



The Impact of the Existence of Sharia Microfinance on Member Empowerment Levels

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Abstract:

Empowerment is a process that needs to be developed to have an impact on the community so that they become independent, prosperous, and get out of the poverty line. The Central Bureau of Statistics released the number of poor people in September 2022 of 26.36 million people, an increase of 0.20 million people against March 2022. This study aims to determine, analyze, and describe the impact of the existence of the Sharia Microfinance program on the level of empowerment of members. This research is a descriptive study using a quantitative approach; the analysis method used is the index value consisting of member empowerment variables, while the sample of this study is 286 respondents of Sharia Microfinance members in Desa Berdaya assisted by Rumah Zakat. The data used consists of primary and secondary data. Primary data is obtained from questionnaires and interviews with respondents, while secondary data comes from journals, books, and online websites. The results of this study indicate that the empowerment of Sharia Microfinance members has good criteria with an index value of 0.66, from before becoming a member of the index value of 0.59 with an average category. In other words, Sharia Microfinance positively impacts community empowerment, especially for members.

Keywords: Sharia microfinance, Member empowerment, Empowered villages.

Introduction

The resolution of the fundamental problems of Indonesian society has not yet shown success, such as in poverty alleviation. BPS released the number of poor people in September 2022 at 26.36 million, an increase of 0.20 million against March 2022. Based on experience in various countries, microfinance institutions are part of an effective way to reduce poverty levels in developing countries¹. The microfinance

¹ Nur Asnawi and Nina Dwi Setyaningsih, "Meningkatkan Perekonomian Masyarakat Melalui Koperasi Syariah: Pendekatan Participatory Action Research," *Khidmatuna: Jurnal Pengabdian Kepada Masyarakat* 2, no. 1 (2021): 124–43, <https://doi.org/10.51339/khidmatuna.v2i1.199>.

revolution can spread to other countries by following the success story of Grameen Bank in Bangladesh². Among the legal entities that can be used as part of microfinance institutions are cooperatives, a concept that can be an alternative in community empowerment in accordance with the values and principles inherent in cooperative activities, namely the principles of kinship and mutual cooperation.

One of the strategic roles that can provide financing to small communities is cooperatives using sharia schemes. The regulation of Microfinance Institutions in Indonesia currently still refers to two juridical literatures, namely Law Number 1 Year 2003 concerning Microfinance Institutions which are guided and supervised by the Financial Services Authority, then Law Number 25 Year 1992 concerning Cooperatives under the supervision of the Ministry of Cooperatives and SMEs of the Republic of Indonesia. In the context of positive legal sources of Islamic cooperatives in Indonesia, it is only supported by legislation at the level of Government Regulations and Ministerial Regulations³.

The government regulations that regulate the existence of Islamic cooperatives are Government Regulation Number 7 of 2021 concerning Ease, Protection, and Empowerment of Cooperatives and Micro, Small and Medium Enterprises, which is a derivative of Law Number 11 of 2020 concerning Job Creation. Then, the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia Number 11 of 2017 concerning the Implementation of Sharia Savings and Loan and Financing Business Activities by Cooperatives, which is further enhanced by the Regulation of the Minister of Cooperatives and SMEs of the Republic of Indonesia Number 11 of 2018 concerning Licensing of Cooperative Savings and Loan Businesses which regulates the activities of Sharia Savings and Loan Cooperatives and Sharia Savings and Loan and Financing Units⁴.

In addition, Sharia cooperatives must also comply with the fatwa issued by the National Sharia Council-Indonesian Ulema Council, Fatwa Number 141 of 2021, concerning Guidelines for the Establishment and Operations of Sharia Cooperatives. The fatwa explains that sharia cooperatives are established, managed, and carry out business activities

² Adiwarmar Azwar Karim, *Bank Islam: Analisis Fiqh Dan Keuangan* (Jakarta: PT. Raja Grafindo Persada, 2006).

³ Herlan Firmansyah et al., "Pengaruh Simpanan Anggota Dan Pembiayaan Terhadap SHU Pada KSPPS BMT Sinergi Cendekia Indonesia," *Jurnal Maps (Manajemen Perbankan Syariah)* 5, no. 2 (2022): 106–15, <https://doi.org/10.32627/maps.v5i2.438>.

⁴ Firmansyah et al.

based on sharia principles. The concept of cooperatives using sharia principles under regulations in force in Indonesia, both positive law and the DSN-MUI fatwa, has made cooperative activities that can provide easy access to small business actors. In addition to being easy, cooperatives, in this case, do not make contracts with members who must add additional funds at the time of repayment because, according to the DSN-MUI fatwa, loans are based on principal capital, and there is an addition at the time of repayment can be categorized as usury. The increasing knowledge and awareness of religious orders for the majority of Muslims in Indonesia has given birth to activities in financial institutions that use Sharia principles in their management⁵.

Sharia cooperatives also have an impact or role in the socio-economic development process⁶, the impact of the cooperative can be in the form of a direct micro effect on the economy of its members and also a micro indirect effect on the cooperative organizational environment through increased employment, increased innovation, growth, and profit sharing that can be given to members⁷. The macro impact of Sharia cooperatives can encourage economic growth with access to capital for small business actors and investments with Sharia schemes that they do.

As a member-based business entity, the role of members through their savings is undoubtedly a reinforcement for cooperatives in providing both loan and financing services as a core business. This is an added value for cooperative members besides being given easy access to capital and the presence of Sharia Microfinance as a chain breaker of loan turnover made by members to moneylenders. Empowerment with this concept is carried out by Rumah Zakat with the Sharia Microfinance program or Savings and Loans Cooperatives and Sharia Financing in Empowered Villages. This is proven by the presence of sharia cooperatives in villages; small communities who are members of cooperatives can easily access capital because this is one of the fundamental problems experienced by small business actors. The presence of Sharia cooperatives can also improve the welfare of the people who run their businesses. So, on this occasion, the author is interested in conducting research by measuring the impact of the

⁵ Sofian, "Koperasi Syariah Sebagai Solusi Keuangan Masyarakat :," 2018.

⁶ P A Rangkuti, "Peran Komunikasi Dalam Modernisasi Pertanian Berbasis Koperasi," *Jurnal Komunikasi Pembangunan* 8, no. 1 (2010): 246271.

⁷ Sarmiana Batubara. Muhammad Wandisyah R. Hutagalung, "Peran Koperasi Syariah Dalam Meningkatkan Perekonomian Dan Kesejahteraan Masyarakat Di Indonesia," *Jurnal Ilmiah Ekonomi Islam* 7, no. 03 (2021): 1494–98.

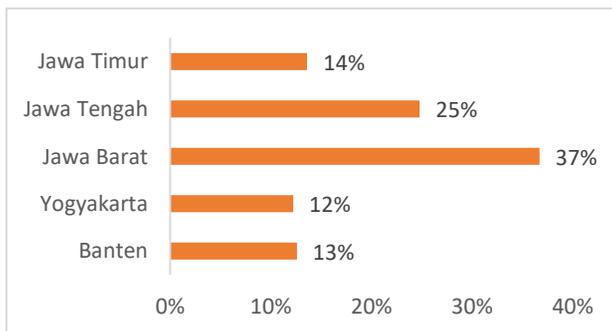
existence of the Sharia Microfinance program on the level of empowerment of members in Rumah Zakat's Empowered Village.

This research is a descriptive study using a quantitative approach. Descriptive research is research conducted to determine the value of an independent variable, either one variable or more (independent), without making comparisons or connecting with other variables⁸. The analytical method used is an index value of one variable: member empowerment.

The population in this study were members of Islamic Microfinance in the Empowered Village, assisted by Rumah Zakat, totaling 1,007 people, with a sample of 286 respondents. The data used consists of primary and secondary data. Primary data is obtained from questionnaires and interviews with respondents, while secondary data comes from journals, books, and online websites. Data collection techniques were collected by interviewing and distributing questionnaires to the Sharia Microfinance program beneficiaries in Empowered Villages.

Results and Discussion

Characteristics of Respondents Based on Research Area



Picture 1. Characteristics of Respondents Based on Research Area

Source: Author Data Processing, 2023

The picture above shows the characteristics of respondents based on the research area. Most respondents came from West Java 37%, followed by Central Java 25% and East Java 14%.

⁸ Sugiyono, *Metode Penelitian Kuantitatif* (Bandung: Alfabeta, 2019).

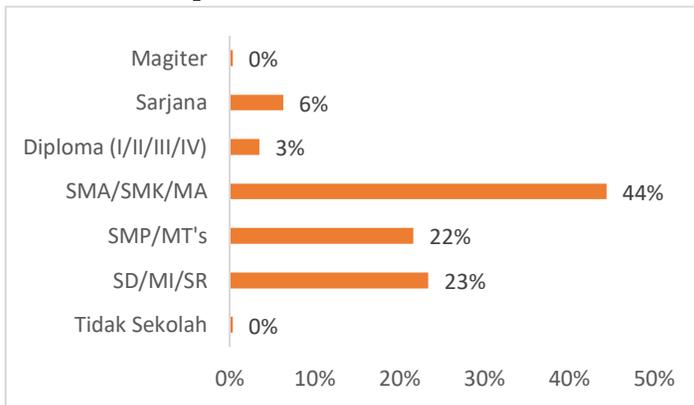
Characteristics of Respondents Based on Gender



Picture 2. Characteristics of Respondents Based on Gender
Source: Author Data Processing, 2023

Figure 2 above shows that the respondents identified based on gender in this study were the majority of women, 78% of respondents and 22% of male respondents.

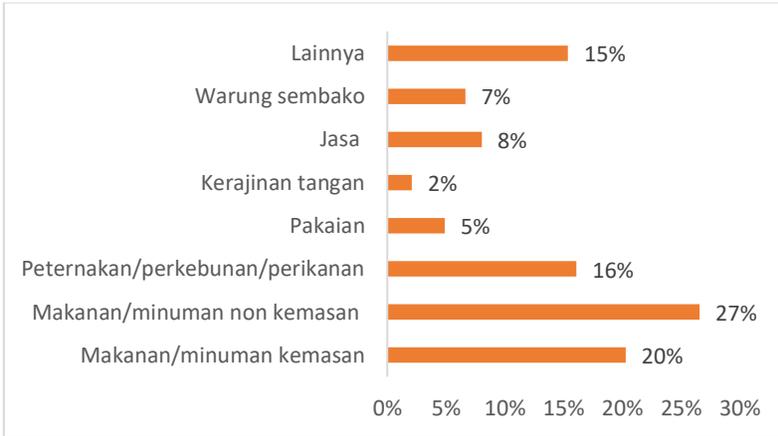
Characteristics of Respondents Based on Education



Picture 3. Characteristics of Respondents Based on Education
Source: Author Data Processing, 2023

In Figure 3 above it can be seen that the characteristics of respondents based on their last education were dominated by SMA/SMK/MA level with 44%, then SD/MI 23% and SMP/MTs 22%, then diploma I/II/III, Bachelor Degree.

Characteristics of Respondents Based on Type of Business



Picture 4. Characteristics of Respondents Based on Type of Business

Source: Author Data Processing, 2023

In Figure 4 above, it can be seen that the characteristics of respondents based on the type of business are primarily in non-packaging food/beverage by 27%. Food/beverage packaging is 20%, and livestock/plantation/fishery is 16%, while the least is in the type of handicraft business by 2%.

Respondent Loan Nominal from Sharia Microfinance

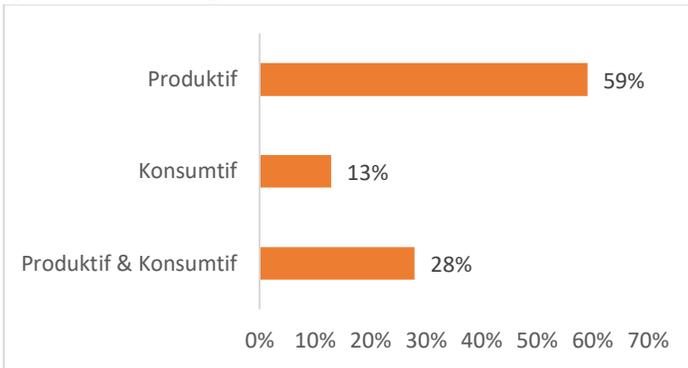


Picture 5. Respondent Loan Nominal from Sharia Microfinance

Source: Author Data Processing, 2023

In Figure 5 above it can be seen that the number of respondents' loans to sharia cooperatives/microfinance is dominated by an estimated nominal loan of 100,000 -1,000,000 by 70%, then a nominal value of 1,100,000 - 2,000,000 by 19%, a nominal value of 2,100,000 - 3,000. 000 by 8% and more than 3,100,000 by 3%.

Appropriation of Respondent Loans



Picture 6. Appropriation of Respondent Loans

Source: Author Data Processing, 2023

Figure 6 above shows that the respondents' characteristics with the allotment of loans to Sharia microfinance are dominated by productive needs by 59%, then productive and consumptive by 28% and consumptive by 13%.

Respondents' Income Before and After Becoming Members



Picture 7. Respondents' Income Before and After Becoming Members

Source: Author Data Processing, 2023

Figure 7 above shows that the characteristics of the respondents are based on income before and after becoming a member of Sharia microfinance. Most respondents experienced an increase in income after becoming members of the cooperative. Based on the results of an interview with Ms. Nani Sunani, before becoming a member, she was affected by the COVID-19 pandemic which caused her business to decline; even making ends meet was so difficult that she had to mortgage her land.

Then, with the presence of Sharia Microfinance, which was initiated by Rumah Zakat, it presents hope for business actors to redevelop their business as was done by Ms. Nani Sunani by becoming a member to be able to access capital with a *qardhul hasan* contract or without interest, to be able to increase business turnover and finally be able to redeem the mortgaged land.

Empowerment of Sharia Microfinance Members in Empowered Villages Fostered by Rumah Zakat

To find out the success of empowerment operationally, it is necessary to know various indicators of empowerment that can show whether a person is empowered or not⁹. The research results based on the analysis of index values on the empowerment variable of members were obtained from eight indicators developed by Schuler, Hashemi and Riley which they called the empowerment index. These indicators are as follows:

Table 1
Empowerment of Sharia Microfinance Members

Indicator	Before		After	
	Index Value	Criteria	Index Value	Criteria
Freedom of Mobility	0.70	Good	0.78	Good
Ability to Buy Small Commodities	0.72	Good	0.80	Good
Ability to Buy Large Commodities	0.51	Average	0.63	Good
Involved in Making Household Decisions	0.70	Good	0.76	Good
Relative Freedom from Family Domination	0.29	Need Improvement	0.33	Need Improvement
Legal and Political Awareness	0.71	Good	0.77	Good
Involvement in Campaigns and Protests	0.50	Average	0.53	Average
Economic Guarantee and Contribution to the Family	0.61	Average	0.69	Good
Total Value of Member Empowerment Index	0.59	Average	0.66	Good

Source: Author Data Processing, 2023

⁹ Su'adah, "Pemberdayaan Masyarakat Lokal Melalui Corporate Social Responsibility," *Pemberdayaan Masyarakat Lokal* 13, no. 2 (2010): 1–15.

In the table above it can be seen that based on the results of data analysis using index values, it shows the empowerment of members before joining Microfiance Syariah members producing an index value of 0.59 with an average criterion, then after becoming a member the level of empowerment has good criteria with an index value of 0.66. Furthermore, the eight indicators can be explained in detail as follows:

Freedom of Mobility

The index value on the freedom of mobility indicator before becoming a member was 0.70 with reasonable criteria, then after becoming a member, it was 0.78 with good criteria. The components of the freedom of mobility indicator are as follows.

Table 2
Mobility Freedom Indicator Value

Indicator	Quetion	Index Value		Criteria	
		Before	After	Before	After
Freedom of Mobility	My family members and I can go to the market/minimarket to shop independently	0.62	0.72	Good	Good
	My family members and I can go to places of worship to pray or attend recitations independently	0.77	0.83	Good	Excellent
	My family members and I can go to the health center or hospital independently if a family member is sick	0.72	0.79	Good	Good

Source: Author Data Processing, 2023

It is a person's freedom to carry out movements, namely when individuals have the freedom to step out of the house or outside their territory to carry out daily activities. The degree of freedom of mobility is part of an important component in measuring a person's power or not, a person is considered empowered if he has high mobility abilities and independently¹⁰.

Ability to Buy Small Commodities

The index value on the indicator of the ability to buy small commodities before becoming a member was 0.72 with good criteria, then after becoming a member it was 0.80 with good criteria. The

¹⁰ Madania Cahya Rani and WG. Pramita Ratnasari, "Pemberdayaan Perempuan Melalui Pemanfaatan Potensi Budaya Lokal," *EMPATI: Jurnal Ilmu Kesejahteraan Sosial* 10, no. 1 (2021): 78-89, <https://doi.org/10.15408/empati.v10i1.21505>.

components of the ability to buy small commodities indicator are as follows:

Table 3
The Value of the Ability to Buy Small Commodities Indicator

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Ability to Buy Small Commodities	My family and I can afford to buy groceries (rice, cooking oil, eggs, sugar, etc.) for our basic needs for daily consumption	0.71	0.78	Good	Good
	My family and I can afford to buy spices for cooking purposes	0.73	0.80	Good	Good
	I can afford to buy other family needs for personal hygiene (soap, toothpaste, etc.) and housing (floor cleaners, deodorizers, etc.)	0.73	0.81	Good	Good

Source: Author Data Processing, 2023

The ability to buy small commodities is part of the component in the empowerment indicator. From this indicator, the researcher sees that based on the index value of sharia microfinance members, they are able to buy small commodities in a good category. The level of purchasing power of an individual is called high if he is able to meet the basic needs of himself and his family using his own money, and can even make his own decisions without having to ask for the views of others, including his partner¹¹.

Ability to Buy Large Commodities

The index value on the indicator of the ability to buy large commodities before becoming a member was 0.51 with average criteria, then after becoming a member was 0.63 with good criteria. The components of the ability to buy large commodities indicator are as follows:

¹¹ Husnul Khatimah and Nuradi, "Optimalisasi Zakat Melalui Pemberdayaan Muzakki," *Rayah Al-Islam* 4, no. 02 (2020): 244–56, <https://doi.org/10.37274/rais.v4i02.90>.

Table 4
The Value of the Ability to Buy Large Commodities Indicator

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Ability to Buy Large Commodities	I can afford to buy clothes for family members	0.62	0.73	Good	Good
	I can afford to buy mobile phones or other gadgets for my family members who are in need	0.51	0.63	Average	Good
	I can afford to buy a vehicle for a family member	0.42	0.53	Average	Average
	I can afford entertainment (television, games, etc.) for family members	0.50	0.62	Average	Good

Source: Author Data Processing, 2023

The ability to buy large commodities is one of the components on the empowerment indicator for Sharia microfinance members. In addition, buying large commodities is also an individual's ability to buy secondary and tertiary goods. In this case, large commodity items such as buying electronic goods such as televisions, cellphones, and motorbikes¹².

Involved in Making Household Decisions

The index value on the indicator of being involved in making household decisions before becoming a member is 0.70 with good criteria, then after becoming a member is 0.76 with good criteria. The components involved in making household decisions are as follows:

¹² Mir'atun Nisa, Muhtadi, "Pemberdayaan Ekonomi Perempuan Melalui Home Industry Batik Di Desa Sendang Duwur Kecamatan Paciran Kabupaten Lamongan," *Jurnal At-Taghyir: Jurnal Dakwah Dan Pengembangan Masyarakat Desa* 1, no. 2 (2019): 121–35, <https://doi.org/10.24952/taghyir.v1i2.1344>.

Table 5
Indicator Value Involved in Making Household Decisions

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Involved in Making Household Decisions	I can give my opinion in determining the resolution of family problems	0.70	0.76	Good	Good
	I can give my husband/wife an opinion about making a loan to a cooperative as business capital	0.69	0.76	Good	Good
	I can give my opinion about the shopping plan to meet family needs	0.70	0.76	Good	Good

Source: Author Data Processing, 2023

Involvement in household decisions indicates the empowerment of Sharia microfinance members in the excellent category. based on the theory of empowerment, a person can be said to be empowered if he can make decisions within his family.

Relative Freedom from Family Domination

The index value on the indicator of relative freedom from family domination before becoming a member is 0.29 with the criteria for needing improvement. After becoming a member is 0.33 with the criteria for needing improvement. The components of relative freedom from family domination are as follows:

Table 6
Indicator Value of Relative Freedom from Family Domination

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Relative Freedom from Family Domination	My partner prohibits me from doing work activities outside the home	0.38	0.43	Need Improvement	Average
	In recent years a family member has taken valuables/money without my permission	0.21	0.22	Need Improvement	Need Improvement

Source: Author Data Processing, 2023

The index value of relative freedom from family domination is the smallest of these eight indicators, because 78 percent of Sharia microfinance members are women, and most of them are still prohibited

from doing work outside the home. As a result of an interview with one of the respondents, the prohibition against working outside the village assumes that there is still a lot of potential for work, such as opening a business in front of the house or developing an existing business.

Legal and Political Awareness

The index value on the indicators of legal and political awareness before becoming a member was 0.71 with good criteria, then after becoming a member, it was 0.77 with good criteria. The components of legal and political awareness are as follows:

Table 7
Value of Legal and Political Awareness Indicators

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Legal and Political Awareness	I know that the practice of usury is prohibited by the teachings of Islam and there is already a law in the Qur'an	0.75	0.82	Good	Excellent
	I know and recognize village government officials in my current area	0.68	0.72	Good	Good
	I know the law of transactions in accordance with Islamic law in muamalah activities	0.69	0.78	Good	Good

Source: Author Data Processing, 2023

Legal and political awareness, one of which is carried out by members of sharia microfinance, leaving usurious practices such as borrowing money from moneylenders. Based on the acknowledgments of the respondents at the time of the interview, almost all stated that even though they both borrowed, the value of peace and blessings attached to business activities was far different. Borrowing from sharia cooperatives or sharia microfinance creates calm in business, because there is no compulsion to pay and there is no extra in the return. The practice of usury loans is illegal, whether carried out by banks, insurance, capital

markets, pawnshops, cooperatives and other financial institutions or by individuals¹³.

Involvement in Campaigns and Protests

The index value on the indicator of involvement in campaigns and protests before becoming a member is 0.50 with the average criteria, then after becoming a member is 0.53 with the average criteria. The components of involvement in campaigns and protests are as follows:

Table 8
Indicator Value of Engagement in Campaigns and Protests

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Involvement in Campaigns and Protests	I and the residents have protested against policies or violations that were detrimental to the government	0.45	0.49	Average	Average
	I and other residents have been involved in advising families who abuse/neglect their family members	0.58	0.61	Average	Good
	I was once involved in a campaign for the RT/Village head election	0.48	0.51	Average	Average

Source: Author Data Processing, 2023

Most of the sharia microfinance members have relatively never been involved in campaigns and protests, based on the recognition from the results of interviews that every time there is a problem it is always resolved by deliberation. Theoretically, life exists in stationary dynamic conditions, meaning that in structural-functional flow, conflict cannot be avoided. But the conflict that arises as a change towards a new equilibrium condition¹⁴.

Economic Security and Contribution to the Family

The index value on the indicator of economic security and contribution to the family before becoming a member is 0.61 with the average criteria, then after becoming a member it is 0.69 with good

¹³ Rizki Khoirun Nisa, "Analisis Hukum Islam Terhadap Pandangan Masyarakat Desa Sidomojo Krian Sidoarjo Tentang Pinjaman Pada Bank Titil Dan Rentenir," *Jurnal Hukum Bisnis Islam* 9, no. 1 (2019): 75-92.

¹⁴ Rokhani, "Penguatan Modal Sosial Dalam Penanganan Produk Olahan," *Journal of Social and Agricultural Economics* 6, no. 1 (2012): 20-34.

criteria. The components of economic security and contributions to the family are as follows:

Table 9
Indicator Value of Economic Security and Contribution to the Family

Indicator	Question	Index Value		Criteria	
		Before	After	Before	After
Economic Security and Contribution to the Family	I can provide a place to live together with family members	0.65	0.70	Good	Good
	I can provide savings for the survival of family members in the future	0.62	0.72	Good	Good
	I have productive assets (business/land/livestock /etc) that can be maximized by family members	0.56	0.63	Average	Good

Sumber: Olah Data Penulis, 2023

Sharia microfinance members whose average income is above Rp. 2,600,000 – Rp. 3,000,000 already have their own assets in the form of savings and productive assets such as businesses and land. The greater the productive assets controlled and represented by individuals as family members, the higher the social capital in the form of economic security¹⁵.

Conclusion

Based on these results and discussion, it can be concluded that the empowerment efforts carried out by Rumah Zakat towards the community by presenting the Sharia Microfinance program or Islamic cooperatives, from the results of the analysis using the index value that the empowerment of Sharia Microfinance members produces a value of 0.66 with a good category, from before becoming members of the index value of 0.59 with the average category. Access to capital loans from sharia microfinance using qardhul hasan contracts has been going well and has succeeded in empowering a group of members through increasing business scale, in other words that the existence of sharia microfinance has had a positive impact on community empowerment, especially for members. The impact of the success of this empowerment program is an increase in the family economy and the quality of life of the community, especially pre-prosperous families towards a better life.

¹⁵ Rokhani.

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