



**EMPOWERMENT STRATEGIES FOR THE COMMUNITY'S ECONOMY THROUGH THE CENTER OF SHARIA BUSINESS INCUBATION (PINBAS) OF INDONESIAN ULAMA COUNCIL NORTH SUMATERA IN ALLEVIATING POVERTY**  
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**Abstract**

*The Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) plays a significant role in developing and promoting businesses that comply with Sharia economic principles to promote the community's self-sufficiency in alleviating poverty. Yet, the effective strategies for empowering the people's economy are still far from MUI's expectations. The community's economic empowerment requires more creative efforts and smart work to reveal an adequate solution. The research aims to analyze strategies for community economic empowerment employed by PINBAS of MUI North Sumatera chapter in alleviating poverty. The SWOT analysis and QSPM are applied as research methods. The number of respondents was 6 people and 5 people, respectively. Respondents were appointed based on their understanding of economic empowerment among academics and practitioners. The results obtained from the SWOT analysis recommend the alteration of strategies in quadrant III, 1) So far, the strategies that have been carried out are designated to increase public knowledge and awareness, partnerships with sharia financial institutions, collaboration and innovation, and research. 2) Factors of strengths, weaknesses, opportunities, and threats, namely creating cooperation programs with other parties, Helping to run government programs to assist in the form of capital training and appropriate human resources, Creating new markets, Maximizing support, Providing promising good results and Providing training programs to the community 3) Urgency of Handling future Internal and External Factors by providing promising results so that they understand sharia business principles in detail, Collaborating with various parties, Overcoming limited available resources, Providing training programs to the community by documenting and sharing them with mass media. 4) The main priority strategy that needs to be implemented is to provide training programs to the community by documenting and sharing them with the mass media so that common people will be aware of the existence of these programs and more people will taking part in the programs. 5) Economic empowerment model community activities carried out by PINBAS in overcoming poverty, namely entrepreneurship/mapping data, creativity patterns (business/figure inspiration), and nurturing togetherness.*

**Keywords:** economic empowerment, sharia business. poverty alleviation, SWOT, QSPM

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## **INTRODUCTION**

Community welfare is an important element in life, in Islamic teachings a Muslim is required to be a rich Muslim, even Allah SWT prefers rich Muslims compared to poor Muslims. Islam teaches that a Muslim should not pursue the world too much, hence, many Muslims focus more on the afterlife than their worldly life, it is considered one of the misunderstandings that appear in society. Many people focus more on the afterlife but overlook world affairs, so their economic lives are neglected. Referring to the prophet's friends, many had a high economic level, even the prophet Muhammad was also considered a successful merchant, which shows that the prophet Muhammad did not forbid his people from collecting as much wealth as possible, as long as the wealth was obtained through halal ways (Sidik, 2022).

North Sumatra is one of the provinces in Indonesia with quite a lot of poor people. Based on data from Statistics Indonesia (BPS), in 2023 it is recorded the number of poor people in North Sumatra was 1.24 million people. North Sumatra is a province with a lot of resources, so the number of poor people, as many as 1.24 million people, indicates economic disparity in North Sumatra.

The inequality in economic ownership in North Sumatra is due to the fact that in practice and strategy, Muslims in North Sumatra are still underdeveloped due to difficulties in uniting. They prioritize their individualistic interests compared to

collective interests. MUI North Sumatra is one of the organizations that directly support Sharia economic empowerment in order to create sustainable economic development in society, as stated in an interview by the chairman of North Sumatra PINBAS. The strategy carried out in empowering the economy of the people of North Sumatra is by embracing MSMEs to become more creative so they can develop more and on the other hand, still prioritizing the shared economic interests. Yet, the economic empowerment of the people cannot be separated from various problems.

The Center of Sharia Business Incubation (PINBAS) is one of the commissions of the Indonesian Ulama Council (MUI), which was initiated to improve the economy of Muslims. PINBAS MUI is a non-profit institution with the mandate to encourage the development of micro, small, medium enterprises (MSMEs) and cooperatives with a sharia-based approach, Chairman of the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) North Sumatra Province, Drs. H. Putrama Alkhairi, stated that the sharia-based economic empowerment run by PINBAS is expected to be able in encouraging the initiation of a sharia-based Muslim business ecosystem. It can be organized by patterns of coaching, training, empowerment, management, the development of facilities and infrastructure,

and access to continuous technological developments.

Based on a statement by the chairman of the Center of Sharia Business Incubation (PINBAS), its contribution to economic empowerment is interrupting history so that they can rise and have stronger business motivation with the presence of a Sharia incubation center, which encourages MSMEs and cooperatives to have more measurable, successful and Islamic processes in business as well as sharia-based financing. This movement then focuses on qualified production steps that are accepted by the market (Sidik, 2022).

PINBAS MUI North Sumatra has created a program to empower the economic community and may lead to sustainable economic development, by applying the principles of sharia financing for business activities including justice (fair), balance (tawazun), benefit (maslahah), universalism (alamiyah), and excluding ghahar, maisir, usury, zulm, risywah and other haram objects, by considering the objective conditions of the community's potential. Later, the MUI will provide assistance, which is projected to be multi-alternative and collaborate with the potential Islamic community

The contribution of PINBAS MUI North Sumatra plays a role in developing and promoting businesses that follow Sharia economic principles. It provides guidance and support to business actors who want to run a

business by complying with the Sharia principles. The education and Training section of the PINBAS MUI was formed to organize education and training programs for entrepreneurs and prospective entrepreneurs related to the principles of Sharia economy, Sharia business management, as well as best practices in running a Sharia business. MUI can accommodate the products and businesses with Sharia Certification that have met certain standards. These efforts help to increase consumer confidence in sharia products and businesses, and legal guidance. The PINBAS MUI also provides legal guidance for sharia business actors in terms of regulations and laws, related to sharia business practices. The Network Development and Collaboration section can be a platform to facilitate collaboration between Sharia business players, Sharia financial institutions, and other parties involved in the Sharia business ecosystem. It can expand the network and increase overall Sharia business growth.

The Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) has agreed to collaborate in assisting the halal certification process for micro and small enterprises (UMK) in North Sumatra. One of PINBAS' tasks is to focus on socializing halal certification and assisting MSMEs. This assistance includes production processes, marketing, simple financial reports and human resource management. Apart from

MSMEs, cooperatives in North Sumatra are also targets of assistance since they are one of the supporters of the Islamic economy. PINBAS introduces two Work Program Outlines, namely increasing human resource capacity and improving moral-based work ethics as business ethics in Sharia economic development. Strengthening the Ultra Micro, Micro, Small, Medium, and Cooperative Business sectors through the Incubation program which fosters MSMEs.

The businesses under the guidance of the PINBAS MUI North Sumatra are influenced by various factors, including the level of community participation, the success level of the program, and the available resources to support the program. Those that are supported by PINBAS MUI North Sumatra are the UMKM Cooperative, Dimsum Cibu, Nikisoy, Adiba Food, and Kawadaun Coffee. All related to PINBAS, eventually encouraged the beginning of a Sharia-based Producer Cooperative, called Amanah Ulama, as a first step in producing organic fertilizer in collaboration with various parties by applying new and renewable technology through experts and also PINBAS other agencies such as PD Pembangunan Kota Medan, Langkat and independent farmers.

Problems that often occur in the development of PINBAS MUI North Sumatra include access to financing. One important aspect of the development of PINBAS is ensuring access to sufficient financing for

prospective entrepreneurs. However, access to financing is often a problem, especially for those who have insufficient collateral or have no access to formal financial institutions. Furthermore, unstable market conditions and intense competition can also become problems in developing PINBAS MUI. Aspiring entrepreneurs need to understand the market and their competitors well to develop effective strategies. In addition, complex regulations and administration often become obstacles in establishing and managing a business. The licensing process and meeting other administrative requirements can be complicated and time-consuming, especially for those with no prior experience in business.

Even though an effective strategy has been implemented to empower the community's economy, the results are still far from MUI's expectations. It seems that economic empowerment for the community still requires creative efforts and smart work to find an adequate solution, as revealed from an interview with Dr. Indra Utama, M.Si, chairman of the MUI North Sumatera chapter, empowerment commission. It is initiated by reconstructing several things, adapting with market needs yet do not expand academically, but in accordance with the big strategy, to nurture entrepreneurs who are familiar with Sharia economics in the Islamic historical context of civilization (Jamaludin & Syafrizal, 2020). It is based on the statement of the

chairman of the Central MUI that in reality, Muslims are still categorized as a minority in terms of asset ownership and economic control, which shows that there is a disparity in the distribution of wealth in Indonesia.

Research conducted by (Siti Rahmah, 2018) highlighted the success of the PINBAS MUI North Sumatra in improving the community's economy and reducing poverty levels in the region. Research by (Ahmad Rifa, 2019) demonstrated the impact of the economic empowerment strategy through PINBAS MUI North Sumatra in helping poor communities improve their welfare. Research conducted by (Fatimah Hasanah, 2020) identified the success factors of the PINBAS MUI North Sumatra in alleviating poverty and encouraging community economic growth. The research was continued by (Muhammad Zainul Abidin, 2021) evaluated the effectiveness of the economic empowerment strategy through PINBAS MUI North Sumatra in reducing poverty levels and increasing the economic independence of the community. Later, the research was continued by (Rina Fitriani, 2022) explained the role of the PINBAS MUI North Sumatra in empowering the community's economy in a sustainable manner and contributing to poverty alleviation efforts.

Based on the problems previously described, in this research, the author is interested in taking the title "Empowerment Strategy for Community's Economy by Center

of Sharia Business Incubation (PINBAS) Indonesian Ulama Council in Poverty Alleviation". This research aims to analyze the strategies that have been carried out in economic empowerment through PINBAS MUI North Sumatra in alleviating poverty. To analyze the factors of strength, weakness, opportunities, and threats in economic empowerment, and community economic empowerment through the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) North Sumatra in alleviating poverty. To analyze the urgency of handling internal and external factors for community economic empowerment through PINBAS of the Indonesian Ulama Council of North Sumatra in alleviating poverty in the future. To provide proposals for the Main Priority Strategy that needs to be carried out to empower the community's economy through PINBAS, the Indonesian Ulama Council North Sumatra in alleviating poverty. To analyze the Community's Economic Empowerment Program model carried out by PINBAS MUI North Sumatra in alleviating poverty, under Sharia principles.

## **RESEARCH METHODS**

### **Research Approach**

This research uses a descriptive qualitative approach. It is defined as an approach that describes an objective situation/event based on visible or appropriate facts, followed by a general

conclusion based on these historical facts. Meanwhile, the research method used is the QSPM method (Quantitative Strategic Planning Matrix). The research method is the QSPM method (Quantitative Strategic Planning Matrix). QSPM is a technique used to identify appropriate and the best strategic alternatives for the company (Amiruddin et al., 2020).

**Research Location and Time**

The research was carried out at the Indonesian Ulama Council, North Sumatra, Jl. Ulama Council No.03 Sutomo Ujung Medan, Indonesia. The research took place from December to February.

**Data Source**

The data for this research were retrieved from primary and secondary data. Primary data are considered as data that do not yet exist; hence they should be collected purposely from the field either through direct observation or interviews using questionnaires. The research respondents were experts in the field of waqf. Secondary data that were available and documented, were obtained from previous research related to the recent research and from related agencies.

**Stages of Data Collection**

The technique used in determining sources is a purposive sampling technique. The technique for determining sources used in this research is engineering purposive sampling, which is a technique for

determining samples of data sources (respondents) with certain considerations. These particular considerations, such as the person who is considered to understand best what is expected, or perhaps he or she holds the position of authority, make it easier for the researcher to explore the object/social situation being studied (Sugiyono, 2017)

In determining the respondents who were employed as sources of information in obtaining research results, researchers divided them into several groups, as follows:

- a. Respondent, Chair of the Center of Sharia Business Incubation, MUI North Sumatra
- b. Respondent, Chairman of the MUI Community Empowerment Commission
- c. Academic respondents in the field of Community Economic Empowerment
- d. MSME respondents assisted by the Center of Sharia Business Incubation MUI North Sumatera

SWOT respondent biodata can be seen in Table 1 while QSPM respondent biodata is presented in Table 2

**Table 1.** Data of SWOT Respondents

No	Name of Respondent	Age	Information
1	Indra Utama	63	Economic Commission MUI
2	Lisda Yani	32	Adiba Food
3	Nur Abda Amalia	32	Bouquet flower
4	Nico Frans	31	Florist

5	Suprayetno	59	Soya
6	M. Alfirmian Satra	39	Kawadaun coffee shop

Source: Data processed by author

**Table 2.** QSPM Respondent’s Data

No	Name	Age	Position	Educ ation
1	Putrama Alkhairi	55	Chairman of PINBAS MUI SUMUT	S1
2	Ali Suman Daulay	48	Head of Department for Human Resource	S1
3	Akmaludd in Syahputra	48	Vice Chairman of PINBAS	S3
4	Alfirmian Satra	63	Cooperative and MSMEs’ division	S2
5	Saparuddin Siregar	61	Associate Professor of UINSU/ Academician for Economy’s Empowerment	S3 Ekono mi Syaria h

Source: Data processed by author

**Data Collection Method**

The data collection method in this research is obtained as primary and secondary data. Primary data was obtained through the Al-Quran and Hadith as well as several books related to the issues related to waqf, based on Islamic law. Secondary data were obtained from official government gazettes, records, mass media, and other relevant documents which can be helpful and support this research. The data collection method used is an Interview. In this research, researchers will

conduct interviews with practitioners, academics, and regulators. There are 5 respondents who will be interviewed, observation (Observation), and documentation.

**Data Analysis Technique**

The data are analyzed using SWOT QSPM. To obtain internal and external factors and carry out weighting for the QSPM method, quantitative analysis is used in assessing the formulation of strategies to increase the development of nazhir-based productive waqf. Strategy formulation uses the SWOT and QSPM methods. SWOT analysis is a qualitative analysis tool to produce alternative strategies by considering external and internal organizational factors. QSPM is used to determine strategic alternatives generated in the SWOT matrix (Mahfud & Mulyani, 2017).

**1. IE Strategy Matrix Analysis**

The Internal-External (IE) strategy matrix is a strategic management tool used to analyze working conditions and the strategic position of a business. This matrix is based on the analysis of internal and external business factors combined into one suggestive model. The IE matrix is a continuation of the EFE and IFE matrices. (Wicaksono, 2015)

There are several ways to determine external strategic factors, as follows:

- a. Arrange 5 to 10 opportunities and threats in column 1.
- b. Provide each factor with a weight in

column 2, starting from 1.0 (very important) to 0.0 (not important). This weight should not exceed a total score of 1.00.

- c. Calculate the rating in column 3 for each factor by providing a scale ranging from 4 (excellent) to 1 (poor) based on the influence of the factor on the condition of the company concerned. For the chance rating, if it is big it is weighted with +4 but if the chance is small it is scored with +1. On the other hand, if the threat is large, it is given a rating of +1, but if the threat is small, it is scored +4
- d. Multiply the weight in column 2 with the rating in column 3 to obtain the weighting results in column 4.
- e. Use column 5 to provide comments or notes regarding why certain factors were selected.
- f. Sum up all the scores for each weighting calculation. This total score is usually applied to compare the company under study with other companies in the same industry group. Meanwhile, the EFE strategy matrix allows strategists to summarize and evaluate economic, social, cultural, demographic, environmental, political, government, legal, technological, and competitive information.

## 2. SWOT Analysis

The SWOT matrix is used in conveying strategies by combining four factors, which

are Strengths, Weaknesses, Opportunities, and Threats. These four factors include the company's internal and external conditions. The results of the analysis usually take the form of directions or recommendations for maintaining strengths and exploiting opportunities while reducing weaknesses and avoiding threats.

## 3. QSPM Analysis Matrix

The QSPM Matrix or Quantitative Strategic Planning Matrix is a matrix used to analyze various available alternative strategies to obtain priority strategies. Alternative strategies, which are analyzed at this stage, are strategies that have been generated in the formulation through previous analysis by combining internal and external factors. Using the QSPM matrix, management can sort various existing strategies to form a priority scale in implementing strategies. (Qanita, 2020)

## RESEARCH RESULTS AND DISCUSSION

### IFAS Matrix (Internal Factor Analysis Summary) and EFAS (External Factor Analysis Summary)

Later, the researcher will explain the final results of the calculation on weights and ratings based on an assessment of the current conditions and the urgency of handling them, according to respondents from representatives of nazhir institutions and organizations, from indicators of strengths, weaknesses, opportunities, and threats as explained previously with detailed



calculations. These indicators are presented in the IFAS and EFAS matrices.

The IFAS matrix can be accessed in the following Table 3

**Table 3. IFAS Matrix**

No	Strength Indicator	Weight	Relative	Rating	Score
1	In running PINBAS, MUI North Sumatra already has human resources who can be relied on in providing direction to the community	2.50	0.11	2.33	0.26
2	The human resources are able to provide good education for the community so that they can escape out of poverty	2.67	0.11	2.83	0.31
3	The human resources of PINBAS MUI have good abilities in understanding their members	2.67	0.11	2.50	0.28
4	PINBAS MUI North Sumatra has services and support from various parties to run this program	3.00	0.13	2.17	0.28
5	These services and supports are originated from the government or the private sector	2.83	0.12	2.50	0.30
6	PINBAS MUI North Sumatera has sufficient capital to run this program	2.17	0.09	2.00	0.18
7	One of the distinctive features of PINBAS services is the program which is run based on Sharia economics	3.17	0.14	2.67	0.37
8	The Sharia business principles implemented by PINBAS MUI can attract people to join this program.	2.83	0.12	2.67	0.32
9	PINBAS MUI is fully supported by the Department of Religion	1.50	0.06	3.00	0.18
<b>Total</b>		23.34	1	22.67	2.48

Source: Data processed by author

**Table 4. IFAS Matrix**

No	Weaknesses Indicator	Weight	Relative	Rating	Score
1	The number of human resources owned by MUI is not commensurate with the number of people given counseling	2.33	0.09	2.83	0.25
2	The human resources employed by PINBAS MUI have not maximized the support given to them	2.17	0.09	2.67	0.24
3	The human resources do not yet understand the conditions of poverty that existed in North Sumatra Province	2.17	0.09	3	0.27
4	MUI still has difficulty providing new knowledge due to limited resources	2.33	0.09	2.83	0.25
5	The support and services provided to the North Sumatra MUI PINBAS have not been able to meet the targets set in implementing this program	2.5	0.1	2.5	0.25
6	The MUI North Sumatra is still seeking services and support from other parties to support this program	2.33	0.09	2.5	0.23
7	People who are members of the PINBAS Program do not understand Sharia business principles in detail	2.5	0.1	2.67	0.27
8	Public ignorance of the existence of this program.	2.33	0.09	2.4	0.22
9	Lack of public desire to participate in this program	2.17	0.09	2.5	0.23
10	The lack of public interest in this program due to a lack of public literacy	2.5	0.1	2.5	0.25
11	The absence of specific budget from the government, allocated for this program	1.83	0.07	2.83	0.20
<b>Total</b>		25.16	1	29.23	2.65

Source: Data processed by author

In this study, the total score can be seen based on indicators of strengths and weaknesses. Referring to Table 4.6, the value for each indicator is 2.48 and 2.65. To obtain the final score, as previously explained, the relative value obtained is initially calculated through the weight column. The total relative value must be equal to one. Then the final score which can be seen in the strength indicator column, is the result of relative calculation times the rating. Later, all the scores are summed in the strength column. A similar calculation is applied for the weaknesses' indicator column. The IFAS matrix can be accessed in the following Table 5

**Table 5.** EFAS Matrix

No	Opportunities Indicator	Weight	Relative	Rating	Score
1	PINBAS MUI has the potential to collaborate with other parties to run the program smoothly	3.33	0.17	2.50	0.43
2	The goals of PINBAS MUI are similar to other programs run by the government	2.83	0.14	2.33	0.33
3	Having similar programs with government services in alleviating poverty is an opportunity for PINBAS MUI to obtain capital	2.67	0.13	3.00	0.39
4	Apart from the government, capital can also be obtained from other parties such as the private sector or donors	2	0.1	2.83	0.28
5	If the PINBAS program can run smoothly then the people who are members of it can enliven the Indonesian economic market	3.17	0.16	2.17	0.35
6	Apart from creating new markets, this program can also create competition for products that have been dominated by certain individuals.	2.17	0.11	2.17	0.24
7	Public awareness of escaping poverty is very high	3.83	0.19	2.50	0.48
<b>Total</b>		<b>20</b>	<b>1</b>	<b>17.5</b>	<b>2.49</b>

Source: Data processed by the author

**Table 6.** EFAS Matrix

No	Threats Indicator	Weight	Relative	Rating	Score
1	Apart from MUI, there are several organizations or governments that have programs with similar goals	3.00	0.19	2.17	0.43
2	The goals of PINBAS MUI are similar to other programs run by the government, meaning the capital provided is not optimal	3.00	0.19	2.17	0.33
3	Other parties who want to become PINBAS capital donors have doubts as there are similar programs with the same goal	2.67	0.17	1.83	0.39
4	PINBAS does not run smoothly so capital, and training will be wasted	2.17	0.14	2.33	0.28
5	PINBAS members lose in competition because they do not have the ability to enter the market	2.33	0.15	2.67	0.35
6	Apart from creating new markets, this program also cannot stay in competition for products that have been dominated by certain individuals.	2.33	0.15	2.33	0.24
<b>Total</b>		<b>15.50</b>	<b>1</b>	<b>13.5</b>	<b>2.21</b>

Source: Data processed by the author

In this research, the total score can be seen based on opportunity and threat indicators. Referring to Table 4.7, the values for each indicator are 2.49 and 2.21. To obtain the final score, as previously explained, the relative value obtained is initially calculated through the weight column. The total relative value must be equal to one. Then the final score which can be seen in the strength indicator column, is the result of relative calculation times the rating. Then, all the scores are summed in the opportunity column. A similar calculation is applied for the threat indicator column.

**a. SWOT Quadrant**

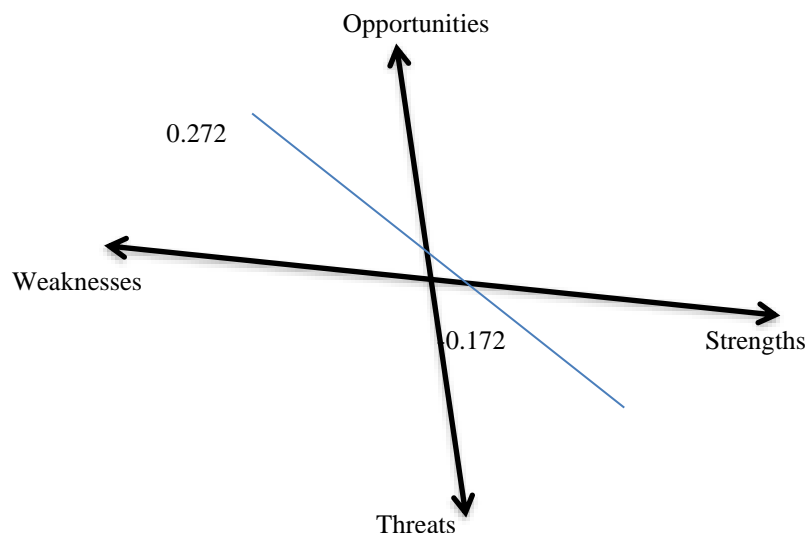
Then, the IFE calculation (Internal Factor Evaluation) and EFE (External Factor Evaluation) are carried out, derived from the

calculation of the final score value, under the following formula:

$$\text{IFE Score (Strengths Score - Weaknesses Score)} = 2.48 - 2.65 = -0.172$$

$$\text{EFE Value (Opportunity - Threat Score)} = 2.49 - 2.21 = 0.273$$

Based on the results of the IFE and EFE calculations above, the position for the SWOT analysis can be determined, which is in quadrant III (negative, positive). As shown in Picture 1, as follows



**Figure 1. SWOT Quadrant**

Next, an analysis is carried out using the SWOT matrix to find strategic alternatives that can be implemented following these

factors. This matrix is functioned to determine reasonable strategic alternatives based on internal and external factors. From

the SWOT matrix above, several alternative strategies can be formulated to be implemented

**SO Strategy (Strength-Opportunity)**

- a) PINBAS MUI can initiate cooperation programs with other parties so that they can employ the appropriate human resources to run the PINBAS MUI program
- b) Helping running government programs so that the government can assist in the form of capital training and appropriate human resources
- c) Creating new markets, so that many PINBAS members can have the potential to collaborate with other parties to run the program smoothly

**WO Strategy (Weakness-Opportunity)**

- a) Collaborating with various parties so that the number of human resources owned by MUI can be balanced with the number of people who need counseling
- b) Maximizing support by collaborating with the government in obtaining capital
- c) Providing training to people who want to escape poverty by creating new markets.

**ST Strategy (Strength-Threats)**

- a) Identifying competent people so that capital and training will have an impact on the people who take part in counseling
- b) Maximizing services and support from various parties so that people can enter the market

- c) Applying Sharia business principles so that other parties who want to become donors can ignore their doubts due to similar programs

**WT Strategy (Weakness-Threats)**

- a) Providing promising results so that Sharia business principles easily understood in detail
- b) Collaborating with various parties so that an adequate budget can be maintained to run this program
- c) Overcoming the limitations of available resources by selecting people who have a strong eagerness to escape poverty
- d) Providing training programs to the community by documenting and sharing them with mass media

**b. QSPM Matrix**

The QSPM matrix is used to evaluate alternative strategies objectively and intuitively assess respondents based on key success factors. Alternative strategies will become input data in the QSPM matrix generated from the SWOT matrix delivered in the WT strategy. Then, this alternative strategy is analyzed for its influence on internal factors (strengths and weaknesses) and external factors (opportunities and threats). In the process of filling in the QSPM matrix, researchers conducted interviews and further discussions with respondents who were deemed to have the capability and knowledge related to community economic empowerment through the Center of Sharia

Business Incubation (PINBAS) of the Indonesian Ulama Council.

Attractiveness score/AS (Attractiveness Score) is given to each strategy to indicate the relative attractiveness of one strategy over another. Before getting the AS value, the researcher carried out the same initial calculation as the weight calculation and SWOT analysis rating. However, to get an average score per item, the researcher divided the total score by the number of respondents of 5 people ( $55:5 = 11$ ). From each item value, a division is carried out by adding up the overall average value ( $2.75: 49.65= 0.06$ ). So that the

final weight value is obtained which will later be calculated into the QSPM matrix. The final total weight value when they are summed must be equal to one as seen in Table 5 on QSPM weight calculation.

Moreover, the researcher calculated the QSPM matrix in Table 6. The AS value was calculated from the average weight value and multiplied by the weight value to get the TAS value. (Total Attractiveness Score). For example, in strategy I item 1 ( $0.06 \times 2. = 0.11$ ). The TAS scores are totaled based on the strategies presented in the table with a total of 4 strategies.

**Table 7.** QSPM Matrix

No	Main Factor	Weight	Internal Strategy							
			Strategy I		Strategy II		Strategy III		Strategy IV	
			AS	TAS	AS	TAS	AS	TAS	AS	TAS
1	<b>Strengths</b>	0.06	2.00	0.11	3.00	0.17	3.20	0.18	2.80	0.16
2		0.06	2.00	0.11	1.80	0.10	1.80	0.10	3.20	0.18
3		0.06	1.60	0.09	2.40	0.13	1.80	0.10	2.80	0.16
4		0.06	2.20	0.12	2.60	0.14	3.00	0.17	2.00	0.11
5		0.06	2.20	0.12	1.80	0.10	2.60	0.14	2.80	0.16
6		0.06	2.20	0.12	2.80	0.16	2.80	0.16	3.20	0.18
7		0.06	2.00	0.11	2.20	0.12	2.80	0.16	2.40	0.13
8		0.06	3.00	0.17	3.20	0.18	3.00	0.17	3.00	0.17
9		0.06	1.80	0.10	2.40	0.13	2.60	0.14	2.60	0.14
10		0.06	2.20	0.12	2.20	0.12	1.80	0.10	2.80	0.16
11		0.06	2.20	0.12	1.60	0.09	1.60	0.09	3.00	0.17
12		0.06	2.60	0.14	3.20	0.18	3.00	0.17	3.20	0.18
13		0.06	2.40	0.13	2.40	0.13	2.80	0.16	3.40	0.19
14		0.06	2.80	0.16	2.20	0.12	3.20	0.18	3.20	0.18
15	<b>Weaknesses</b>	0.06	2.40	0.13	2.80	0.16	2.60	0.14	3.20	0.18
16		0.06	2.00	0.11	2.80	0.16	2.00	0.11	2.40	0.13
17		0.06	2.00	0.11	2.20	0.12	2.40	0.13	2.80	0.16
18		0.06	2.20	0.12	2.20	0.12	2.20	0.12	2.20	0.12
19		0.06	1.80	0.10	1.80	0.10	2.20	0.12	3.00	0.17
20		0.06	2.20	0.12	2.60	0.14	2.60	0.14	2.60	0.14
21		0.06	3.00	0.17	3.00	0.17	3.00	0.17	3.00	0.17
22		0.06	2.20	0.12	2.20	0.12	3.00	0.17	2.60	0.14

23		0.06	2.40	0.13	2.60	0.14	2.60	0.14	3.00	0.17
24	<b>Opportunities</b>	0.06	2.40	0.13	2.60	0.14	2.40	0.13	3.20	0.18
25		0.06	2.00	0.11	2.20	0.12	2.00	0.11	2.40	0.13
26		0.06	2.40	0.13	2.60	0.14	2.20	0.12	2.00	0.11
27		0.06	2.40	0.13	2.20	0.12	2.20	0.12	2.20	0.12
28		0.06	2.60	0.14	2.40	0.13	3.00	0.17	2.80	0.16
29		0.06	1.80	0.10	2.20	0.12	2.20	0.12	2.20	0.12
30		0.06	2.00	0.11	2.40	0.13	2.20	0.12	2.00	0.11
31	<b>Threats</b>	0.06	1.60	0.09	2.00	0.11	1.60	0.09	1.80	0.10
32		0.06	2.40	0.13	1.40	0.08	2.00	0.11	2.60	0.14
33		0.06	2.80	0.16	2.20	0.12	2.80	0.16	2.60	0.14
	<b>Total</b>	1.83	73.80	4.09	78.20	4.33	81.20	4.50	89.00	4.93

Source: Data processed by the author

The table above shows that the total TAS value for Strategy I counted as 4.09, strategy II scored as 4.33, strategy III was 4.50 and Strategy IV was 4.93. From the results, the total TAS scores are sorted from largest to smallest. Out of the four alternatives, Strategy IV gets the largest total attractiveness score, which means that it is the most attractive/suitable strategy to be implemented.

**Table 8.** Strategy Sequence as the Result of Analysis

Sequence	Strategy	TAS Value
1	Providing promising results to understand Sharia business principles in detail	<b>4.09</b>
2	Collaborating with various parties to maintain an adequate budget to run this program	<b>4.33</b>
3	Overcoming the limitations of available resources by selecting the people who has strong eagerness to escape poverty	<b>4.50</b>
4	Providing training programs to the community by documenting and sharing them with mass media	<b>4.93</b>

Source: Data processed by the author

## Discussion

The strategy that has been carried out in economic empowerment through PINBAS MUI North Sumatera is designated to eradicate poverty

The Center of Sharia Business Incubation (PINBAS) is one of the commissions of the Indonesian Ulama Council (MUI) which was formed in order to improve the economy of Muslims. PINBAS MUI is a non-profit institution that is given the mandate to encourage the development of micro, small,

and medium enterprises (MSMEs) and cooperatives with a Sharia-based approach, Chairman of the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) North Sumatera, Drs H Putrama Alkhairi, said that the Sharia-based economic empowerment played by PINBAS is expected to succeed in encouraging the initiation of a sharia-based Muslim business ecosystem, by pattern of coaching, training, empowerment, management, development of facilities and infrastructure and access to sustainable

technological developments. The strategies used to support and develop Sharia business at the local level, are explained below

- a. Public education and awareness, providing education and sharing knowledge to the public about the principles of Sharia economics and its benefits. This can be actualized through seminars, workshops, and outreach campaigns.
- b. Partnership with Sharia financial institutions, collaborating with Sharia financial institutions such as banks, financing institutions, and Sharia cooperatives to provide local business actors with access to finance that complies with Sharia principles.
- c. Development of Sharia products and services, developing products and services that comply with Sharia principles to meet the needs of local communities. This includes financing, investment, insurance, and other products that comply with Islamic law.
- d. Infrastructure development, building infrastructure that supports the Sharia business ecosystem, such as Sharia financial centers, Sharia business zones, and other facilities that facilitate business growth and development.
- e. Training and mentoring, providing training and assistance to local business actors in terms of business management, Sharia finance, and business practices following Sharia principles.

- f. Community empowerment, encouraging economic empowerment of the community through Sharia cooperatives, joint business groups, and other social-economic initiatives based on the principles of justice and economic empowerment.
- g. Supportive regulations encourage local governments to issue regulations that support Sharia business development, such as tax incentives, licensing facilities, and other profitable policies. Marketing and promotion: carrying out intensive promotion and marketing to increase public awareness about Sharia products and services offered by local businesses.
- h. Collaboration with Religious Communities and Institutions, partnering with local communities and religious institutions to strengthen the base of Islamic values and ethics in business and expand the network of customers and business partners.
- i. Innovation and Research, encouraging innovation in Sharia products, services, and business processes through research and development, as well as providing support for innovative initiatives at the local level.

**Factors of strengths, weaknesses, opportunities, and threats in economic empowerment, economic empowerment of the community through the Center of Sharia Business Incubation (PINBAS) Indonesian Ulama Council (MUI) North Sumatra in alleviating poverty**

PINBAS MUI North Sumatra has created a program that allows better economic empowerment to society that can lead to

sustainable economic development, by applying the principles of Sharia financing business activities including justice (fair), balance (tawazun), benefit (maslahah), universalism (alamiyah), and by excluding ghahar, maisir, usury, zulm, risywah, and other haram objects, referring to the objective condition of Muslim's community potential to provide assistance, which is projected to be multi-alternative and collaborate with the potential of the Islamic ummah

The strengths in community empowerment through PINBAS MUI are listed, as follows:

- 1) In running PINBAS, MUI North Sumatra already has human resources who can be relied on to provide direction to the community
- 2) The human resources employed by MUI can provide good education for the community to help them escape poverty
- 3) The human resources of PINBAS MUI have good abilities in understanding their members
- 4) PINBAS MUI North Sumatra has services and support from various parties to run this program
- 5) These services and support are obtained from the government or the private sector
- 6) PINBAS MUI North Sumatra has sufficient capital to run this program
- 7) One of the special features of PINBAS services is the program which is run based on Sharia economics
- 8) The Sharia business principles implemented by PINBAS MUI are able to attract people to join this program.
- 9) PINBAS MUI is fully supported by the Ministry of Religious Affairs

While, the weaknesses of community economic empowerment held by the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) North Sumatra in alleviating poverty are listed as follows:

- 1) The number of human resources employed by MUI is an imbalance with the number of people registered for counseling
- 2) The human resources employed by PINBAS MUI have not maximized the support given to them
- 3) The human resources have less understanding of the conditions of poverty that exist in the province of North Sumatra
- 4) MUI still has difficulty providing new knowledge due to limited resources
- 5) The support and services provided to PINBAS MUI North Sumatra are still unable to meet the targets set in implementing this program
- 6) The MUI is still seeking services and support from other parties to support the program
- 7) People who are members of the PINBAS Program do not understand Sharia business principles in detail



8) Public ignorance about the existence of this program.

9) Lack of public self-motivation to participate in this program

10) The lack of public interest in this program is due to a lack of public literacy

11) The absence of a specific budget, allocated for this program from the government

Opportunities factors for economic empowerment, community economic empowerment through the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) of North Sumatra in alleviating poverty are described, as follows:

1) PINBAS MUI has the potential to collaborate with other parties to run the program smoothly

2) The goals of PINBAS MUI are similar to other programs run by the government

3) Having similar programs with government services in alleviating poverty is an opportunity for PINBAS MUI to obtain capital

4) Apart from the government, capital can also be obtained from other parties such as the private sector or donors

5) If the PINBAS program can run smoothly then the people who are members of it can revitalize the Indonesian economic market

6) Apart from creating new markets, this program can also create product

competition that certain individuals have dominated.

7) Public awareness of escaping poverty is very high

Factors that pose a threat to economic empowerment, community economic empowerment through the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) of North Sumatra in alleviating poverty are explained, as follows:

1) Apart from MUI, several organizations or governments have programs with similar goals

2) The goals of PINBAS MUI are similar to other programs run by the government leading to less optimal capital

3) Other parties who want to become PINBAS capital donors have doubts due to the existence of similar programs with the same goal

4) PINBAS does not run smoothly so capital, and training will be wasted

5) PINBAS members lose in competition due to lack of ability to enter the market

6) Apart from establishing new markets, this program is also unable to compete with products that certain individuals have dominated

**The Urgency of Handling Internal and External Factors for Community Economic Empowerment through PINBAS of the Indonesian Ulama Council of North Sumatra in alleviating poverty in the future.**

The Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) has agreed to collaborate in assisting the halal certification process for micro and small enterprises (SMEs) in North Sumatra. One of PINBAS' tasks is to focus on socializing halal certification and assisting MSMEs. This assistance includes production processes, marketing, simple financial reports, and human resource management. Besides MSMEs, cooperatives in North Sumatra are also targets of assistance since they are one of the supporters of the Islamic economy. PINBAS shares two Work Program Outlines, which are increasing human resource capacity and improving moral-based work performance as business ethics in Sharia economic development. As well as strengthening the Ultra Micro, Micro, Small, Medium, and Cooperative Business sectors through the Incubation program which fosters MSMEs, the priorities that must be dealt with are:

- 1) Providing promising results so that Sharia business principles can be well-understood in detail
- 2) Collaborating with various parties so that you can have an adequate budget to run this program
- 3) Overcoming the limitations of available resources by selecting people who have an eagerness to escape poverty
- 4) Providing training programs to the community by documenting and sharing them with mass media.

**The main priority strategy that needs to be implemented is to empower the community's economy through PINBAS, the Indonesian Ulama Council of North Sumatra in alleviating poverty.**

The businesses under the guidance of the PINBAS MUI North Sumatra are influenced by various factors, including the level of community participation, the success level of the program, and the available resources to support the program. Those that are supported by PINBAS MUI North Sumatra are the UMKM Cooperative, Dimsum Cib, Nikisoy, Adiba Food, and Kawadaun Coffee. All related to PINBAS, eventually encouraged the beginning of a Sharia-based Producer Cooperative, called Amanah Ulama, as a first step in producing organic fertilizer in collaboration with various parties by applying new and renewable technology through experts and also PINBAS other agencies such as PD Pembangunan Kota Medan, Langkat and independent farmers.

Problems that often occur in the development of PINBAS MUI North Sumatra include access to financing. One important aspect of the development of PINBAS is ensuring access to sufficient financing for prospective entrepreneurs, so one of the strategies that need to be considered is providing training programs to the community by documenting and distributing

them to mass media so that common people become aware of the existence of this program and more people will be interested in taking part in this program.

### **The community economic empowerment model implemented by PINBAS in overcoming poverty**

The community economic empowerment model implemented by PINBAS in overcoming poverty is entrepreneurship data, creativity patterns, and nurturing togetherness (Alkhairi, 2024).

#### 1) Entrepreneur/mapping Data

This approach involves collecting and analyzing data about local entrepreneurs, regional economic potential, and the challenges and opportunities potentially dealt with by the community in developing businesses. PINBAS uses this data to identify potential sectors and develop targeted economic empowerment strategies. Data mapping also helps in identifying training needs, access to capital, and other support needed by local entrepreneurs.

#### 2) Creativity patterns (business/figure inspiration)

This model involves tracing and learning from creativity patterns and business success developed by figures or companies that have succeeded in overcoming poverty. PINBAS uses inspiration from

these successful figures or companies to provide examples and motivation to the local community. By strengthening creativity patterns and providing inspiration, PINBAS helps people to develop new ideas and increase the competitiveness of their businesses.

#### 3) Nurturing Togetherness (Al-Imran:104)

This approach refers to the verse Al-Imran: 104 in the Al-Qur'an which emphasizes the importance of cooperation and togetherness in struggling for goodness. PINBAS builds a collaborative network among local entrepreneurs, government institutions, non-profit organizations, and other parties involved in efforts to empower the community's economy. By strengthening this togetherness and cooperation, PINBAS facilitates the exchange of knowledge, resources, and support between community members to improve shared prosperity

## **CONCLUSIONS AND SUGGESTIONS**

### **Conclusion**

Based on the results and discussion of research, a conclusion can be withdrawn that the appropriate strategy that has been carried out in economic empowerment through PINBAS MUI North Sumatra in alleviating poverty, is to increase public education and awareness, partnerships with Sharia financial institutions, development of sharia products and services, infrastructure development, training and mentoring, empowering people,

supporting regulations, collaboration and innovation and research. Factors of strengths, weaknesses, opportunities and threats in economic empowerment. Community economic empowerment through the Center of Sharia Business Incubation (PINBAS) of the Indonesian Ulama Council (MUI) North Sumatra in alleviating poverty can create cooperation programs with other parties, helping carrying out government programs so the government can provide assistance in the form of capital training and appropriate human resources, establishing new markets, maximizing support, providing promising results to gain a deeper understanding in Sharia business principles in detail and providing training programs to the community by documenting and sharing them with mass media. The urgency of handling internal and external factors of community economic empowerment through PINBAS MUI North Sumatra in alleviating poverty in the future, by providing promising results to understand Sharia business principles in detail, collaborating with various parties, overcoming limited available resources, providing training programs to the community by documenting and sharing with the mass media. While, the main priority strategy that needs to be carried out to empower the community's economy through PINBAS, MUI North Sumatra in alleviating poverty, the strategy that needs to be considered is providing training programs to

the community by documenting and sharing with the mass media so that common people is well-aware on the existence of this program and more people will be interested in joining the program. The community economic empowerment model implemented by PINBAS in overcoming poverty is data entrepreneurship/data mapping, creativity patterns (business/figure/figures), and nurturing togetherness (Al-Imran: 104).

### **Suggestion**

MUI and PINBAS ensure transparency on matters related to strategy including resource allocation, time, and the responsible parties. MUI publishes research results and findings related to PINBAS' work to various stakeholders, including the government, non-governmental organizations, academics, and Sharia business practitioners. The government is more serious about addressing poverty in North Sumatra by providing equality and assistance in the form of material and non-material to the community.

### **Implications**

1. The Center of Sharia Business Incubation (PINBAS), MUI North Sumatra plays a role in developing and promoting businesses that are under Sharia economic principles for the people's self-sufficiency in alleviating poverty.
2. PINBAS MUI North Sumatra has implemented community economic empowerment strategies such as increasing public education and awareness,

partnerships with Sharia financial institutions, development of Sharia products and services, as well as training and mentoring.

3. The strategy from PINBAS MUI North Sumatera in empowering the community's economy has shown quite good results, yet the strategy for creative efforts and smart work still needs further adequate solutions.

### Limitations

1. The number PINBAS MUI North Sumatra human resources is still limited if compared to the number of people who need counseling.
2. The existence of many people with less understanding of the detailed principles of Sharia business.
3. There is no special budget from the government to support the programs initiated by PINBAS MUI North Sumatra.
4. Fierce competition with similar programs from other organizations that have similar goals, can affect capital gains.

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