

STREET VENDOR EMPOWERMENT IN BANTUL DISTRICT: ANALYSIS OF THE ROLE OF THE INDONESIAN STREET VENDOR ASSOCIATION OF STRUGGLE (APKLI-P) BASED ON THE PERSPECTIVE OF SHARIA ECONOMICS**Neng Julfa Habibah¹**

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Abstract

Based on the latest data from the Central Statistics Agency (BPS) in 2023, around 60.12% of the Indonesian workforce works in the informal sector, indicating the dominance of this sector in the national economy. However, in urban areas, informal sector economic activities, especially street vendors (PKL), often face various challenges that require structured solutions. One of the main problems street vendors face in Bantul Regency is limited business capital, which causes them to be trapped in loan shark loans that are not per Sharia principles. This study aims to analyze the role of the Indonesian Street Vendors Association of Struggle (APKLI-P) in empowering street vendors in Bantul Regency from a sharia economic perspective. This study uses a qualitative approach with a case study method at the DPD APKLI-P Bantul Regency. Data were collected through observation, in-depth interviews with 20 street vendor members, and documentation of empowerment programs carried out by APKLI-P. The data obtained were analyzed using source triangulation to ensure the validity of the research results. The findings show that APKLI-P has implemented various empowerment programs, such as developing culinary areas, providing business opportunities through local events, managing multi-purpose cooperatives, and providing halal certification. The impact of this program is measured through increased income, access to new business opportunities, and significant improvements in the welfare of street vendors. This study also highlights how the application of Islamic economic principles by APKLI-P has succeeded in strengthening social solidarity and creating equality and justice in society. However, this study has limitations in terms of generalizing the findings to other regions, and further research is recommended to test the effectiveness of this empowerment model in different regional contexts.

Keywords: Empowerment, PKL, APKLI-P, Sharia Economics**Street Vendor Empowerment . . .**

INTRODUCTION

The informal sector economy describes economic activities that operate outside the scope of official government regulation. The informal sector economy is partly unorganized, unlicensed, untaxed, mobile, volatile, and insecure or unstable conditions. The absence of regulations governing the informal sector can pose a threat to certain business actors. Informal business actors can lose access to facilities provided by the government such as permits, credit, and legal protection. This can cause a social gap between informal business actors and formal workers.

In the Republic of Indonesia Law Number 25 of 1997, Article 1 paragraph 31 concerning employment, informal sector businesses are activities of individuals or families, or several people who carry out joint efforts to carry out economic activities based on trust and agreement, and are not legal entities. Meanwhile, informal sector businesses according to Article 1 paragraph 32 of Law Number 25 of 1997 concerning employment state that informal sector workers are workers who work in informal sector employment relationships by receiving wages and/or compensation (Sirait, 2023).

The informal sector has made a significant contribution to national economic development. The informal sector absorbs a large number of workers, creates new jobs, and meets the needs of the community. Along with economic development, the transformation of the business sector will further encourage the growth of the informal sector. The majority of Indonesian workers work in the informal sector, this shows that there are still many Indonesians who do not have formal jobs.

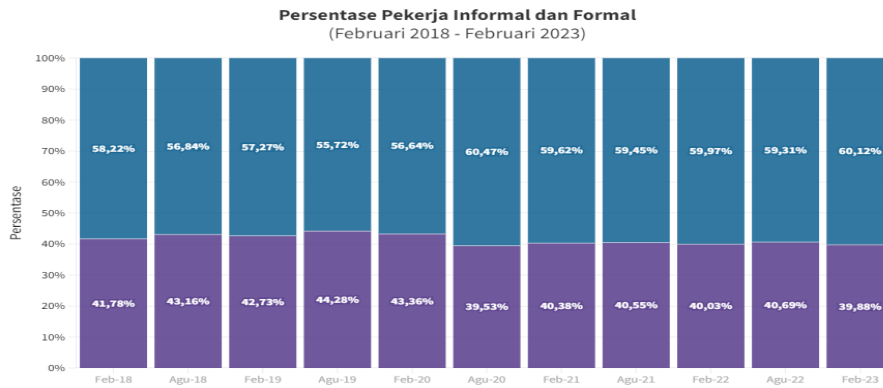




Figure 1
Percentage of Informal and Formal Workers in Indonesia in February 2018-February 2023

Source: Central Statistics Agency, 2023 (processed)

Informal = 
Formal = 

Based on data from the Central Statistics Agency (BPS), the majority of the workforce in Indonesia works in the informal sector, which is 60.12%. This shows that the informal sector still dominates the Indonesian economy. The proportion of informal workers increased by 0.81% compared to August 2022. The percentage also increased by 0.15% compared to the same period a year earlier. Meanwhile, the proportion of formal workers decreased by 0.81% in August 2022. The percentage was also 0.15% lower compared to the previous year.

Informal sector workers generally work in labor-intensive sectors, namely in industry, trade, agriculture, services and so on. One of the professions in the informal economic sector of trade in urban areas is Street Vendors (PKL). The phenomenon of street vendors has attracted a lot of government attention, because street vendors are often considered to disrupt traffic order, pollute the streets, and cause social vulnerability and dilemmas in urban spatial planning.

The existence of economic activities in the informal sector in urban areas is often a dilemma. In almost all cities, the problem arises because of street vendors who are the topic

of discussion. This is due to the presence of street vendors who are often located along busy areas in the city center. Street vendors are often considered as triggers for traffic irregularities, disrupting the comfort of pedestrians and road users, and giving the impression of being dirty and shabby which can have an impact on urban cleanliness. This problem is increasingly complex with violations often committed by street vendors related to the use of land or space for trading, such as street vendors in Bantul Regency.

The number of street vendors in Bantul Regency is around 961 street vendors marketing various goods in 17 sub-districts.

1	KAPANEWON	JUMLAH
2	BAMBANGLIPUR	19
3	BANGUNTAPAN	38
4	BANTUL	161
5	DLINGO	19
6	IMOGIRI	102
7	JETIS	18
8	KASIHAN	38
9	KRETEK	83
10	PAJANGAN	14
11	PANDAK	61
12	PIYUNGAN	147
13	PLERET	13
14	PUNDONG	55
15	SANDEN	74
16	SEDAYU	30
17	SEWON	78
18	SRANDAKAN	11
19	JUMLAH	961

Figure 2
Data on the Number of Street Vendors in Bantul Regency Per District in 2023

This significant amount directly helps reduce the unemployment rate in Bantul Regency. Various kinds of traditional culinary specialties such as ingkung chicken, klathak satay, Javanese noodles, and various other traditional culinary menus in Bantul Regency, which are available along the route to tourist destinations, make Bantul a prime destination for culinary lovers and tourists. This provides a boost to the local economy in Bantul Regency. Street vendors have a positive impact by contributing to economic growth in Bantul Regency. However, on the other hand, the presence of street vendors often utilizes places that should be for public facilities, such as roads and sidewalks, which often cause congestion and disrupt public services.

Another problem that is a challenge for street vendors in Bantul Regency is the limited working capital and the difficulty of accessing additional capital, this can potentially cause

Street Vendor Empowerment . . .



uncertainty for the future of street vendors who are informal and lack a clear structure in running their businesses. The sources of capital used include personal capital and loans. This limited capital encourages many street vendors to take steps to obtain loans to run their businesses.

To obtain capital loans, non-formal financial institutions such as savings and loan cooperatives and Baitul Maal wat Tamwil (BMT) are alternatives for capital loans. In addition to providing loan and financing services with small amounts, the requirements and administrative processes applied by these institutions tend to be simpler compared to loans provided by conventional banks. However, non-bank financial institutions implement a simpler process, but complete information is needed for the process of providing loans to street vendors. However, not all street vendors have the documents needed to access the loan. As a result, some street vendors cancel their intention to get loans and seek additional capital from individuals, such as loan sharks or debt collectors which are illegal loan funds. In this context, formal financial institutions show differences related to the lending process with loan sharks who offer easier loan solutions but with higher interest rates compared to official financial institutions (Fakhrudin And Others, 2022).

Loan sharks generally offer loans to street vendors in a fairly easy way, transactions can be done anywhere, and without collateral, only based on trust between the two parties according to the agreement that has been set. If the borrower is unable to pay, the profit obtained by the loan shark will increase and provide an additional burden for the borrower. This loan shark practice has a detrimental impact on street vendors because loan sharks make large profits. The use of credit by street vendors provided by loan sharks is adjusted to the needs of the street vendors, but must buy goods in the short term.

Bantul Regent Mr. Abdul Halim Muslih said that street vendors play an important role in advancing the local economy in the Special Region of Yogyakarta. The presence of street vendors is very much needed by the community, because street vendors are always at various events and public locations in Bantul Regency to meet the needs of people who are in public spaces. However, according to the Regent, one of the problems faced by micro

traders or small micro entrepreneurs such as street vendors is the problem of capital, even though there is adequate access to capital through banking institutions by providing micro-credit schemes (Bantul Regency Government Website, nd)

To empower street vendors in various locations in Bantul Regency, the local government has handed over this task to the Indonesian Street Vendors Association of Struggle (APKLI-P) of Bantul Regency, accompanied by the Bantul Regency Trade Service (Disdag). APKLI-P provides support for the empowerment initiative and is willing to carry out direct supervision to ensure that the empowerment takes place following the needs and aspirations conveyed by street vendors.

In regional regulation Number 07 of 2014 concerning the street vendor organization, the Indonesian Street Vendors Association for Struggle (APKLI-P) is explained as a professional organization and independent socio-economic movement. APKLI-P is not bound or tied to any other socio-political organization or political force, APKLI-P operates independently and in its activities is non-profit.

APKLI-P is an organization that bridges the interests of street vendors and as a unifying forum for street vendors. This association organization is a forum for deliberation for street vendors in conveying the aspirations and complaints of street vendors, both related to internal problems and external problems. APKLI-P was formed as a partner of the Department of Industry, Trade, and Cooperatives in implementing the economic empowerment of street vendors.

APKLI-P not only functions as a coordinator and driver of street vendor activities but also as the vanguard in providing an understanding of the principles of Sharia economics that can help street vendors escape from being trapped in loans from loan sharks. By upholding the principle (*Ta'awun*) of helping fellow members, APKLI-P plays an active role in helping street vendors who are trapped in loan sharks to help each other and solve problems together. This provides better access for street vendors to obtain financing that is free from usury and high-interest practices.



In overcoming the problems faced by street vendors in Bantul Regency, APKLI-P in collaboration with the local government, especially through the Trade Service (Disdag), has a central role in formulating more focused solutions. Through this collaboration, APKLI-P seeks to empower facilities where street vendors are not evicted but there is a determination. APKLI-P by creating programs to empower street vendors, including creating the Pundi Infaq program, which is a solution aimed at helping street vendors obtain additional capital.

APKLI-P is planning for a prosperous Indonesian street vendor economy in the digital era. The general chairman of the central APKLI, Ali Mahsum Atmo, said that in the digital era like today, APKLI will be a place to ensure that the street vendor economy can become more prosperous. That way, street vendors will still be able to maintain the pulse of their family's economy and can also send their children to school as the next generation of the nation.

Empowerment is done to improve the quality of life and provide equal opportunities for some people who still face economic problems. One form of community empowerment is done through support for street vendors who are an informal economic sector. Empowering street vendors is not about making street vendors more dependent on aid programs, because every result enjoyed must be obtained through one's own efforts. Therefore, the ultimate goal of empowerment is to empower the community, improve community capabilities, and build the ability to achieve a better life sustainably.

Empowerment in Islam itself has a unique view related to its implementation. Islam encourages the implementation of community empowerment by prioritizing three main principles, namely the principle of *ukhummah* (brotherhood), the principle of *ta'awun* (Cooperation/helping each other), and the principle of justice (Kusuma, 2022).

By applying these principles, empowerment in Islam aims to strengthen social solidarity, improve the welfare of the people, create a just and sustainable society, and create equality, justice, and togetherness of individuals and groups in society.

Seeing the problems of street vendors in Bantul Regency who lack empowerment and limited business capital so that they are trapped in loan shark loans that are not following the

concept of sharia, with the fact that the Indonesian people are the largest Muslim majority in the world, it is only natural that several sharia economic concepts are also able to solve the problems of street vendors who are trapped in loan shark loans in usury practices and high interest.

RESEARCH METHOD

This study uses a qualitative research method with a case study approach. Qualitative research is chosen because it is descriptive and emphasizes analysis of the subject's perspective, process, and meaning. This approach is used to holistically describe the phenomenon being studied in natural conditions. Case studies allow for in-depth information mining through direct interaction with data in the field, and allow researchers to utilize various sources of evidence.

The research location was conducted at the Office of the Indonesian Street Vendors Association of Struggle (APKLI-P) located in Bantul Regency, and several street vendors in Bantul District. The research took place from October 18th, 2023, to March 8, 2024.

The subjects of this study were the administrators of the DPD APKLI-P Bantul Regency, including Advisors, Chairpersons, Secretaries, Treasurers, Chairpersons of the DPC APKLI-P, and Street Vendors in the Bantul area. The selection of informants was carried out purposively to ensure that they had knowledge and direct involvement in the issues studied.

Data were collected using three main techniques: a) Observation: Observation was conducted to observe the behavior, interactions, and conditions of street vendors and activities carried out by APKLI-P in the context of empowerment. Observations were conducted directly at the research location to obtain relevant and natural data.; b) Interview: Structured interviews were used with interview guides that had been systematically prepared. These interviews were conducted with APKLI-P administrators and members to obtain in-depth information about the role of the organization and its impact on street vendors; c) Documentation: The documentation method was used to complete data through archives, written reports, photos, and electronic documents that were relevant to street vendor



empowerment activities. This data is important to strengthen the results obtained from interviews and observations.

The validity of the data was tested using source triangulation, method triangulation, and theory triangulation: a) Source triangulation involves comparing data from interviews, observations, and documentation to get a holistic picture and reduce bias; b) Method triangulation is done by combining different data collection techniques to ensure consistency and validity of the findings; c) Theory triangulation is used to analyze data based on relevant theories, such as Islamic economic theory and community empowerment theory.

The data obtained were analyzed using descriptive analysis which aims to describe the facts systematically and accurately. The analysis process follows the steps of Miles and Huberman: a) Data collection was carried out through intensive observation, interviews, and documentation at the research location; b) Data reduction was carried out by selecting important information, compiling key themes, and discarding irrelevant data; d) Data presentation was carried out in the narrative form that describes conditions in the field comprehensively, thus facilitating the drawing of conclusions and recommendations.

RESULTS AND DISCUSSION

Analysis of the Role of Traders Associations Foot Five Indonesian Struggle (APKLI-P) in Empowering Street Vendors in Bantul Regency

Empowerment Street vendors are not about making street vendors more dependent on aid programs, because every result enjoyed must be obtained through one's efforts. Therefore, the ultimate goal of empowerment is to empower street vendors, improve street vendors' capabilities, and build the ability to achieve a better life sustainably (Pramono & Unand, 2023)

The Indonesian Street Vendors Association of Struggle (APKLI-P) with the slogan "Empowered and Cultured" supports street vendors who operate in public areas without disturbing the activities of pedestrians and other users. Although the presence of street

vendors on the sidewalk is actually a violation, APKLI-P is trying to negotiate with the government so that street vendors can continue to sell without disturbing others.

In this case, APKLI-P seeks to minimize by PKL, especially during peak hours such as working hours or peak hours on provincial roads. APKLI-P proposes that at certain hours, especially in the morning until noon, the sidewalk must remain empty to ensure smooth traffic and the comfort of other road users. This effort is made to create a balance between the sustainability of PKL businesses and the public interest in the use of public space.

APKLI-P acts as a forum that protects and accompanies street vendors, especially those operating on the roadside. It is known that the presence of street vendors on the roadside can cause conflict with agencies such as the Transportation Agency and the Civil Service Police Unit (Pol PP). Therefore, APKLI-P tries to find a solution so that street vendors are not evicted or evacuated from their places of business.

Social empowerment and education are other equally important strategies. Providing training and education to street vendors can improve their skills in business management and marketing. The training can cover aspects such as financial management, marketing strategies, use of information technology, and customer service skills. By improving these skills, vendors can run their businesses more effectively and efficiently, thus being able to compete in an increasingly competitive market. The government and related institutions can work together to provide training programs that are tailored to the needs of street vendors in Tuasan. For example, a training program on the use of social media for promotion can help vendors increase their visibility and reach more customers.

In situations where street vendors are required to move from an unpermitted location, APKLI-P negotiates with related parties, such as the village, sub-district, or district governments, to provide alternative locations for street vendors. The goal is for street vendors to continue selling without having to be completely evacuated. For example, in the Angkrusari area where street vendors previously sold because of the market, the market was moved and the road became narrow. APKLI-P through collaboration between individuals Mr. Edi and the late Mr. Eko proposed to provide a special culinary area along the park road,



so that street vendors can continue their business without being disturbed by the change of location. This effort aims to create a solution that is beneficial for both street vendors and between business continuity and public interest.

In the area of Jalan Baros Pantai Depok which is located along Jalan Parangtritis heading west with the presence of the South Cross Road built from Purwokerto to Surabaya, there has been an increase in the activity of new traders to the west of the newly built Bridge. This sales activity has grown rapidly to become a trend. However, during the last fasting month in 2023, street vendors were evacuated and prohibited from selling. APKLI-P was then involved in the negotiation process to find a solution related to the sales activities of street vendors.

Through negotiations, APKLI-P managed to reach an agreement that street vendors could not sell for about 12 days before Ramadhan, before entering the month of Ramadhan. After that period, the selling activity returned to being busy and similar to a night market atmosphere, with traders lining up along the roadside. Although this activity is not allowed and is not following regulations, APKLI-P has valid permits from various institutions, such as the Ministry, the President, the Ministry of Trade, and the Regent, and has a valid legal entity. APKLI-P also received a lot of voluntary support in the form of funds, which are used to ensure the comfort and continuity of the street vendors' businesses.

APKLI-P always stands to protect and support the sustainability of street vendors' businesses, even when there is a crackdown or temporary evacuation. APKLI-P is also active in various major events, such as in the Imogiri area, where APKLI-P requested a location for street vendors to sell during the event, even up to three times for major exhibitions. This effort is made to ensure that street vendors can continue to sell comfortably and support the economic activities of the local community.

Analysis of the Role of the Indonesian Street Vendors Association in Struggle (APKLI-P) in Empowering Street Vendors in Bantul Regency from a Sharia Economic Perspective

Street vendor empowerment according to the Sharia concept is based on the principles of Sharia economics derived from Islamic teachings. The concept and views on street vendor empowerment in the context of Sharia economics can come from various figures and scholars who have an understanding and knowledge of Sharia economics. In this study, the author chose to take economic empowerment according to Muhammad Umer Chapra. The concept of Sharia economics is based on Islamic principles that prohibit usury (interest), *gharar* (uncertainty), and *maysir* (gambling). Sharia economics emphasizes justice, sustainability, and blessings in economic transactions.

The Sharia economic system acts as an alternative solution to economic and social problems that arise in society, such as income equality and the development of economic independence in society. The Sharia economic system, which can be said to be transparent, fair, and stable, increases the attractiveness of society to switch to the Sharia economic system. However, the dominant and large Muslim population does not guarantee the development of a quality sharia economy. In this case, Islamic economics has several instruments to overcome these problems.

Islam teaches us to work and work, whatever the work is, as long as we get halal sustenance and do not consume other people's wealth in a bad way, but rather consume wealth from our own hands, even if we are a PAS or PKL. This is also in accordance with the word of Allah SWT in surah al-Nisa verse 29 as follows: "O you who believe, do not falsely devour each other's wealth, except utilizing commerce which is valid with mutual consent in between you. and do not kill yourselves. Indeed, Allah is Most Merciful to you" Also the following hadith of the Prophet SAW means: "There is no one who eats a single food that is better than the food that comes from hard work.his hand(*work alone. And indeed Nabiyullah Daud as. eat food from his own efforts.*" (HR. Bukhari).

By applying Sharia principles, APKLI-P carries out empowerment based on Sharia which aims to strengthen social solidarity, improve the welfare of street vendors, create a just and sustainable society, and create equality, justice, and togetherness of individuals and groups in society.

One of the empowerment programs created by APKLI-P is the PKL Kab. alms fund which aims to provide assistance and support to PKL in Bantul Regency. This program was launched to help PKLs deal with economic obstacles, including loan problems from loan sharks that are often experienced by PKLs.



Figure 3
Socialization of the Implementation of the Street Vendor Donation Fund

The main objective of APKLI-P is to eradicate loan shark practices and at least reduce the negative impacts caused by loan sharks on street vendors in Bantul Regency. Loan sharks are a serious threat to street vendors because street vendors often do not have collateral when borrowing money from banks and loan sharks offer loans without clear procedures. This can cause serious financial problems, such as being trapped in debt that is difficult to repay.

Loan sharks have the advantage of flexibility in lending, where loan sharks can provide money quickly without having to wait for a long process. However, loan sharks also require their customers to pay every day, so loan sharks must be active in collecting so that customers do not run away (Pare-pare et al., 2021). To overcome this problem, APKLI-P together with the initiative of Mr. Yus Warseno, created a program that aims to provide assistance and compensation to street vendors in need, as well as to reduce dependence on loan sharks.

Funds obtained from various sources, such as voluntary donations, CSR from private companies, and funds from government agencies, are used for social activities, such as compensation, assistance in emergencies, and operational assistance for APKLI-P. The funds from Infaq, alms, and sharing are managed by the administrators/managers of the Bantul district street vendors' infaq fund with the provision that 100% is deposited to the Treasurer of the Bantul District APKLI-P DPD, which is then set aside as much as 30% to support the activities of the Bantul District APKLI-P DPD and 70% is directly returned to the administrators/managers of the Bantul District street vendors' infaq fund, then from the 70% 20% is set aside for the operational management of the PKL infaq fund and the rest is to support financing activities for street vendors' families in need.



Figure 4
Socialization of the Handover of Pundi Infaq Funds

As it has been running, the funds obtained from Bank Indonesia amounting to 10,000,000 million, the funds are allocated for unsecured and interest-free loans for street
Street Vendor Empowerment . . .



vendors who have become members of APKLI-P, on the condition that they have a Membership Card (KTA) and participate in the donation program. In addition, the funds are also used for various purposes, including APKLI-P operations, helpsick members, and assistance for areas in need such as Gunung Kidul Regency which is experiencing water shortages.

Submission financing as business capital through Pundi Infaq PKL Bantul Regency must be in groups and borne jointly (if one of the members has not been able to pay off the loan according to the time and installment value that has been determined, then the installment is borne by the group), the number of groups must be odd, consisting of 5, 7, 9, or 11 people.

The financing agreement for the Bantul Regency PKL alms fund is a Syariah Syirkah agreement, including the Mudharobah Agreement (Profit Sharing), Musyarokah Agreement (Joint Investment), and Murobahah Agreement (Sale and Purchase Agreement) with Allah, the Almighty God. Manager/The manager is a witness in collecting and distributing infaq, alms, and sharing funds. This is with the hope of getting help from God Almighty.

The PKL Bantul Regency alms fund aims to make it easy for members to access funds quickly, without interest and collateral (*Qard*) (free from loan sharks/*Usury*). With the full amount received, it means that the borrower has already made a profit and doesn't have to think about being deducted even a single cent to pay interest. This effort is made to provide a better alternative than relying on loan sharks and to support the sustainability of street vendors' businesses more sustainably and ethically.

CONCLUSION

Based on research results conducted by researchers regarding the empowerment of Street Vendors (PKL) in Bantul Regency: Analysis of the Role of the Indonesian Street Vendors Association in Struggle (APKLI-P) Based on the Perspective of Islamic Economics then researchers can draw the following conclusions:

a) APKLI-P protects all street vendors, especially in terms of assistance. Street vendors' sales activities which are generally carried out on the roadside often conflict with highway regulations and have the potential to involve the Transportation Agency and the Civil Service Police Unit (Satpol PP). APKLI-P plays a role in finding solutions so that street vendors are not evicted, but are placed through negotiation. If there is a location that does not allow them to go to a place provided by the local government, such as the Village, Sub-district, or Regency government. Of all the APKLI-P programs that have been analyzed, several programs have been selected because they have a significant impact on empowering street vendors and improving the welfare of street vendors. Among the selected programs, some include the development of culinary areas, providing business opportunities and opportunities to sell at big events or events in Bantul, the Bantul street vendor multi-business cooperative, organizing seminars, Pundi Infaq PKL, and halal certification. Through this initiative, APKLI-P has succeeded in empowering street vendors by providing a platform to develop and optimize street vendor businesses, as well as providing access to wider business opportunities through events that are held. Thus, APKLI-P has played an active role in improving the welfare and sustainability of street vendor businesses in Bantul Regency.

b) By implementing sharia principles, APKLI-P carries out Sharia-based empowerment which aims to strengthen social solidarity, improve the welfare of street vendors, create a just and sustainable society, and create equality, justice, and togetherness of individuals and groups in society. APKLI-P gives business capital loans generated from one of its programs, namely Pundi Infaq PKL Kab. Bantul without collateral and anti-riba, free from interest. Through this initiative, APKLI-P has succeeded in empowering street vendors by providing a platform to develop and optimize street vendor businesses.

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