (1990) states that a development strategy is a process that enhances organizational effectiveness by integrating individual desires for growth and development with organizational goals. Specifically, this process involves planned changes encompassing an entire system over a specific period and relates these changes to the organization's mission.

Micro, Small, and Medium Enterprises (MSMEs) are critical sectors in economic development. This sector serves as a major driving force for economic development and job creation (Supriadi et al., 2021). Gosa and Bachri (2016) also highlight that developing Small and Medium Enterprises is expected to significantly contribute to economic growth and therefore deserves more attention. This sector carries the mission of creating equitable job opportunities, preserving culture, and supporting national exports. Consequently, as one of the primary indicators that can positively contribute to economic growth, MSMEs require strategic policies from institutions. In this case, Baitul Mal, as the institution responsible for implementing business capital assistance programs for MSMEs, needs to develop strategies for the program to ensure this sector positively and significantly impacts the economy.

METHODOLOGY

This research is a field study using a descriptive qualitative approach. The data sources include primary data obtained through observation and mentoring activities for MSMEs fostered by Baitul Mal Banda Aceh, and secondary data to support this study. The secondary data involves evaluating related studies and assessing MSME development efforts by other Islamic financial institutions through benchmarking.

RESULTS AND DISCUSSION

Capital plays an essential role in business development, and the same is true for SMEs fostered by Baitul Mal Kota Banda Aceh. As a manifestation of concern for improving the economic welfare of underprivileged entrepreneurs, the existence of this institution should not only focus on financial aspects but must also be accompanied by human resource development. This is necessary to ensure that the SMEs it fosters, both in



terms of quality and capability, can grow and sustain themselves, allowing the recipients of business capital assistance (mustahik) to progress to becoming zakat payers (muzakki), which is the ultimate goal of Baitul Mal Kota Banda Aceh. Therefore, several strategies need to be developed for the business capital assistance program for SMEs by Baitul Mal Kota Banda Aceh. Below are some strategies that need to be developed:

a. Using the TOPSIS Method in Determining the Recipients of Assistance

The business capital assistance program is one of the programs provided by Baitul Mal to entrepreneurs, specifically SMEs with limited financial resources. This assistance often misses its target, leading to errors in distribution. Therefore, a decision support system is needed during the selection process to help accurately, quickly, and precisely determine which SMEs are eligible for the business capital assistance. As a result, Baitul Mal, as the distributing institution, could adopt the TOPSIS (Technique for Order of Preference by Similarity to Ideal Solution) method, which is a ranking method. TOPSIS is a decision-making method based on multiple criteria. This method was introduced by Yoon and Hwang in 1981 and is used to solve multivariate problems. The method also provides solutions through a set of alternatives, assuming the best and worst possible alternatives in the problem (Tamba, 2019).

Decision-making is a simple activity often carried out in everyday life, but the problem becomes complex when a decision involves multiple criteria or many options. Therefore, a tool is needed to simplify the decision-making process. There are several stages in the TOPSIS method, as outlined by Arhami (2020):

1. Determine the criteria to be used as the benchmark for solving the problem.
2. Normalize each alternative's value and the weighted normalized matrix.
3. Calculate the positive and negative ideal solution values.
4. Calculate the weighted distance of each alternative from the positive and negative ideal solutions.
5. Calculate the preference value for each alternative.
6. Rank the alternatives.

Determining who qualifies to receive business capital assistance requires a more careful selection process. Establishing relevant criteria is crucial to assess the eligibility of recipients. Examples include poverty levels,



number of family dependents, housing conditions, business development potential, and others.

Once the criteria are determined, the data for potential recipients should be organized into a matrix, where rows represent each recipient and columns represent each criterion. The matrix should be filled with values that indicate the level of fulfillment for each recipient according to each criterion. Then, normalize the matrix to eliminate differences in measurement units across criteria and multiply each value in the normalized matrix by the weight of each criterion. After the matrix is normalized, the next step is to determine the positive and negative ideal solutions. The positive ideal solution is the one with the highest value for each advantageous criterion and the lowest value for each disadvantageous criterion. The negative ideal solution is the opposite of the positive ideal solution.

Next, calculate the distance of each alternative from the positive and negative ideal solutions, then calculate the relative closeness of each alternative to the positive ideal solution. Finally, rank the alternatives based on their relative closeness values, from highest to lowest. The alternative with the highest relative closeness is considered the best alternative. The use of TOPSIS in determining recipients of assistance is a very useful tool in decision-making involving multiple criteria. By using TOPSIS, we can objectively and transparently select the best alternative, as this method is easy to understand, implement, and flexible in handling various types of data to produce objective results.

This aligns with the findings of research conducted by Maya Selvia Lauryn et al. (2023), which stated that the creation of a decision support system for determining recipients of micro, small, and medium-sized enterprise (MSME) aid has been successful. The ranking calculation of aid recipients based on the value range has been successful and compliant with the regulations.

Choosing the right method for providing business capital assistance is essential to ensure that recipients are accurately targeted and based on fairness. The use of software in the TOPSIS method is a necessity, considering that computerized methods are one of the options for selecting recipients of support. Therefore, one of the methods used in the TOPSIS approach is the Decision Support System (DSS). Arhami (2020) states that in its use, the examiner performs a selection process to rank alternatives from the highest to the lowest preference value, based on the steps outlined in the TOPSIS method. Hutasoit (2018) also mentions that decision support systems



are interactive information systems. In this section, a method that simplifies decision-making, such as TOPSIS, is used. This method follows the principle that the chosen preference should be the farthest distance from the negative ideal solution, from a geometrical perspective, using a relative approach to an alternative. This is similar to the work done by Eca Saputri et al. (2023) on determining the eligibility of aid recipients in underprivileged communities using the TOPSIS method.

b. Human Resource Development

Human resource development is an important aspect in the development of the MSME sector, as humans are the main production factor that determines the prosperity of nations. According to Susan (2019), human resources are individuals who work as the driving force of an organization, whether it be an institution or a company, and function as assets that must be trained and developed. The existence of human resources plays a crucial role in the success of an organization or a company, as human resources are central to any organization. Thus, humans are a strategic factor in all organizational activities. Many organizations realize that humans are essential elements that can provide competitive advantages, whether as targets, strategies, innovations, or in achieving organizational goals (Ike, 2007). Frenc in Rahmawati (2008) also added that human resources play a major role in the success of an organization. Many organizations acknowledge that human resources within an organization can provide competitive advantages, goals, strategies, and innovations in achieving objectives. Therefore, human resources are one of the most essential elements of an organization.

The same applies to MSME actors. Baitul Mal, as the organizing body for the capital assistance program, needs to take the right steps in developing human resources, in this case, the business actors. To improve the quality of this sector, an institution must conduct several activities in human resource development, including: first, training/development. The training starts from identifying the potential of a business/fundamentals to managerial skills. This step is necessary to ensure that business actors have a strong foundation in their business.

Second, creating the Baitul Mal MSME Center. This will serve as a place for training, development, and improving the capacity and capability of MSMEs. It is expected that with this center, all MSME actors under Baitul Mal, whether in food, beverage, or services, can join and benefit from it. This place can also be used as a location for training and consultation for business



owners related to their business activities. Furthermore, it can serve as a venue for promoting MSME products.

This can be seen from what has been practiced by several sharia financial institutions, such as Bank Syariah Indonesia. BSI MSME Center is a real manifestation of synergy between banking, regulators, and MSME actors initiated by BSI in various regions. One such province is Nanggroe Aceh Darussalam, located at Jalan Jenderal Sudirman No. 37 Geuceu Iniem, Banda Raya, Banda Aceh. The BSI MSME Center in Aceh is the first of its kind in Indonesia. This facility and service not only serve as a place for micro, small, and medium enterprises (MSMEs) to get training, development, financing, and marketing support, such as a display area for MSME products, but it is also a commitment and tangible form of BSI's support for MSMEs in Indonesia. In improving the quality of human resources, especially for MSMEs, BSI MSME Center also becomes a center for information services and consultations for business owners who need information regarding the development of their MSMEs. This is done so that business owners stay up-to-date with the development of their businesses.

Human resource development aligns with the mandate of Law No. 20 of 2008 on Micro, Small, and Medium Enterprises, which has been ratified by the government. It states that the development of MSMEs includes expanding business opportunities that are conducive to MSME development, increasing MSME productivity and competitiveness, enhancing the competence of MSME actors, increasing human resource capacity, improving MSME image, and developing synergy between MSMEs and business sectors, as well as community and stakeholder involvement in MSME empowerment.

Human resource development for MSMEs also aligns with the mandate of Qanun LKS No. 11 of 2018, Article 5, which mentions that the presence of LKS is not only aimed at gathering and/or providing funding support and performing financial institution functions based on sharia principles, but also aims to help improve economic empowerment and productivity of the community and contribute to increasing income and welfare of the people.

c. Intensive Supervision by the Institution

To achieve the objectives of a program, monitoring and evaluation by the institution, in this case, Baitul Mal, is necessary. This needs to be done intensively to ensure that the program runs as planned. Active involvement of the institution in supervision makes it a professional and responsible



organization in implementing the program, especially when the program involves the distribution of capital assistance to financially disadvantaged MSMEs.

The importance of intensive supervision by the institution is to ensure whether the capital assistance program for MSMEs is running well or facing any obstacles. Based on the results of the supervision, the institution will take appropriate actions, whether to continue providing capital assistance in the future or to stop it. *Kerjasama dengan Lembaga Terkait Collaboration with Relevant Institutions*

d. Collaboration with Relevant Institutions

To create existing MSMEs, as the distributing institution, Baitul Mal needs to collaborate with other institutions for the sustainability of this sector. There are several types of institutions that Baitul Mal should engage with, the first being the Aceh Graphic Association. This association plays a significant role in improving and developing micro-businesses, particularly in enhancing production standards, packaging products to make them more attractive and marketable, thus boosting MSMEs.

Secondly, the Banda Aceh Health Office. To expand market access for Baitul Mal's MSME products, Baitul Mal also needs to partner with this institution to manage product distribution permits (P-IRT). This collaboration will facilitate Baitul Mal's MSME clients in obtaining product permits for food and beverages. This approach aligns with what has been done by BSI UMKM Center, which has partnered with this office to obtain P-IRT for MSME products.

Thirdly, the Department of Cooperatives and SMEs. As one of the institutions responsible for managing and developing centralized MSMEs, Baitul Mal must establish collaboration with this institution to expand the marketing access of its MSME products, especially during events organized by this department, such as agricultural markets and other events. Involvement in these events provides opportunities for Baitul Mal's MSME clients to promote and sell their products.

Fourthly, LPPOM MPU Aceh and BPOM. The existence of these two institutions is crucial in accelerating the halal certification process for MSMEs. Similarly, for Baitul Mal's MSME clients, as an institution providing financial support, it is important for Baitul Mal to collaborate with these institutions to help MSMEs in product development, especially in halal certification. This is especially relevant for small and medium-scale businesses.



Fifth, the Halal Product Process Companion. The presence of this institution is also very important for MSMEs in managing the halal certification process through self-declaration. Self-declaration refers to the status of halal certification declared by the micro and small business owner themselves. In this scheme, business owners cannot simply declare their products as halal without following the established procedures. The issuance of Government Regulation (PP) No. 39 of 2021 on the Implementation of the Halal Product Assurance (JPH) and Minister of Religious Affairs Regulation (PMA) No. 20 of 2021 on Halal Certification for MSME owners has been a positive development for MSMEs. These regulations and the self-declare method provide support for MSMEs in obtaining halal certification. The involvement of PPH (Halal Certification Center) is crucial in this process to ensure that the products are halal. Many MSMEs face challenges in obtaining halal certification due to resource limitations, knowledge gaps, and lack of access to information, as mentioned by Ilham (2022) in his research. This collaboration with PPH is expected to provide MSMEs with better access to accelerate the halal certification process.

This is also aligned with the practices of BSI UMKM Center to expand halal products for MSMEs. The institution works with PPH to help MSMEs obtain halal certification through the self-declare model. This partnership also creates a halal supply chain. To support the development of halal products, the Ministry of Religious Affairs through BPJPH is processing halal certification through a non-regular route, namely self-declare, which serves as an alternative for business owners seeking halal certification for their products. Although halal certification can traditionally be processed through Halal Certification Bodies or LPPOM MPU, this new route offers additional convenience for MSMEs.

Next, the sixth institution is the Ministry of Communication and Information (Kominfo). To address the increasing economic pressures, Kominfo launched the Digital Technology Adoption and Business Acceleration Program for MSMEs in 2024. This program aims to encourage MSME owners to adopt digital technology more extensively, particularly to expand marketing access, improve efficiency, and foster innovation, thus boosting transaction values. Kominfo's efforts aim to solve the issue of uneven digital technology adoption among MSMEs. With this focus, Baitul Mal Banda Aceh should engage with Kominfo to support the development of its MSME clients, making them technology-based businesses. The goal is to



enhance the skills and capabilities of MSMEs in adopting and optimizing their digital business strategies to compete in the digital era.

This initiative aligns with the efforts of the Aceh Tengah District Government, which has partnered with the Balai Besar Pengembangan SDM dan Penelitian Kominfo (BBPSDMP) to promote and restore MSMEs while improving human resource development, particularly in Information and Communication Technology (ICT)/digital fields, to enhance Indonesia's competitiveness and the welfare of its people. Therefore, it is crucial for relevant institutions to provide guidance and support to MSMEs. (<https://www.infopublik.id/kategori/nusantara/545971/bbpsdmp-kominfo-medan-berikan-pelatihan-dea-bagi-umkm-di-aceh-tengah>).

Training activities participated by 60 MSME actors from throughout Aceh Tengah District were facilitated by the Department of Cooperatives and MSMEs of Aceh Tengah and the Department of Communications and Informatics of Aceh Tengah. Additionally, the central government, through the National Economic Recovery (PEN) program, has formulated and established various strategic policies. One of the policies implemented is the use of online markets to promote products produced by MSME actors. MSME actors need to be prepared and have their knowledge and skills improved to encourage entrepreneurship that can integrate both offline and online (digital) business activities.

CONCLUSION

The strategies that need to be developed by Baitul Mal Banda Aceh in distributing business capital assistance programs for MSMEs are: first, the implementation of the TOPSIS method. Second, the development of Human Resources. Third, intensive supervision. Fourth, establishing cooperation with relevant institutions such as the Health Department, LPPOM MPU Aceh, BPOM, the Cooperatives and MSMEs Department, PPH, the Aceh Graphic Association, and Kominfo. This cooperation is expected to facilitate MSMEs in leveling up through product quality development in terms of processing product licenses (P-IRT), halal certification, participation in MSME events, brand design, and others, as well as encouraging the improvement of HR development, particularly in the field of Information and Communication Technology (ICT)/digital, to achieve a higher level of competitiveness for Indonesia, so that the utilization of ICT can improve the welfare of society.



BIBLIOGRAPHY:

- Arhami, M., & Desiani, A. (2020). Penggunaan Metode TOPSIS sebagai Pendukung Keputusan Bantuan Modal Usaha bagi Masyarakat Pedesaan di Kabupaten Pidie. *Jurnal Infomedia: Teknik Informatika*, 5(2), 24–31.
- Brillinger, A. S., Els, C., Schäfer, B., & Bender, B. (2020). Business model risk and uncertainty factors: Toward building and maintaining profitable and sustainable business models. *Business Horizons*, 63(1), 121–130. <https://doi.org/10.1016/j.bushor.2019.09.009>.
- Eca Saputri, Biktra Rudianto, Anggi Puspitasi dan Raudhah Nasution. (2023). Penentuan Kelayakan Calon Penerima Dana Bantuan Masyarakat Kurang Mampu Menggunakan Metode TOPSIS. *Jurnal Format Volume 12 Nomor 1*.
- Goso, Samsul Bachri. (2016). Implementasi Pemberdayaan Usaha Ekonomi Mikro Kecil Dan Menengah (UMKM), *Jurnal Manajemen STIE Muhammadiyah Palolpo*. Vol. 2, No.1.
<https://www.infopublik.id/kategori/nusantara/545971/bbpsdmp-kominfo-medan-berikan-pelatihan-dea-bagi-umkm-di-aceh-tengah>.
- Hutasoit, R. A., Solikhun, S., & Wanto, A. (2018). Analisa Pemilihan Barista Dengan Menggunakan Metode Topsis (Studi Kasus: Mo Coffee). *KOMIK (Konferensi Nasional Teknologi Informasi Dan Komputer)*, 2(1), 256–262. <https://doi.org/10.30865/komik.v2i1.93>
- Ilham, B. U. (2022). Pendampingan Sertifikasi Halal Self declare pada Usaha Mikro dan Kecil Binaan Pusat Layanan Usaha Terpadu Sulawesi Selatan. *Jurnal Pemberdayaan Masyarakat Universitas Al Azhar Indonesia*, 5(1), 20-25. <https://doi.org/10.36722/jpm.v5i1.1753>.
- Iskandar Wiryokusumo dan J. Mandilika. (1982). *Kumpulan-Kumpulan Pemikiran dalam Pendidikan*. Jakarta: CV. Rajawali.



- James L. Gibson. (1990). *Organisasi Dan Manajemen, Perilaku Struktur Dan Proses, Terj. Djoerban Wahid*. Jakarta: Erlangga.
- Maya Selvia Lauryn. Muhammad Ibrohim dan Agung Fasambi. (2023). Penerapan Metode TOPSIS Dalam Penentuan Penerima Dana Bantuan Masyarakat Usaha Mikro Kecil dan Menengah. *Jurnal ProTekInfo*, Vol. 10 No. 1.
- Parsaoran Tamba, S., Wulandari, P., Hutabarat, M., Christina, M., & Oktavia, A. (2019). Penggunaan Metode Topsis (*Technique for Order Preference By Similarity To Ideal Solution*) Untuk Menentukan Kualitas Biji Kopi Terbaik Berbasis Android. *Jurnal Mantik Penusa*, 3(1), 73–81.
- Peraturan Menteri Agama (PMA) No. 20 Tahun 2021 tentang Sertifikasi Halal bagi pelaku UMK.
- Peraturan Pemerintah (PP) No. 39 Tahun 2021 tentang Penyelenggaraan Bidang Jaminan Produk Halal (JPH)
- Putri Wahyuni Arnold, Pinondang Nainggolan, dan Darwin Damanik. (2020). Analisis Kelayakan Usaha Dan Strategi Pengembangan Industry Kecil Tempe Di Kelurahan Setia Negara Kecamatan Sisntar Sitalasari. *Jurnal Ekonomi Pembangunan*. Vol. 2 No. 1. <https://doi.org/10.36985/ekuilmomi.v2i1.349>.
- Qanun No. 11 Tahun 2018 tentang Lembaga Keuangan Syariah.
- Rachmat. (2014). *Manajemen Strategik*. Bandung: CV Pustaka Setia.
- Rachmawati dan Ike Kusdiyah. (2008). *Manajemen Sumber Daya Manusia*. Yogyakarta: Andi Offset.
- Sulistianingsih, Dewi, Yuli Adhi, And Pujiono Pujiono. (2019). “Permodalan Bagi Usaha Mikro, Kecil Dan Menengah Di Kabupaten Batang”. *Jurnal Pengabdian Hukum Indonesia (Indonesian Journal Of Legal Community Engagement)* 1 (2), 123-33. <https://doi.org/10.15294/Jphi.V1i2.28421>.
- Susan, E. (2019). Manajemen Sumber Daya Manusia. Adaara: *Jurnal Manajemen Pendidikan Islam*, 9(2), 952-962.
- Supardi, S., Nugraha, N. M., Susanti, N., Sumantri, M. B. A., & Mukhlis, T. I. (2021). Peluang Dan Perubahan Cara Berpikir Saat Pandemi.



(Pengabdian Kepada UMKM Binaan Kadin Provinsi Jawa Barat). *Jurnal Pengabdian Dharma Laksana*. Vol. 3 No. 2.

Umar, Husein. (2011). *Riset Sumber Daya Manusia Dalam Organisasi*. Jakarta: Gramedia Pustaka Utama.

