

Analysis of the Role of Micro, Small and Medium Enterprises in Improving Community Welfare in the Perspective of Islamic Economics (Study on Grocery Traders at Keude Lueng Putu Market, Bandar Baru District, Pidie Jaya Regency)

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Abstract. Micro, Small and Medium Enterprises (MSMEs) have an important and strategic role in absorbing labor, increasing people's income and reducing economic inequality. This study aims to analyze the efforts of basic food MSMEs to improve community welfare in Keude Lueng Putu Market based on an Islamic economic perspective. This market is one of the main places where basic food MSMEs operate with a strategic market location. This research is a qualitative research, the informants in this study are nine people, including five actors of MSME Staple Food, three people from the community and one person from the Pidie Jaya Regency Industry, Trade and Cooperatives Office. Research results From the results of selling basic necessities, MSME actors are able to improve their welfare. The MSME actors are able to meet the needs of life, both in terms of education, health and others. The results of this research are expected to have a positive impact on the development of basic food MSMEs in Pidie Jaya Regency.

Keywords: *MSMEs, Basic Food Business, Welfare*

INTRODUCTION

Micro, Small and Medium Enterprises (MSMEs) have an important and strategic role in absorbing labor, increasing people's income and reducing economic inequality. MSMEs are one of the important pillars in national economic growth. The real sector that has recently received great attention from the central and regional governments as well as the business community is the MSME sector. MSMEs themselves are considered as one of the spearheads of the community's economic turnover and growth. MSMEs in Indonesia are included in the category with the largest number of organizations and have also proven to be able to survive various economic crises (Putri, 2020).

The main problem of MSMEs in Indonesia is internal constraints, including capital problems. Capital limitations and are often the main obstacle. Limited capital results in difficulties in business development, limited

production, and reduced market coverage. In addition, seeing the fact that most of the number of MSMEs in Indonesia are in rural areas, this business group is expected to be the driving force for rural economic development and growth. This can reduce the development gap between urban and rural areas (Hidayat & Andarini, 2020).

Based on BPS Aceh data in 2022 shows The role of MSMEs in supporting the Aceh economy, namely as many as 420,000 MSME units have taken part in helping to reduce the unemployment rate in Aceh by 1.6 million people. This shows that MSMEs themselves play a very important role in the welfare of the community and increase the income of the surrounding community so that they can fulfill their daily lives. The development of MSMEs has always gone hand in hand with economic development, as evidenced by the economic structure in Aceh Province which is increasingly dominated by the number of MSMEs that continue to increase throughout the region. It was also mentioned that the MSME population in Aceh Province is engaged in various types and economic activities such as agriculture, livestock, fisheries, industry, trade, both in villages and in cities (Noviana et al., 2021).

Figure 1
Lueng Putu Market



Source : <https://jeumalaamal.org/2022/10/11/filosofi-bahagia-belajar-dari-pasar-subuh-lueng-putu>

In the picture above is a picture of the dawn market or morning market which is *the iconic* Keude Lueng Putu market. The atmosphere was still dark, eating when several buses and trucks crossed the Banda Aceh-Medan route, on the left and right banks of the road, residents were seen passing by, late arranging their merchandise. They are the Nyak and Abu who are ready to sell their best goods at the Lueng Putu Dawn Market. Especially on Sunday where the center of the crowd occurs and is Uroe Peukan for the people of Lueng Putu, Pidie Jaya. Since before Shubuh, the Nyaks have come to spread pandan mats and arrange their goods such as gulee jampu (mixed vegetables), chili, tomatoes, onions, and various types of fruits. The dawn market only operates until the sun starts in the middle and after that there are only permanent traders who sell at the Keude Lueng Putu Market.

One of the trade businesses that has a big impact on the economy is the basic food business or MSMEs. Basic food is an abbreviation for nine staples consisting of or various food and beverage ingredients that are generally needed by the Indonesian people in general. Without basic necessities, life can be disrupted because basic necessities are the main daily necessities that must be sold freely in the market. Basic necessities are nine types of basic needs of the community according to the Decree of the Minister of Industry and Trade No. 115/MPP/KEP/2/1998 dated February 27, 1998 (Sudarnaya et al., 2022).

1. Rice
2. Corn
3. Vegetables and Fruits
4. Meat (Beef and Chicken)
5. Milk
6. Sugar
7. Salt
8. Cooking oil
9. LPG Gas

Based on Law No. 20 of 2008 concerning Micro, Small and Medium Enterprises (MSMEs), the criteria for Micro, Small and Medium Enterprises (MSMEs) are Micro Enterprises: Maximum Assets of 50 million, Maximum Turnover of 300 million; Small Business: Assets >50 million – 500 million, turnover >300 million – 2.5 billion; Medium Business: Assets >500 million – 10 billion, turnover >2.5 billion – 50 billion.

In the research on MSMEs, basic necessities in the Lueng Putu market are limited from the nine staples that have been described above. The basic food business at Lueng Putu Market only sells five of the nine staples, such as rice, milk, sugar, salt, and cooking oil. A staple of life is categorized as basic necessities by the government, meaning that the government takes direct responsibility not to let the stock of goods and their prices become wild following the market mechanism. If the price of basic necessities is not normal, then people's lives will also become abnormal. In this case, it has become the duty and responsibility of the government to maintain the stability and sustainability of basic necessities because they are closely related to the lives of many people. The government can carry out market operations, imports, benchmark the highest or lowest prices, as well as take legal action against criminals related to basic food crimes (Zia, 2020).

Pidie Jaya Regency is part of 23 districts in Aceh that have problems in developing basic food MSMEs such as limited access to basic food supplies, rising food prices that have an impact on community welfare, limitations in obtaining capital, how basic food MSMEs sell fairly to the welfare of the community from an Islamic economic perspective. These economic problems can be solved by developing one of the trade MSME sectors, namely, the basic food business. In its development, basic food MSMEs have contributed a lot to the economy of the Pidie Jaya community, including providing a role in the absorption of labor so as to help the government in solving the problem of unemployment and also reducing poverty rates (Murni & Humaira, 2021). Currently, basic food MSMEs are one type of MSME that has an important role in meeting the basic needs of the community. MSMEs have the potential to improve people's welfare, the goods traded by MSME actors are very diverse, ranging from rice, oil, eggs, soap, and other household needs. MSMEs in the basic food sector have an important role in meeting the basic needs of the community. This type of business is very much needed by the community because it provides daily necessities at affordable prices and close to the living environment (Sudarnaya et al., 2022).

The development of MSMEs is not something easy to do. The ability of a business to be able to survive or be able to continue to grow depends on the magnitude of the problems faced by the business and being able to handle it.

In the literature on MSMEs, especially in developing countries, it is stated that this business group faces more problems to be able to survive or develop. The obstacles faced by MSMEs can come from MSME actors (entrepreneurs), labor, the government or the surrounding environment (Tambunan, 2021).

Table 1
Trade Sector Data Per Kecamatan in Pidie Jaya Regency in 2023

District	Shop / Warung / Kiosk	Number of Traders	Workforce
Meureudu	432	680	1.316
Meurah Dua	161	205	736
Bandar Dua	550	603	1.624
Buya Term	160	164	609
Ulim	163	176	951
Trienggadeng	350	411	1.403
Panteraja	86	229	533
Bandar Baru	570	675	2.186
Sum	2.472	3.143	9.358

Source: Pidie Jaya Regency Disperindagkop 2023

Based on table 1.1 above, it can be explained that Bandar Baru District is a sub-district that has the most dominant type of shop, stall, and kiosk business in Pidie Jaya Regency in 2023, which is 570 units. Then it is also known that Bandar Baru sub-district has 675 traders which is the second highest number in Pidie Jaya Regency.

The presence of a large number of traders reflects the high economic potential in the area, Bandar Baru District is not only a place of activity for traders, but also a center of diverse economic activities, strengthening its role in supporting the welfare of the local community. With concrete data on the number of traders, the government and related parties can more effectively design policies that support economic development and community welfare in Bandar Baru District. Based on the number of labor figures above, it shows that there are 2,186 workers who contribute to the trade sector in Bandar Baru District.

Judging from these conditions, the role of traditional markets as a place for transactions is very necessary for the community. The existence of a market not only benefits traders, but also provides benefits for buyers in meeting their daily needs. In addition, the role of traditional markets can maintain local wisdom through the use of a bargaining system between sellers and buyers (Rojali, 2019).

One of the markets whose existence is urgently needed by the surrounding community is the Keude Lueng Putu Market, which is located at the intersection of Jl. Banda Aceh Medan, Bandar Baru District, Pidie Jaya Regency. The market operates daily from 6:30 a.m. and provides a variety of daily necessities, including groceries, various types

of fish, vegetables, eggs, meat, coconut shredding, and other items. With the variety of community needs sold, the Keude Lueng Putu market plays an important role in increasing sales and meeting the daily needs of the community.

RESEARCH METHODS

Based on the explanation above, the author uses a descriptive qualitative approach method. Data was obtained from informants, namely MSME actors and the community. The reason the author chose this location is because the center of community economic activities in the region, attracts and has many buyers and visitors every day. Keude Lueng Putu has good accessibility so that it facilitates the distribution of basic food products to various surrounding areas. The data collection technique in this study was carried out using interviews, observations and documentation. The population in the study is the MSME Office, MSME Actors, and the Community as buyers.

Table 2
Informants Based on Name, Position, and Last Education

No	Name	Position	Education
1	Safwan	Head of Disperindagkop Section When.Pidi Jaya	S2
2	Abdul Rahman	Business owners	SMA
3	Annon	Business owners	S1
4	Muzakir	Business owners	SMA
5	Mahdi	Business owners	SD
6	Zulkifli	Business owners	SMA
7	Syamsiah	Buyer	SMA
8	Safrine	Buyer	DIII
9	Kamariah	Buyer	SMP

Based on the information above, it is clear that the data reduction process has been carried out by the researcher starting from determining the research focus, determining questions to limit the research focus, determining the research location, the conceptual framework of the discussion to the selection of data collection techniques. After the research data is collected, the data reduction process continues to be carried out by separating the main things from the non-main things, and disposing of unnecessary data as an archive so that if there is a need to check the original data can be found again.

RESULTS AND DISCUSSION

1.2.1 Average Income of Informants from Basic Food MSME Actors

Table 3

Informant Based on Income

Length of Business	Net income	
	In One Day	In One Month
30 Years	IDR 900,000	IDR 27,000,000,-
20 Years	IDR 1,000,000	IDR 30,000,000
20 Years	IDR 2,000,000	IDR 60,000,000,-
6 Years	IDR 700,000	IDR 21,000,000,-
7 Years	IDR 500,000	IDR 15,000,000,-

A. Efforts of Basic Food MSMEs to Improve Community Welfare at Keude Lueng Putu Market

The basic food MSMEs at the Keude Lueng Putu Market are resources that have considerable capabilities and have the possibility to be developed into large MSMEs. This can be seen from the comparison of production and sales values. Business Development is a form of business to the industry itself in order to develop even better and to reach a certain point or peak of success. The development of the basic food business has begun to be processed and it seems that there is a possibility to go further. The benchmark for the success rate and development of the basic food business can be seen from the increase in sales turnover. The benchmark for the development of the basic food business must be a measurable parameter so that it is not virtual which is difficult to be accounted for. The more concrete the benchmark, the easier it will be for all parties to understand and justify the achievement of this success (Sugianto et al., 2022).

Figure 2
Content that Increases Brand Awareness



Sumber: <https://vt.tiktok.com/ZSFxn6Bo2/>

The results of interviews and direct observations to the market with Mr. AR (50 years old) said "I have built this business for 30 years, I pioneered this business from the age of 20 until I can stand until now. From selling basic necessities, I can meet my household needs, educational needs, have my own house, and other needs. From here I can open jobs for the surrounding community," Mr. AR also said that some of the training provided by the Pidie Jaya Regency Disperindagkop helped to improve the welfare of the community around the market. He also expressed his belief that through efforts to sell basic necessities, it is not only able to improve personal welfare. I and other fellow MSME traders made several efforts. First of all, we are committed to selling goods at affordable prices. We believe

that access to basic necessities at competitive prices will help people to better manage their budgets and increase their purchasing power (interview, March 26, 2024).

From the results of the interview with Mr. A (38 years old) said "in addition to selling basic necessities at affordable prices, I am also convinced that my educational background as a S1 graduate also plays an important role in managing finances wisely. I have succeeded in pioneering a basic food business until now because I have consistently traded by prioritizing buyer satisfaction, until I get a lot of money because many people buy goods in my store. With education branding, I have hired several people and trained them on how to sell well and correctly". He revealed that Understanding the basic principles of financial management allows me to manage income and expenses more efficiently both for personal needs and for business development. He has his own house from the results of staying up late, providing the best education for children and others. Thus, good financial management is key in improving well-being, as it allows me to optimize my income potential and reduce risks. (interview, March 26, 2024).

Based on the results of the interview, the two basic food MSME actors above have a comparison between income and expenditure is very important in the basic food business. Although Mr. AR and Mr. A's daily income is quite stable, they need to ensure that the expenses for buying stock remain under control so that the business remains profitable. They always try to find a source of quality goods at affordable prices in order to maximize profits.

According to Griffin, the definition of a buyer provides a view that it's important to understand why a company should create and nurture customers and not just attract buyers. A buyer is someone who becomes accustomed to buying from a service provider or goods. The habit is formed through frequent purchases and interactions during a certain period. Buyers are any person who demands the provision of services (companies) to meet a certain service quality standard, so that it can influence the performance of the service provider (company) In other words, buyers are people or givers who do not depend on a product, but products that depend on that person. Because this buyer or user of a product must be satisfied. Customer growth is one of the important indicators to measure industry development because customers play an important role in the development of the business that is being carried out. An industry is said to develop if customers of the products or services offered have a lot of interest and become customers by buying the product repeatedly within a certain period of time. A growing business will have increasing customer growth over time (Emiliani et al., 2021).

Based on the results of an interview with one of the buyers at the Keude Lueng Putu market, Mrs. S (54 years old) said "the existence of basic food MSMEs in our market provides many benefits for the local community. First of all, with the existence of basic food MSMEs, we as buyers get easier and more affordable access to various daily necessities such as rice, cooking oil, sugar, and so on. This helps us to better manage our budget." In addition, Mrs. S revealed that as long as this market still exists, it will be very helpful for the community, especially buyers who are still underprivileged, because the Keude Lueng Putu market sells goods at affordable prices so that people are able to meet their living needs (interview, April 14, 2024).

The efforts of basic food MSMEs at the Keude Lueng Putu Market play a very important role in improving the welfare of the local community. By providing easy and affordable access to basic necessities such as rice, cooking oil, sugar, and other basic food products, basic food MSMEs help ensure that people have adequate access to essential foodstuffs. In addition, through the creation of local jobs, basic food MSMEs provide economic opportunities for local

residents, helping to increase their income and economic independence. Thus, the efforts of basic food MSMEs not only contribute to the economic aspect but also have a positive impact on the social and economic welfare of the community at the Keude Lueng Putu Market.

This decent standard of living includes various aspects, as follows:

1. **Income.** Income is the most important factor in determining the welfare of the community. People with high incomes tend to have a better standard of living.
2. **Health.** Health is an important factor that affects people's welfare. A healthy community can work and contribute more to society.
3. **Education.** Education is an important factor that affects the welfare of the community. Educated people have higher job opportunities and can generate higher incomes.
4. **Housing.** Housing is an important factor that affects the welfare of the community. People who have decent housing can live more comfortably and safely. Work. Employment is an important factor that affects the welfare of the community. People who have jobs can generate income to meet their living needs.

B. Basic Food MSMEs in an Effort to Improve Community Welfare in an Islamic Economic Perspective

One of the efforts to improve the community's economy and help the community to improve welfare is to establish MSMEs, in terms of business resilience, MSMEs can be superior compared to other large businesses. MSMEs are a production process activity that processes raw materials into finished goods. In Islam, its people are encouraged to produce and play a role in various forms of economic activities. Because everything that Allah has created for humans is a resource that must be utilized and prospered for the benefit of human life. The existing resources must be used and preserved wisely and in accordance with the teachings of Allah Subhanahuwata'ala, because work is part of worship and jihad if the worker is consistent with Allah's rules, holy in his intentions and does not forget them (Marzani et al., 2019)

Basic Food MSMEs are an effort aimed at achieving and realizing the welfare of the people at large in the world and the hereafter. By referring to the main goal, namely, Maqashid Shari'ah, this is the main support in every operational development and products that are traded. Therefore, all parties working in the field of basic food business must be able to understand what and how to practice the principles of sharia maqashid. As explained above, maqashid sharia (towards sharia) can be achieved by fulfilling five basic human needs. There are three levels of human needs, namely: dharruriyyat (primary), hajjiyat (secondary), and tahsiniyyat (tertiary) (Prastika, 2023).

In As-Shatibi's view, the division of sharia maqashid includes three levels of needs, namely dharuriyah, hajjiah, and tahsiniyah.

- a. **Dharuriyah Aspect** This aspect is a basic need (foundation), namely all the most important needs and must be fulfilled to support human life. In As Syatibi's view, it is known as ad dharuriyah al khamsah, namely, the protection of religion, soul, intellect, descendants, and property.
- b. **Aspects of Hajjiah** The aspect of Hajjiah aims to make the five elements even better. However, if these needs are not met, they will not threaten life safety, but will experience difficulties.

- c. Aspects of Tahsiniyah Meanwhile, from the aspect of tahsiniyah, it aims to improve even better the main points of maintenance of the five elements in the sharia maqashid. However, the tahsiniyah aspect is not threatening and does not cause difficulties.

Therefore, in this study, the need for dharuriya is limited by maintaining religion, this is manifested by the basic food business using the guidelines of the Quran, hadith and Islamic law in carrying out all business activities. It can be said that maqashid sharia can be achieved by fulfilling these five basic human needs. Likewise in the economic system to be built. Protecting property, this is clearly manifested in every item issued by traders, where traders strive to maintain and allocate sales proceeds properly and halal and are allowed to take reasonable profits. According to the Kara season in the Scientific Journal of Islamic Economics, in 2020 safeguarding assets (Hifdz al-maal) guarding assets requires strong conviction and the application of transaction rules that have been explained in the Qur'an and hadith as well as ijihad ulama in sharia maqashid. This can be applied by not selling prohibited things, both substances and goods and how to trade them, which are clearly prohibited in Islamic law.

From the results of research that has been carried out on basic food MSMEs in the Kuede Lueng Putu market, it has met the criteria set by Islamic teachings, namely from the ingredients used are good and halal ingredients. In addition, the goods that are traded do not violate the rules. Therefore, the basic necessities at the Keude Lueng Putu market are one of the proofs of the use of resources that continue to be used to meet the needs of life that are beneficial to owners, workers and the surrounding community. And the purpose of selling basic food goods themselves according to Islam is to provide and create something valuable and useful for the community, both in the form of goods and services. And the goods in question are nine staples such as rice. Sugar, cooking oil and others.

Based on the results of an interview with Mr. M (40 years old) said "so far I have always prioritized the benefit of fellow residents here, I sell must ensure that the price imposed is fair and does not harm other parties. For me who has been selling for almost 20 years, the welfare in selling is not only felt by the seller, but also by the buyer who gets goods or services at a reasonable price and in accordance with the quality.", he also revealed that in selling must have a sense of humanity by being fair, transparent, because it can be said that a person is prosperous in his business if in selling applies moral and responsible business practices answer. He succeeded in implementing fair trading to obtain good profits because he was trusted by buyers. He has his own house from selling and also provides the best education for him to date (interview, April 15, 2024).

Based on the results of interviews and direct observations to the community as well as regular buyers at the Keude Lueng Putu market, Mrs. Safrina (35 years old) said "I and other people always make sure that the products they buy are halal and maintain honesty in transactions, they not only feel financially safe, but also build trust among everyone in the market".

C. Obstacles Faced by Staple Food MSMEs in Improving Community Welfare

Based on the results of an interview with Mr. M (30 years old) said "the obstacles I am currently facing are limited capital, because the business has only been running for 6 years. With a period of 6 years, I still have to compete with the store next door that has been established for decades. Other obstacles such as buyers are still few that make

me less in terms of income". He revealed that the daily needs for his family are still fulfilled even though it is not as big as the profit like his friends who sell basic necessities as well.

Even so, the obstacles faced by basic food MSMEs, both externally and internally, also affect the level of welfare of business owners and employees in it. According to Nurrahman and Fikriah (2017) the factors that affect development with an internal (economic) approach are, assets, capital, turnover, labor absorption, profits, loans and loan settlements. Based on the existence of these obstacles, it will also affect welfare. Community welfare is a concept that encompasses various aspects of life that ensure that members of society have a decent and adequate standard of living (Tambunan, 2021).

Based on the results of an interview with Mr. Z (59 years old) said "I have also just started this basic food business, only 7 years ago. The obstacles I am facing today such as the business has not made too much profit because people already have their own subscriptions to other grocery stores that have been established for decades". He revealed that such as the needs of life, both household, children's education, and health, he has enough income to meet all of them.

Based on the results of interviews with buyers, Mrs. Kamariah (60 years old) said, "so far, I have often faced obstacles such as shopping at new stores, the items sold are still not very complete. So often I change shops that have been selling for a long time in this Keude Lueng Putu market."

CONCLUSION

Based on the results of the research and discussion above, it can be concluded as follows:

1. Basic food MSMEs have a big role in improving the welfare of MSME actors and the community. From the explanation above, basic food MSMEs in Lueng Putu Market can improve the family and community economy. From the results of selling basic necessities, MSME actors are able to improve their welfare. The MSME actors are able to meet the needs of life, both in terms of education, health and others. Improving welfare is a social ideal that is not only dreamed of having, but must also be pursued. Without the efforts of MSME actors, basic necessities will not be able to improve their welfare, as well as people who are consumers will also be able to feel prosperity in meeting the needs of life from shopping for daily necessities at the Keude Lueng Putu Market. Therefore, cooperation is needed between the two parties involved, different goals and ways of life will provide different values about the factors that determine the level of welfare
2. The concept of selling in Islam is not only limited to MSME actors getting the desired profit, but the goods that are traded are useful goods and in accordance with human needs. Based on the benefits, the basic food MSMEs at the Keude Lueng Putu Market have benefits for the lives of many people to meet the needs of worship, eating, drinking, and others. In selling, MSME actors always sell by staying away from the element of usury, damaging the scales, and selling at a reasonable price. In improving the welfare of basic food MSME actors and the community, they always focus on the interests of needs in Islam such as: *Dharuriyat*, which is the most basic needs of the community, namely religion, soul, intellect, descendants and property. For the respondents, the five points have been fulfilled, which means that they have received the benefits. The needs of *Hajiyat*, namely the element of pleasure and comfortable life, according to the respondents after getting enough income so that they can buy the things they want while still not being too consumptive. *Tahsiniyat*, which is a need related to decoration in which there is a pleasure of life that is in luxury and its level is above the needs of dharuriyat and hajiyat. Of the three needs, the respondents have met the needs of dharuriyat and hajiyat, while the needs of tahsiniyat have not been able to be fulfilled all. And the Qur'anic greeting perfectly defines welfare, namely the welfare of individuals who have strong monotheism and then their basic needs are fulfilled and not excessive, so that the atmosphere becomes safe, comfortable and peaceful.
3. Some of the obstacles faced by basic food MSMEs such as the length of business time also affect the level of welfare of business actors. The length of time of effort will make a difference in the profits obtained. Buyers will certainly always look for stores that they have been visiting for a long time because they feel that they can be trusted.

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