

**ANALYSIS OF THE ROLE OF UMKM TO IMPROVE THE PROSPERITY OF THE
COMMUNITY FROM THE PERSPECTIVE OF ISLAMIC ECONOMIC LAW
(STUDY ON THE NATURAL TOURISM OF SUMBERINGIN, TUMPANG
DISTRICT, MALANG REGENCY)****Rokiyah¹⁾, Ane Fany Novitasari²⁾, Sri Hudiari³⁾, Mohammad Sinal⁴⁾**¹⁾Teknik Elektro, Politeknik Negeri Malang²⁾Administrasi Niaga, Politeknik Negeri Malang³⁾Akuntansi, Politeknik Negeri Malang⁴⁾Teknik Mesin, Politeknik Negeri Malang

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anefany@polinema.ac.id**Abstract**

The existence of MSMEs is expected to provide prosperity for owners and the surrounding community. Welfare can be understood as equal distribution of life at a higher level from life itself. However, this goal is not in line with the conditions at the Sumberingin Bathing Nature Tourism. The existence of these destinations has not been able to achieve the goals of MSMEs. The aim of this research is to analyze the concept and role of MSMEs for the welfare of society from the perspective of Islamic law (study of the natural tourism of Sumberingin baths, Tumpang District, Malang Regency). This research is empirical research. The research approaches used are the Analytical Approach and the Case Approach. Data collection for this research used library study techniques and the data that had been processed systematically was then analyzed descriptively and evaluatively. The research results showed the concept of MSMEs for the welfare of society in the perspective of Islamic economic law, namely fulfilling physical needs and halal sustenance and the blessings of sustenance received and creating a sense of security and love for others. Furthermore, The role of the Sumberingin Bathing Nature Tourism MSME is to improve the welfare of the community from the perspective of Islamic economic law, namely creating jobs, meeting economic needs and helping other people in need. Based on the results of an indicator survey that measures welfare from an Islamic economic perspective, it can be concluded that the majority of MSMEs feel that their needs are met, they are helped to obtain halal sustenance, they do business with a sense of security and peace.

Keywords: MSMEs, Welfare, Islamic Economics**INTRODUCTION**

In the current era of globalization, good income is an assessment of the government's success in implementing development, including from an economic aspect, because the government creates and supports programs within the concept of a people's economy. The socio-economic concept is an idea about the means, characteristics and goals of development with the main aim of improving the standard of living of people who generally live in rural areas. This concept brings important changes towards progress, especially to break down barriers that cause most Indonesians to default (Sumawinata, 2004)

MSMEs are the basis of the people's economy. Therefore, its role is very important in national economic development because it expands employment opportunities, provides broad economic services to the community, plays a role in the process of equalizing and increasing people's income, encourages economic growth, and plays a role in realizing state stability. . Empowering MSMEs is a strategic option to increase the income of low-income groups in order to reduce income inequality and poverty by increasing business capabilities and business management skills (Sabiq, 2004)

The existence of MSMEs not only aims to increase income but also to distribute income. This is understandable because the MSME sector includes many people who have different types of businesses. The government already has an obligation to empower the grassroots economy, in this case MSMEs and cooperatives. This was reported in the 1999-2004 GBHN. However, this task has not been carried out in line with the government's attitude which still relies on large corporations as a source of income. There were concerns from the government about low growth so they returned to the economic policy bloc given the international community's pressure on Indonesia to pursue growth rather than equity

Wringinsongo Village is one of the villages in Malang Regency which has a lot of business potential. Micro, Small and Medium Enterprises are the main support for the development of the local economic sector in Wringinsongo Village, most of which are engaged in trade and tourism. The tourism sector that is currently being developed is the Sumberingin Bathing Nature Tourism. Based on the results of initial observations conducted through interviews with tourist destination managers, it shows that the existence of this destination has not been able to encourage the involvement of different business sectors. This condition is not in line with the opinion expressed by Apriyana Selin Marsela (2020) who stated that tourism can encourage the birth of the craft industry, the growth of travel agencies, increase the flow of transportation and communication, the establishment of hotels, restaurants, eateries and so on. This can expand employment opportunities and increase the benefits of tourism development, it is necessary to manage tourism professionally. Based on the explanation above, the researcher will analyze the role of MSMEs in the natural tourism of the Sumberingin baths, Tumpang District, Malang Regency to improve the welfare of the community from the perspective of Islamic economic law.

RESEARCH METHODS

This research is empirical research. The approach method used in the research is Analytical Approach and Case Approach. Collecting legal materials for this research used literature study techniques. In this research, the legal materials that have been collected will be processed systematically

RESULTS AND DISCUSSION

Wringinsongo is a village located in Tumpang District, Malang Regency, East Java Province. Geographically, Wringinsongo village is located between 60 21'-6 0 31' South Latitude and 1050 10' – 1100 40' East Longitude where the northern part borders on Tumpang Village, the western part borders on Slamet Village, the southern part with Sukoanyar Village and the eastern part with Malangsuko Village. Geologically, all the land in Wringinsongo Village is fertile land which is very suitable for use as agricultural land and plantations. Most of the livelihoods of the people of Wringinsongo Village are as farmers and livestock breeders. Because the village is located close to the sub-district center, it has an influence on changes in the population's livelihood patterns, including in the trade and service sectors.

The potential for Wringinsongo Village to be used as a tourist village is very suitable because the village has very good natural potential. One of the tourist destinations that is growing is the Sumberingin Bathing Nature Tourism.

Located in Wringinsongo Village, Tumpang District, Malang Regency, this bath is said to have existed since the Dutch era. Getting to this place is not difficult, access is easy because it is quite close to Jalan Raya Jeru, Tumpang. This bath is open every day, but usually it will be busy with visitors on weekends or holidays. To enter the bathing location, visitors only need to pay an entrance ticket of IDR 7,000 per person. There are four pools at the Sumberingin bathing location which are differentiated based on their depth. The facilities at the bathing location can be said to be quite complete and there are toilet facilities, changing rooms, prayer rooms and food stalls.

The existence of this natural tourism provides business opportunities for the people of Wringinsongo Village. The livelihoods of the local community are expanding to include buying and selling, workshops and tourist services. Even housewives can now help the head of the household to improve their economy. It cannot be denied that the existence of this tourist attraction has made a huge contribution as a place that is able to absorb labor in carrying out its business.

The trading activities carried out by the community around the Sumberingin natural tourism area are very varied, including the many culinary stalls that provide traditional to modern snacks such as pecel, chicken noodles, meatballs, kwetiau and various drinks or soft drinks in addition to stalls selling snacks or snacks for the local community. Sumberingin natural tourism also opened a food stall that provides basic food with various types of side dishes to meet the needs of tourists who do not bring provisions. Apart from selling culinary delights, local people also sell souvenirs, children's toys, hawkers, fruit, snack shops and some even open basic food shops. Another business run by the local community is providing services including motorbike taxis, photography and swimming equipment rental.

It is felt that the existence of this natural tourism has been able to reduce the unemployment rate, especially for the surrounding community, through the availability of employment opportunities that emerged with the establishment of the Tabek Indah tourist village, so that now the opportunity to be able to work is very wide open for those who really want to work to produce their human resources. have and earn income to meet their daily living needs without having to look far for work in other areas where sometimes monthly income and expenses are not balanced.

Researchers conducted a survey of 20 MSME actors to measure the percentage of welfare felt by MSME actors in the Sumberingin Bathing Nature Tourism with the following results:

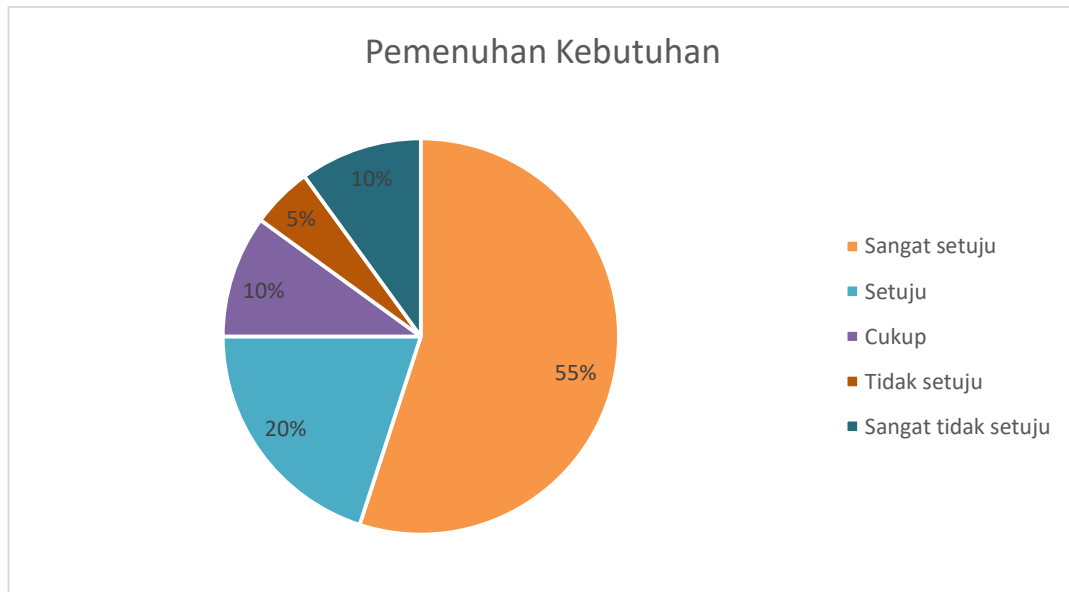


Figure 1. Needs Fulfillment Indicator Survey
Source: Processed data (2024)

Based on Figure 1, it shows that the majority of UMKM players in the Sumberingin Bathing Nature Tourism stated that they strongly agree that the existence of this tourist destination helps every family meet their daily needs. Measurement of welfare based on other indicators will be presented in Figure 2 as follows:

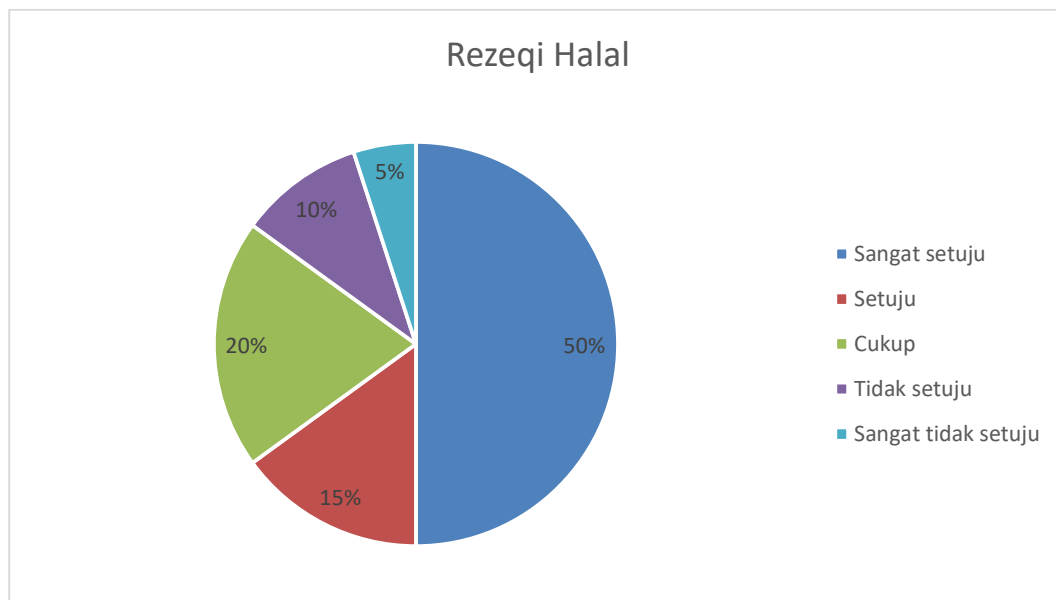


Figure 2. Halal Sustenance Indicator Survey
Source: Processed data (2024)

Figure 2 shows that the majority of MSMEs feel that the existence of the Sumbering Baths Nature Tourism helps them to obtain sustenance in a halal way. Furthermore, the results of measuring other welfare indicators are presented in Figure 3 below:

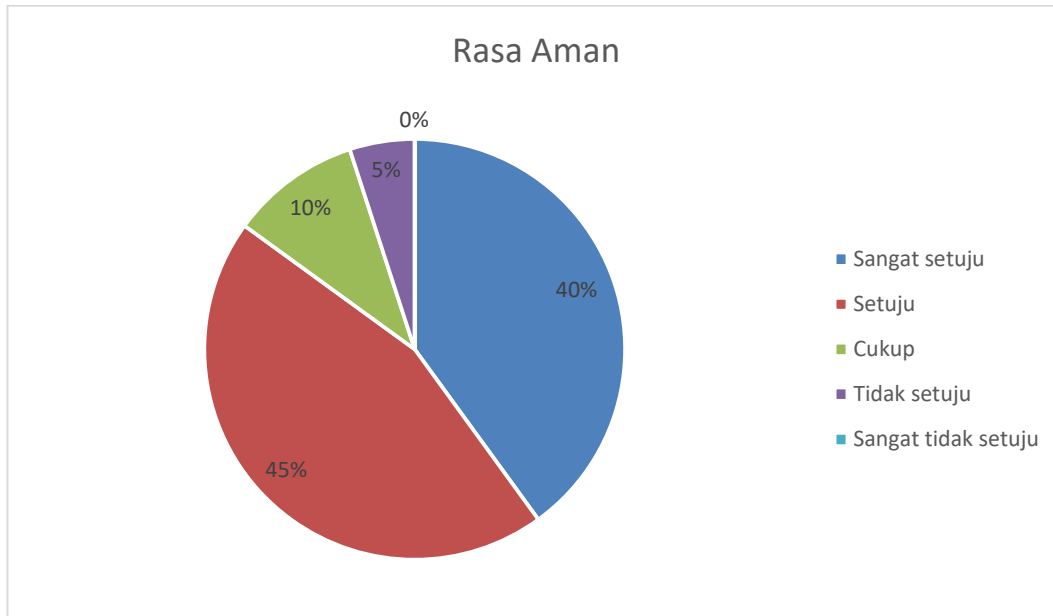


Figure 3. Survey of Sense of Security Indicators
Source: Processed data (2024)

Figure 3 shows that the majority of the Sumberingin Bathing Nature Tourism MSME business actors agree that business actors feel safe doing business in the Sumberingin Bathing Nature Tourism area. This sense of security is associated with the blessings of the good fortune obtained.

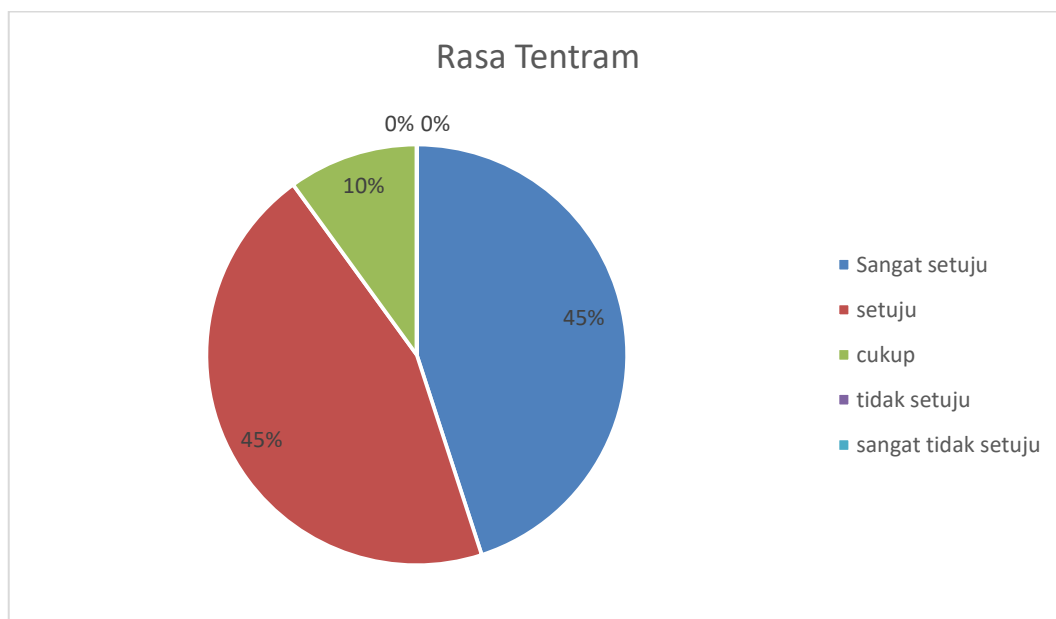


Figure 4. Sense of Peace Indicator Survey
Source: Processed data (2024)

Based on Figure 4, it shows that the majority of MSME actors stated that they strongly agree that business actors feel at ease doing business around the Sumberingin Baths Natural Tourism destination area. This peace is obtained because the majority of business actors carry out business activities honestly and compete fairly.

Based on Law No. 20 of 2008, article 8 concerning micro, small and medium enterprises explains the principles and objectives of developing MSMEs, one of which is sustainability. This means that the development of MSMEs is carried out continuously so that a strong and independent economy can be formed.

According to Khikmawati et al (2022) welfare according to Islamic Economics includes:

- a. The fulfillment of physical needs and halal sustenance and the blessings of sustenance received.

Welfare is closely related to production activities. In Islam, the concept of welfare consists of increasing income resulting from increased production of useful goods through maximum utilization of natural resources and, in terms of consumption, it remains guided by Islamic values. This is evident from the results of a survey which states that the majority of business actors feel that it is economically helpful to meet their needs by doing business around the natural tourist destination of Sumberingin Baths. Apart from that, the business activities that take place there are business activities to obtain halal sustenance.

- b. Creating a sense of security and love for others.

All families must have a goal to improve the welfare of their family. This can be achieved by working hard but still in a halal way so that the fortune you get becomes a blessing. To achieve prosperity, it is not enough if only one member strives for it, but requires good cooperation between family members. This is proven by the survey results which state that the majority of business actors feel safe and secure in running their business at the Sumberingin Bathing Nature Tourism, all business actors compete healthily.

Based on the results of an indicator survey that measures welfare from an Islamic economic perspective, it can be concluded that the majority of MSME players feel that their needs are met, helped to obtain halal sustenance, and do business with a sense of security and peace.

Welfare is a way of life that is full of security, decency and inner and outer peace, as well as a social, material and spiritual order that enables every citizen to strive to achieve the best possible physical, mental and social welfare. his house and his people. The Islamic economic view of welfare is of course based on all Islamic teachings about life. This concept of welfare is very different from conventional economic concepts, because the concept is holistic. In short, the goal of Islamic economics is holistic and balanced welfare, which includes material and spiritual, physical dimensions. and spiritual, including individual and social, including the welfare of the afterlife (Syakur, 2011).

Welfare in Islamic economics is general prosperity, material prosperity and spiritual prosperity. MSMEs have several roles to improve the welfare of society in the Islamic view, namely:

1. Create jobs

According to Hastika (2022) the existence of MSMEs creates jobs or employment opportunities for the community. With the existence of the Sumber Bathing Nature Tourism, the local community wants to earn income which is used to meet their daily needs. Sumberingin Bathing Nature Tourism can open up employment opportunities for them, especially to help the family economy and increase income so that this destination plays a very important role in developing the country's economy, especially the community's economy to

meet daily needs, especially in the future. This natural tourist destination can open up employment opportunities for brands and reduce the burden on the community, to reduce people's standard of living so that basic needs are met and life is better than before.

2. Meeting economic needs

In sharia economics, MSMEs are one of the activities of human efforts to live and worship, towards social economic prosperity. In sharia economics, fulfilling human consumption needs should not be excessive, especially by hoarding to gain wealth, especially if you have to use methods that are prohibited by religion (Hastika, 2022). Sumberingan Bathing Nature Tourism wants to implement business activities in accordance with Islamic teachings such as honesty, healthy competition, using halal raw materials. With activities in accordance with Islamic teachings, a noble life and prosperity in this world and the hereafter can be realized and have a good impact

3. Help others in need

In Islam, carrying out economic activities cannot be separated from the nature of humans who are social creatures. Therefore, when carrying out economic activities, it is not only about one's own needs and welfare, but also the activities carried out can help other people who are needed. In one interview, the owner of an MSME said that by owning this MSME, he was able to employ several people who needed work in order to meet their needs and also achieve prosperity. From this it can be proven that these MSMEs are able to implement the principles of Islamic economics, namely helping those in need (Khikmawati et al, 2022)

CONCLUSION

Based on the results of the analysis, it showsThe concept of MSMEs for the welfare of society from the perspective of Islamic economic law, namelythe fulfillment of physical needs and halal sustenance and the blessings of sustenance received and the creation of a sense of security and love for others.The role of the Sumberingin Bathing Nature Tourism MSME is to improve the welfare of the community from the perspective of Islamic economic law, namely creating jobs, meeting economic needs and helping other people in need.Based on the results of an indicator survey that measures welfare from an Islamic economic perspective, it can be concluded that the majority of MSMEs feel that their needs are met, they are helped to obtain halal sustenance, they do business with a sense of security and peace.

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