

IMPLEMENTATION OF SHARIA ECONOMIC VALUES IN EMPOWERING DAIRY CATTLE FARMERS

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Abstract

The aim of this research is to identify the application of sharia economic values in community empowerment at KPSP Setia Kawan Nongkojajar. This research is qualitative research with a case study approach. In this research, data collection techniques used observation, interviews and documentation. The technique for determining informants was carried out using purposive sampling. The informants in this research include the management of KPSP Setia Kawan which consists of cooperative administrators, heads of production divisions and breeders who are members of the cooperative. The results of this research resulted in community empowerment programs carried out by KPSP Setia Kawan including the row cow program with mudharabah agreement, rolling cow program, extension activities, training and mentoring as well as the millennial breeder program. The results of community empowerment carried out by KPSP Setia Kawan include that the community empowerment program can increase members' income, produce various processed cow's milk products such as fresh cow's milk, pasteurized milk, milk crackers, milk candy, mozzarella cheese and yogurt.. Implementation of values -Sharia economic values in community empowerment carried out by KPSP Setia Kawan Nongkojajar are in accordance with sharia economic values, namely the values of trust, social welfare, brotherhood, mutual help, cooperation, sustainable development, balance, justice, freedom from usury, gharar and maysir. Meanwhile, the row cow and rolling cow programs in community empowerment carried out by KPSP Setia Kawan are in accordance with sharia economic principles with mudharabah agreements.

Keywords: community empowerment, sharia economic values, cooperatives

Abstrak

Tujuan riset ini adalah untuk mengidentifikasi penerapan nilai-nilai ekonomi syariah dalam pemberdayaan masyarakat di KPSP Setia Kawan Nongkojajar. Penelitian ini merupakan penelitian kualitatif dengan pendekatan studi kasus. Dalam penelitian ini teknik pengambilan data menggunakan observasi, wawancara dan dokumentasi. Teknik penentuan informan dilakukan dengan *purpsive sampling*. Adapun informan dalam penelitian ini diantaranya adalah

pengurus KPSP Setia Kawan yang terdiri dari pengurus koperasi, kepala divisi produksi dan peternak anggota koperasi. Hasil penelitian ini menghasilkan Program-program pemberdayaan masyarakat yang dilakukan oleh KPSP Setia Kawan diantaranya adalah program sapi gaduhan dengan akad mudharabah, program sapi guliran, kegiatan penyuluhan, pelatihan dan pendampingan serta program peternak milenial. Hasil-Hasil dari pemberdayaan masyarakat yang dilakukan oleh KPSP Setia Kawan diantaranya bahwa program pemberdayaan masyarakat bisa meningkatkan pendapatan anggota, menghasilkan berbagai produk olahan susu sapi seperti susu sapi segar, susu pasteurisasi, krupuk susu, permen susu, keju mozarella dan yogurt. Implementasi nilai-nilai ekonomi syariah dalam pemberdayaan masyarakat yang dilakukan oleh KPSP Setia Kawan Nongkojajar telah sesuai dengan nilai-nilai ekonomi syariah yaitu nilai-nilai amanah, kesejahteraan sosial, persaudaraan, tolong menolong, kerjasama, pembangunan berkelanjutan keseimbangan, keadilan, bebas dari riba, gharar dan maysir. Sedangkan program sapi gaduhan dan sapi guliran dalam pemberdayaan masyarakat yang dilakukan oleh KPSP Setia Kawan sesuai dengan prinsip ekonomi syariah dengan akad *mudharabah*.

Kata kunci : *pemberdayaan masyarakat, nilai-nilai ekonomi syariah, koperasi*

A. Introduction

National income is one indicator to see the prosperity of a country¹. To increase national income, stable economic, social, and political conditions are essential. Entrepreneurship is also a factor driving this increase. Entrepreneurship plays a crucial role, including creating jobs and absorbing a large workforce. Entrepreneurship has been instrumental in increasing India's GDP by more than 5% and reducing poverty from 40% in 2004 to 13.4%.² Entrepreneurship could lead India to also rank fourth in the world in terms of the number of unicorns (startups that reach a market capitalization of more than US\$1 billion).³ Research that examines the important role of entrepreneurship in development has also been conducted by Naude⁴, Mickiewicz⁵.

The livestock sector is a crucial pillar of national economic development, particularly in providing a source of animal protein for the community. Among the livestock subsectors, dairy farming plays a strategic role in supporting food security, particularly in the production of milk, a key commodity. However, the majority of dairy farmers in Indonesia are still classified as small-scale farmers with various limitations, ranging from access to capital and technology to

¹ Yusi Yusianto, "Pertumbuhan Ekonomi Indonesia Pada Masa Pandemi Covid 19," *untar.ac.id* (2020), <https://yoursay.suara.com/news/2020/10/12/123054/situasi-ekonomi-indonesia-pada-masa-pandemi?page=all>.

² Suresh Bhagavatula, Ram Mudambi, and Johann Peter Murmann, "Innovation and Entrepreneurship in India: An Overview," *Management and Organization Review* 15, no. 3 (2019): 467–493.

³ *Ibid*

⁴ Wim Naude, Melissa Siegel, and Katrin Marchand, "Migration, Entrepreneurship and Development: A Critical Review," *SSRN Electronic Journal*, no. 9284 (2021).

⁵ Tomasz Mickiewicz and Anneli Kaasa, "Creativity and Security as a Cultural Recipe for Entrepreneurship," *Journal of Institutional Economics* 18, no. 1 (2022): 119–137.

marketing.

This situation reflects the need for an empowerment approach that is not solely focused on economic aspects but also considers ethical and moral values as the foundation of business activities. In this context, Islamic economics presents itself as an alternative paradigm that upholds the principles of justice, blessings, transparency, and sustainability. Values such as honesty (shidq), fairness ('adl), partnership (syirkah), and social responsibility (masalahah) can serve as the foundation for the livestock farmer empowerment process.

Currently, the business world continues to experience development, including in the milk processing industry. Based on the dairy commodity outlook for 2013-2025, the target is to meet 60% of domestic milk demand from fresh milk.⁶ Based on data collected until 2022, it was recorded that the distribution of dairy cattle in Indonesia was 51.79% of the total cattle population in Indonesia.⁷ Likewise, the largest producer of fresh milk in Indonesia from 2018 to 2022 also comes from East Java Province, namely 54.90% of the total national milk production.⁸ To meet the domestic fresh milk supply, the government has made efforts, including increasing the cattle population, breeding calves and providing incentives.⁹ Along with this, fresh milk processing industry sectors must also improve their performance and strategies to survive in business competition.

The Setia Kawan Nongkojajar Dairy Farming Cooperative (KPSP) is a cooperative that empowers dairy farmers by producing various types of fresh milk products. KPSP Setia Kawan Nongkojajar has been operating for approximately 50 years and as of 2023 had 11,704 members, consisting of millennial, young, and elderly farmers, with 8,000 active members depositing fresh milk to the cooperative. Fresh milk has a weakness, namely its perishability and spoilage. Fresh milk can only last for approximately 6 hours at room temperature outside the refrigerator.¹⁰ Therefore, technology is needed to process fresh milk into various dairy products. Processing fresh milk into various dairy products offers several advantages, including preventing spoilage and increasing the selling value of fresh milk by diversifying its products.

Cooperatives are a vehicle for social and economic democracy that encourage members and the community in general to be self-sufficient. Cooperatives, as organizations that serve as a vehicle for economic democracy,

⁶ Pusat Data dan Sistem Informasi Pertanian, "OUTLOOK SUSU Pusat Data Dan Sistem Informasi Pertanian Sekretariat Jenderal-Kementerian Pertanian 2022," *OUTLOOK SUSU Pusat Data dan Sistem Informasi Pertanian Sekretariat Jenderal-Kementerian Pertanian 2022* (2022): i-62.

⁷ Pusat Data dan Sistem Informasi Pertanian, "OUTLOOK SUSU Pus. Data Dan Sist. Inf. Pertan. Sekr. Jenderal-Kementerian Pertan. 2022."

⁸ *ibid*

⁹ *Ibid*

¹⁰ Aristha Purwanthari Sawitri, Purity Sabila Ajiningrum, and Martha Suhardiyah, "Peningkatan Ekonomi Peternak Sapi Perah Dan Masyarakat Desa Melalui Diversifikasi Produk Olahan Dengan Bahan Baku Susu Sapi," *JPM (Jurnal Pemberdayaan Masyarakat)* 3, no. 2 (2018): 272-278.

serve as a forum for their members to improve their economic well-being through various member endeavors. Meanwhile, cooperatives, as a vehicle for social democracy, serve as a forum for socializing for their members to get to know each other and socialize. From a sharia economic perspective, cooperatives have basic guidelines in the form of values of togetherness, mutual cooperation, and mutual assistance (ta'awun) to achieve the welfare of their members. Previous research related to this research has been reviewed by several previous studies, including research conducted by Isyanto with a focus on community empowerment research conducted by related parties through the Development of Village-Owned Enterprises (BUM Desa) using observation, interview, and documentation methods¹¹. Wibowo also did the development of dairy cattle farming which resulted in increased income and improved the economy¹².

The implementation of sharia economics in empowering dairy farmers is expected to create a more just and inclusive economic system. The concept of profit-sharing, productive zakat, sharia financing (mudharabah and musyarakah), and halal and tayyib trade practices are instruments that can encourage increased capacity and welfare of dairy farmers. Furthermore, strengthening institutions such as sharia cooperatives also plays a crucial role in creating a sustainable empowerment ecosystem.

However, to date, studies on how Islamic economic values are implemented in real-world dairy farmer empowerment remain limited. Few studies have explored in depth the synergy between Islamic economic principles and farmer empowerment strategies in the local context. Therefore, this research is crucial for identifying empowerment models based on Islamic values, evaluating their implementation effectiveness, and formulating strategic recommendations that can support holistic community economic development.

This research aims to explore more deeply the application of Islamic economic values in community empowerment. Therefore, research on community empowerment within Islamic economic studies is a topic worthy of further in-depth study.

B. Method

This research adopted a qualitative approach. Qualitative research emphasizes interpretation and meaning through statements, rather than using numerical data or estimates. This method involves collecting, presenting, and drawing conclusions based on observations and interviews conducted by the

¹¹ Ema Angraeni and Kaslam Kaslam, "Aktivisme Non Government Organization Dalam Menciptakan Kesetaraan Gender (Studi Kasus Peran Econatural Society Dalam Pemberdayaan Perempuan)," *Sosioreligius: Jurnal Ilmiah Sosiologi Agama* 6, no. 2 (2021), 32.

¹² Wibowo Januar Adi, "Pengembangan Budidaya Sapi Perah Dalam Meningkatkan Perekonomian Keluarga Di Metro Utara Kota Metro" (2020): 1–82.

researcher. The approach used in this research is a case study.

This research focused on the Setia Kawan Nongkojajar Dairy Farmers Cooperative (KPSP), located at Jalan Raya Wonosari Nongkojajar No. 38, Pasarbaru, Wonosari, Tukur District, Pasuruan, East Java 67163. The research period was from January to July 2024. The research subjects consisted of various informants selected to provide insight related to the issues raised in accordance with the objectives described in the previous section. The informants interviewed included:

1. The management of the Setia Kawan Dairy Farming Cooperative (KPSP) consisting of Chairman 1 H.Ir.Sulistiyanto, S.E, Secretary namely Kumanan and treasurer of the cooperative namely Mr. H.Farhan, S.E.,
2. Head of the Production Section of the Setia Kawan Dairy Farming Cooperative (KPSP), namely Mrs. Emi Andayani
3. Members of the Setia Kawan Dairy Farming Cooperative (KPSP)

Data collection techniques include observation, interviews, documentation, and literature review. Case study research examines research objects individually, in groups, or within a narrow scope.¹³ Therefore, case study research does not aim to generalize, does not require a population, or requires a sample. Data analysis techniques include data collection, data reduction, data presentation, and drawing conclusions. Data validity is checked using source triangulation, method triangulation, and time triangulation.

C. Results and Discussion

1. Community Empowerment Programs carried out by the Setia Kawan Nongkojajar Dairy Farming Cooperative (KPSP).

Based on observations and interviews with several informants, including Mr. Farhan, S.E., Head of the Setia Kawan Nongkojajar Community Empowerment and Development (KPSP Setia Kawan), researchers were able to observe the programs implemented by the KPSP Setia Kawan. The interviews were conducted on February 14, 2024, from 1:00 PM to 2:00 PM WIB. The discussion focused on the KPSP Setia Kawan Nongkojajar program.

Mr. Farhan further explained, "The Gaduhan and Gaduhan cows are an old program where we collaborate with farmers, using profit sharing. The cows belong to the cooperative. If the cows have calves, the calves belong to the members". From the results of the interview, the researcher was able to find

¹³ Mudjia Rahardjo, "Studi Kasus Dalam Penelitian Kualitatif: Konsep Dan Prosedurnya," *Repositori.uin malang* (2023): 1–125, <https://notes.its.ac.id/tonydwisusanto/2020/08/30/metode-penelitian-studi-kasus-case-study/>.

out that the community empowerment programs carried out by KPSP Setia Kawan Nongkojajar include the organic livestock development program and its derivative products, the gaduhan cattle program and the rolling cattle program.

At a different time, the researcher also held another session with the Head of KPSP Setia Kawan Nongkojajar, Mr. Ir. Sulistiyanto to learn about the programs currently developing at KPSP Setia Kawan Nongkojajar. This was done by the researcher as well as a method to cross-check the validity of the data through source triangulation techniques. In this case, the researcher conducted an interview with Mr. Sulistiyanto on Tuesday, March 26, at 4:00-5:00 PM WIB.

With these results, the information conveyed by Mr. Sulistiyanto as Chairperson 1 of KPSP Setia Kawan Nongkojajar was confirmed by Mr. Farhan Susanto as the administrator. Then the interview was conducted again with Mr. Farhan Susanto as the cooperative administrator (treasurer) on Wednesday, April 3, 2024 at 2:00 PM - 3:00 PM WIB. This session was conducted with a focus on information about other programs carried out by KPSP Setia Kawan Nongkojajar in community empowerment, namely to its members. From the results of the interview conducted with Mr. Farhan, it can be seen that the community empowerment program carried out by KPSP Setia Kawan Nongkojajar includes the implementation of the gaduhan cattle program, the rolling cattle program, the millennial breeder program, the extension program, training and mentoring for organic livestock, and product diversification.

The results of this study found that the community empowerment programs produced by KPSP Setia Kawan include the implementation of the gaduhan cattle program, the rolling cattle program, the millennial breeder program, extension programs, training and mentoring for organic livestock, product diversification. The gaduhan cattle program is a collaborative program between the cooperative and its members in terms of cattle care. In this case, the cooperative entrusts the mother cow to its members to be cared for. When the mother cow has produced a calf, the first calf is alternately owned by the cooperative member and the ownership status of the second calf is owned by the cooperative, while the mother cow remains the property of the cooperative. This program is very helpful for members who are unemployed and want to work or do business but lack the capital to buy a mother cow.

From a sharia economic perspective, this collaboration in the "Cattle Gaduhan" program can be categorized as a mudharabah contract. Mudharabah contracts are a form of collaboration between capital owners and managers in productive ventures for economic growth, with profits shared according to an agreed-upon agreement. In a mudharabah agreement, the capital owner provides the funds, while the manager is responsible for

managing the funds and operating the business. The profits are then distributed according to the initial agreement between the two parties.¹⁴ This mudharabah agreement is in accordance with the word of Allah in the Al-Qur'an Surah An Nisa verse 29:¹⁵

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَأْكُلُوا أَمْوَالَكُمْ بَيْنَكُمْ بِالْبَاطِلِ إِلَّا أَنْ تَكُونَ تِجَارَةً عَنْ تَرَاضٍ مِّنْكُمْ ۗ وَلَا تَقْتُلُوا أَنْفُسَكُمْ ۗ إِنَّ اللَّهَ كَانَ بِكُمْ رَحِيمًا

With this evidence, Allah SWT commands His people not to engage in illegal appropriation of property or usurp the rights of others. However, Allah also demands cooperation with others in good deeds with a friendly attitude, so that the cooperative relationship is harmonious and mutually beneficial for all. In this case, the cattle program implemented by the Setia Kawan Nongkojajar KPSP with farmers is in accordance with the mudharabah contract because it is carried out based on the principles of mutual consent and fair profit sharing.

This mudharabah contract embodies the value of justice, namely fairness in profit sharing. KPSP Setia Kawan Nongkojajar and the farmers implement this profit sharing by distributing ownership when the cow has produced a calf. And so on, in turn. This value of justice also aligns with Allah SWT's command in the Quran, Surah Al Maidah, verse 8:¹⁶

يَا أَيُّهَا الَّذِينَ آمَنُوا كُونُوا قَوَّامِينَ لِلَّهِ شُهَدَاءَ بِالْقِسْطِ وَلَا يَجْرِمَنَّكُمْ شَنَا نُ قَوْمٍ عَلَىٰ آلَا تَعْدِلُوا ۗ اْعْدِلُوا ۗ هُوَ أَقْرَبُ لِلتَّقْوَىٰ وَاتَّقُوا اللَّهَ ۗ إِنَّ اللَّهَ خَبِيرٌ بِمَا تَعْمَلُونَ

In this mudharabah partnership, the Setia Kawan Nongkojajar KPSP acts as the capital owner, collaborating with the livestock farmers (members) who act as managers. As the capital owner (shohibul maal), the cooperative hands over the mother cows and covers their maintenance costs to the livestock farmers. As the managers (mudharib), the livestock farmers have obligations related to the care of the livestock.

In carrying out their responsibilities as managers, farmers must demonstrate trustworthiness, as the cooperative has entrusted the cows to their care. Therefore, the mudharabah contract also embodies the value of trustworthiness. This is in accordance with Allah's word in the Quran, Surah

¹⁴ Ade Nuryana, "Penerapan Akad Mudharabah Pada Hewan Ternak Sapi Dalam Meningkatkan Kualitas Hidup Masyarakat Di Desa Lalundu Ditinjau Dalam Hukum Islam," *IQRA: Jurnal Ilmu Kependidikan dan Keislaman* 15, no. 1 (2020): 7.

¹⁵ Muhammad Syafii Antonio, *Bank Syariah Dari Teori Ke Praktik*, 27th ed. (Jakarta: Gema Insani, 2017).

¹⁶ H Muhammad Djakfar, *Parwisata Halal Perspektif Multidimensi*, ed. Halim Fathoni, 1st ed. (Malang: UIN Mailiki Press, 2017), <http://www.uinmalikipress.com>.

Al-Anfal, verse 27:¹⁷

يَا أَيُّهَا الَّذِينَ آمَنُوا لَا تَخُونُوا اللَّهَ وَالرَّسُولَ وَتَخُونُوا أَمْنَكُمْ وَأَنْتُمْ تَعْلَمُونَ

From the verse above, we learn that in carrying out cooperation, we must carry it out with integrity and not betray other partners involved in the collaboration. The results of this study are relevant to the findings of research conducted by Mulyani, which found that the mudharabah contract is appropriate and effective for implementation in community empowerment programs.¹⁸ Where the mudharabah contract is a business cooperation contract where one party acts as the capital owner and the other party as the business manager.¹⁹

2. Implementation of Sharia Economic Values in Community Empowerment at the Setia Kawan Nongkojajar Dairy Farming Cooperative (KPSP)

The implementation of sharia economic values is evident through interviews with several informants, including an interview with Mr. H. Ir. Sulistiyanto, S.E., as Chairperson 1 of the Setia Kawan KPSP on April 24, 2024, from 1:00 PM to 2:00 PM WIB. In the interview session, Mr. Sulistiyanto discussed the strategy of the Setia Kawan Nongkojajar KPSP in marketing fresh dairy products.

From the interview results, it can be concluded that the community empowerment carried out by the Setia Kawan Nongkojajar KPSP is guided by sharia economic values, including cooperation in business and transactions free from usury, gharar, and maysir.

On another occasion, the researcher conducted another interview with Mr. Kumanan on Wednesday, April 24, 2024, to learn more about the implementation of sharia economic values by the Setia Kawan KPSP. Mr. Kumanan stated:

By considering the information from interview respondents, we can see that the implementation of sharia economic values in community empowerment is carried out by the Setia Kawan Nongkojajar KPSP. The implementation of sharia economic values in community empowerment at the Setia Kawan Nongkojajar KPSP is as follows:

1) Principle of Justice and Equality

The principles of justice and equality are the primary foundations of

¹⁷ Ulfi Putra Sany, "Prinsip-Prinsip Pemberdayaan Masyarakat Dalam Perspektif Al Qur'an," *Jurnal Ilmu Dakwah* 39, no. 1 (2019): 32.

¹⁸ Sri Mulyani and David Teguh Prasetyo, "Peranan Koperasi Dalam Meningkatkan Pendapatan Dan Kesejahteraan Peternak Sapi Perah Dalam Tinjauan Ekonomi Syariah:(Studi Pada Koperasi Peternakan Sapi Perah Setia Kawan Nongkojajar, Kabupaten Pasuruan)," *Al-Iqtishod: Jurnal Ekonomi Syariah* 6, no. 2 (2024): 300–320.

¹⁹ Sri Mulyani and Dewi JuniaMawarni, "Implementasi Sistem Bagi Hasil Akad Mudharabah Pada Produk Penghimpunan Dana Di BMT Al Hijrah Koperasi Agro Niaga (KAN) Jabung Syariah Jawa Timur," *An-Nisbah: Jurnal Perbankan Syariah* 5, no. 1 (2024): 31–48.

Islamic economics. In the context of community empowerment at the Setia Kawan Nongkojajar Cooperative (KPSP), this principle requires that the economic benefits of empowerment be felt by all cooperative members and the community, not just a select few individuals or groups.

2) The Principle of Ukhuwah (Brotherhood) and Solidarity

The principle of brotherhood emphasizes the importance of cooperation and solidarity among community members. In community empowerment at the Setia Kawan Nongkojajar KPSP, this principle can be realized through collaborative efforts in the cattle (cattle) and cattle (cattle) programs.

3) Principle of Maslahah (General Welfare)

The principle of maslahah refers to achieving general welfare and maximum benefit for society. In the context of community empowerment, this principle requires that empowerment activities focus not only on economic gain but also on social and environmental well-being.

4) The Principle of Trust and Transparency

The principles of trustworthiness and transparency are key to conducting economic activities in accordance with Sharia. In the context of community empowerment, these principles can be implemented through: financial transparency, responsible management, and community involvement.

Community empowerment must actively involve local communities. In this case, cooperative members are both the object and subject of community empowerment.

The results of this study support the results of Ulfi's research that the principles of Islamic economics in community empowerment must refer to the principles of trust and social welfare.²⁰

D. Conclusion

This research resulted in the following conclusions: first: The community empowerment programs carried out by KPSP Setia Kawan include the gaduhan cattle program, the rolling cattle program, extension activities, training and mentoring as well as the millennial livestock breeder program. Second, the implementation of sharia economic values in community empowerment carried out by KPSP Setia Kawan Nongkojajar has been in accordance with sharia economic values, namely the values of trust, social welfare, brotherhood, mutual assistance, cooperation, sustainable development, balance, justice, freedom from usury, gharar and maysir. While the gaduhan cattle and rolling cattle

²⁰ Sany, "Prinsip-Prinsip Pemberdayaan Masyarakat Dalam Perspektif Al Qur'an."

programs in community empowerment carried out by KPSP Setia Kawan are in accordance with sharia economic principles with the mudharabah contract.

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