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DESCRIPTIVE OF QUANTITATIVE DATA | SUPPLEMENTARY

The Effectiveness of KUR Sharia Products in PT. Pegadaian Talise Branch UPC Tawaeli in SME Development

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Abstract: PT. Pegadaian as a financial institution has an important role in providing financing for sharia-based SME as part of an effort to support this real sector. This study aims to determine the impact and benefits of using KUR Syariah and analyze the effectiveness of KUR Syariah products in \ the development of SME. The research method used is descriptive qualitative. The results of this study indicate that KUR Syariah products are effective in supporting the development of SME and have a very positive impact on MSME actors, and the benefits obtained through financing are business development and easier financial management. This research found several aspects to improve the effectiveness of Sharia KUR products at PT. Pegadaian, including consistent goals, consistent time, quantity provisions, and credit provisions. The four ways to measure the effectiveness of KUR products are very precise based on the consistency of targets, quantity and time in applying or distributing KUR. Therefore, in this case it can be said that the Sharia KUR Products distributed by PT. Pegadaian UPC Tawaeli are considered effective and right on target.

Keywords: Effectiveness, KUR Syariah Products, SME Development.

1. INTRODUCTION

Micro, Small, and Medium Enterprises (SME) have demonstrated resilience during economic downturns, as evidenced during the monetary crisis that struck Indonesia between 1987 and 1998. Unlike large corporations, SME managed to sustain operations, highlighting their critical role in the economy. The development of SME is vital for Indonesia's economy as they serve as a primary pillar, significantly contributing to job creation, economic growth, and the reduction of socio-economic disparities. However, lower-income individuals often face challenges in securing adequate financing, both for starting new businesses and expanding existing ones. There is a need for suitable solutions to support the growth and advancement of SME. One such solution is the provision of affordable and accessible financing options (Alfani & Solihin, 2023).

PT. Pegadaian (Persero) is a state-owned enterprise in Indonesia operating as a limited liability company. Established to prevent the public from borrowing from loan sharks and other unsound lending sources, PT. Pegadaian aims to improve the welfare of the lower-income population and support government programs in economic and national development. The company offers a product called KUR Syariah, a financing facility for customers with productive businesses to develop their enterprises within a specific period under a syariah (Islamic finance) agreement (Persero) PT. Pegadaian, 2022). In Indonesia, KUR products provide a way to offer financing access to SME, designed to provide loans at economical interest rates to help expand their businesses. The KUR product aims to increase business capital, supporting policies to accelerate the development of the real sector and empower SME (Aditya, 2020). To achieve these goals, the government issued Presidential Instruction No. 6 of 2007 on Accelerating the Development of the Real Sector and Empowering SME, officially launching the KUR product on November 5, 2007. This launch was supported by Presidential Instruction No. 5 of 2008, emphasizing the importance of economic programs to ensure



the implementation of KUR. Kredit Usaha Rakyat (KUR) is a government-subsidized loan program in Indonesia aimed at supporting SME. KUR Syariah by PT. Pegadaian started operating in Central Sulawesi in 2018.

Table 1. Data on MSME Entrepreneurs Applying for KUR Syariah at PT. Pegadaian UPC Tawaeli

No	Month (2023)	Type of Business	Loan Amount	Repayment Term
1.	July	Cell Phone Shop	Rp> 2.000.000 - 5.000.000	2 – 3 Years
2.	August	Stall	Rp> 5.000.000	2 – 3 Years
3.	September	Grocery Store	Rp >5.000.000 - 8.000.000	2 – 3 Years
4.	October	Food Stall	Rp> 5.000.000 - 8.000.000	2 – 3 Years
5.	November	Mixed Stall	Rp >5.000.000 - 10.000.000	2 – 3 Years
6.	December	Workshop	Rp> 5.000.000 - 10.000.000	2 – 3 Years

Source: PT. Pegadaian UPC Tawaeli, 2023

Based on interviews, the number of loans processed by Pegadaian UPC Tawaeli in the six months of 2023 mostly exceeded Rp 5,000,000. Although there were loans of lower amounts, they accounted for only 2 out of 10. On average, customers applying for KUR Syariah chose a repayment term of 2 to 3 years. There were also customers who opted for yearly payments, except for those with higher incomes. The KUR Syariah system operates on a profit-sharing principle (Mudharabah or Musyarakah), where the Syariah bank provides capital for the customers to run their businesses. The profits generated from these businesses are shared between the bank and the customers based on a previously agreed-upon ratio. In case of a loss, it is shared according to the agreement, except when the loss is due to negligence or a breach of contract by the customer.

Table 2. Financing Installment Plans for KUR Syariah at PT. Pegadaian

Loan Amount	Installment Period (Rp) in Months			
	12	18	24	36
1.000.000	86.100	58.400	44.500	30.600
2.000.000	172.300	88.900	88.900	61.200
3.000.000	258.400	175.100	133.400	91.700
4.000.000	344.500	233.400	177.900	122.300
5.000.000	430.700	291.800	222.300	152.900
6.000.000	516.800	350.100	266.800	183.500
7.000.000	602.900	408.500	311.300	214.000
8.000.000	689.100	466.800	355.700	244.600
9.000.000	775.200	525.200	400.200	275.200
10.000.000	861.300	583.600	444.700	305.800

Source: PT. Pegadaian (Persero), 2024

Before applying for KUR Syariah, customers need to select the repayment installment plan for the loan. The loan term can range from 12, 18, 24, to 36 months. For instance, a loan of Rp 1,000,000 with a 12-month term would require a monthly payment of Rp 86,300, with an effective interest rate of 3% per year. KUR Syariah serves as a financing option for working capital or investment needs, provided to individuals or groups that meet specific criteria. The goal of KUR Syariah is to enhance the competitiveness of SME and support economic growth and employment absorption. The study of syariah finance is crucial as it aids in understanding Islamic laws in depth, addressing contemporary questions, and ensuring that practices align with authentic Islamic teachings. This knowledge helps Muslims live their lives according to their religious principles. The funds for KUR Syariah are sourced from Islamic financial institutions. Based on this background, this research investigates "The Effectiveness of KUR Syariah Products at PT. Pegadaian Branch Talise UPC Tawaeli in the Development of SME." This study is closely related to the growth of the syariah economy and

contributes to the development of SME in Indonesia. Additionally, it provides insights into the effectiveness of KUR Syariah products operated by PT. Pegadaian in supporting the growth of sharia-based SME.

2. LITERATURE REVIEW

2.1. Effectiveness

Effectiveness is defined as the degree to which a task achieves its desired outcomes, reflecting the ability of an individual or organization to complete tasks according to predetermined goals, including time, cost, and quality considerations. If a job is completed while accounting for all planned aspects, it can be concluded that the job is effective (Masruri, 2017). Effectiveness is the ability to achieve previously set goals in an endeavor or activity. When these goals align with the institution's objectives, their achievement signifies success in implementing programs or activities according to the institution's authority, duties, and functions. In the context of organizational behavior, effectiveness refers to the relationship between production, quality, efficiency, adaptability, satisfaction, excellence, and innovation. It is a crucial concept because it provides an overview of an organization's success in achieving its objectives. In other words, effectiveness indicates the extent to which activities are conducted to reach predetermined goals (Gibson, 2010).

2.2. Islamic Economics

Islamic economics is the study and application of Shariah principles and rules that prevent injustice in the utilization and allocation of resources, aiming to provide material and spiritual satisfaction for individuals and enabling them to fulfill their obligations to the Creator and society (Sari, 2020). This branch of economics aligns with Islamic teachings, particularly in providing financing for SME in compliance with Shariah principles, which include:

1. Riba (Interest): Riba refers to the prohibition of interest in Islam. In financial terms, it is defined as an increase or profit derived from loans or debts without providing equivalent benefit to the lender. Islam considers riba unethical and strictly prohibits it.
2. Gharar (Uncertainty): Gharar involves uncertainty or ambiguity in transactions. Transactions containing gharar are deemed unfair as one party might receive disproportionate benefits or bear unequal risks. Gharar is prohibited in Islamic finance and trade.
3. Maisir (Gambling): Maisir, or gambling, involves wagering or speculation on uncertain outcomes for potential gains without productive effort. In Islam, maisir is considered detrimental and unfair as it relies solely on luck and does not provide tangible benefits.

KUR Syariah products are designed to minimize elements of gharar and maisir by ensuring that all transactions are clear, transparent, and free from speculation. By adhering to these principles, KUR Syariah aims to offer equitable financing solutions that comply with Islamic law, assisting SME in developing their businesses without engaging in prohibited practices. Various Islamic financial concepts used in trade and investment transactions include Mudharabah, Murabahah, and Musyarakah:

1. Mudharabah: A partnership where one party provides capital (shahib al-mal) and the other provides expertise or management (mudharib). Profits are shared between the parties, except in cases of intentional negligence or mismanagement by the managing party.
2. Murabahah: A sale transaction where the seller (mu'rib) sells a product to the buyer (mushtari) at a price including the cost and an agreed-upon profit margin. The seller must first purchase the goods before reselling them to the buyer. Payment may be made in cash or installments.



3. Musyarakah: A partnership where two or more parties provide capital and share both profits and losses according to an initial agreement. All parties have equal rights to manage the business and make operational decisions.

2.3. Kredit Usaha Rakyat (KUR) Syariah

KUR Syariah is a financing tool for individuals with productive businesses to expand and develop their enterprises over a specified period. PT. Pegadaian officially offers KUR Syariah loans ranging from Rp1,000,000 to Rp10,000,000 with an additional interest rate of 0.14% per month. Applications for KUR Syariah can be submitted at all Pegadaian branches and service units throughout Indonesia. The public can choose a financing duration of 12, 18, 24, or 36 months, provided the business has been operational for at least six months (Detyena & Dona, 2023). Access to KUR Syariah financing for SME has become increasingly accessible, as PT. Pegadaian has partnered in this financing scheme over the past year. This collaboration aims to provide financing with interest or margin assistance for small businesses. The hope is that the KUR program offered by Pegadaian will enable SME to grow more effectively and serve as a solution for ultra-micro enterprises to increase their capacity (Hakim, 2019). This credit is available for various business sectors, including small and micro-enterprises, agriculture, plantations, forestry, marine, fisheries, salt mining, manufacturing, production services, and other productive sectors. KUR Syariah offers advantages in expanding financing access for productive enterprises, developing the real sector, empowering SME, promoting economic growth, and increasing employment.

2.4. Micro, Small, and Medium Enterprises (MSME)

SME play a vital role in Indonesia, particularly as a developing country. The high number of SME creates more job opportunities for the unemployed. Additionally, SME can serve as a source of income, especially in rural areas or low-income households. SME are defined as businesses that start with relatively small capital, assets, and workforce, as outlined by the government or other specific-purpose organizations (Nuzulia, 2015). SME are economic activities conducted by individuals or business entities to produce goods or services for commercial sale. The distinction between SME lies in their sales turnover. Micro and small businesses have a sales turnover of one billion rupiah or less, while medium-sized businesses have a turnover exceeding one billion rupiah. SME are a vital economic activity capable of increasing community income, spurring economic growth, and contributing to national stability. They are a fundamental component of the national economy that must be given opportunities, support, protection, and development as a priority in supporting the people's economic groups while acknowledging the role of large enterprises and state-owned enterprises (BUMN) (Tambunan, 2022). According to Law No. 20 of 2008, the definitions are as follows:

1. Micro Enterprises: Productive businesses owned by individuals or individual business entities that meet the criteria as Micro Enterprises under this law.
2. Small Enterprises: Independent productive economic activities conducted by individuals or business entities that are not subsidiaries or branches of medium or large enterprises, directly or indirectly controlled by them, and meet the criteria as Small Enterprises under this law.
3. Medium Enterprises: Independent productive economic activities conducted by individuals or business entities that are not subsidiaries or branches of small or large enterprises, directly or indirectly controlled by them, with net assets or annual sales as stipulated by this law.

SME refer to business scale. Micro-enterprises are typically owned and operated by one person or a small family, with very few employees, low annual income, and limited assets. Small enterprises are larger than micro-enterprises in terms of employees, income, and assets, yet still relatively small



compared to large corporations. Medium enterprises are more extensive and complex, with more employees, higher income, and greater assets than small enterprises. Medium enterprises may have a broader operational scope and may require a more complex organizational structure (Hafsah, 2020).

2.5. Development of SME

Developing SME can be achieved by enhancing human resources through information technology (IT). The benefits of using the internet to develop businesses include more effective product and service promotion through direct interaction with well-informed customers, and rapid information exchange, often taking just minutes or seconds. Establishing IT-based MSME Development Centers in each district, or ideally in each sub-district, is necessary. These centers would be specialized rooms equipped with computers and internet connections and managed and funded by local governments. This initiative would significantly boost MSME development (Anggia & Shihab, 2019). The development of SME is crucial as the ASEAN Economic Community (AEC) 2015 becomes effective. For SME to compete within the AEC, simultaneous development is necessary. However, developing SME is not without challenges, with many being internal. These challenges include low-quality human resources, limited marketing capabilities, an unfavorable business climate, limited access to technology, and insufficient working capital.

2.6. Previous Study

Indahningrum & Jayanti (2020) studied the effectiveness of MSME financing in increasing customer income. Their regression analysis indicated that procedures and profit margins did not significantly impact customer income. In contrast, financing amounts and fund usage compliance did. Collectively, these factors influenced customer income. Agus (2021) analyzed the effectiveness of KUR in increasing income and employment in SME in Tinggimoncong District, Gowa Regency. The study found that KUR users in SME were highly effective, with an effectiveness rate of 97.1%. The KUR program significantly increased income and employment in SME. Murahati (2021) examined the development of SME in Embong Ijuk Village before and after receiving KUR BSI Unit Kepahiang funding. The study found significant growth in SME after receiving additional capital from KUR BSI Unit Kepahiang. Hariani et al. (2022) investigated the effectiveness of managing KUR funds for red onion farmers in BRI Unit Cakke, Anggeraja District, Enrekang Regency. The study found that the KUR funding led to increased agricultural output and overall farmer welfare. Firdaus & Makhthum (2024) examined the effectiveness of PT. Pegadaian's Syariah KUR program for MSME development. The study concluded that the Syariah KUR program significantly helped businesses obtain alternative financing, improve financial management, and support daily living expenses and education costs.

3. RESEARCH DESIGN AND METHOD

This research was conducted at PT. Pegadaian (Persero) Branch Talise UPC Tawaeli. The location was deliberately chosen due to its implementation of Syariah-based KUR products. The research is a descriptive qualitative study. Data collection involved direct observation of several customers and interviews with the managers of the Syariah KUR program at UPC Tawaeli. The data obtained from these observations and interviews were analyzed to draw conclusions. Data collection in the field was carried out through direct observation and interviews. The interviews involved Pegadaian employees responsible for managing the KUR program at UPC Tawaeli and MSME operators participating in the Syariah KUR product. The goal was to understand the processes or outcomes of interventions to assess their effectiveness. Data analysis in this descriptive qualitative research utilized Descriptive Statistical Analysis to summarize the characteristics of the Syariah KUR product and the development outcomes of related SME. Factor analysis was also employed to identify the most influential factors affecting the effectiveness of the Syariah KUR product in MSME development, helping to understand MSME operators' perceptions and experiences with the product.



4. RESULT AND DISCUSSION

The findings of this study indicate that PT. Pegadaian's Syariah KUR products are effective in supporting the development of SME. This effectiveness is measured by several factors and procedures, including the achievement of objectives, the direct impact of KUR usage, and the effectiveness of the financing products provided to Pegadaian's customers for MSME development. Based on interviews with Mrs. Liana Theresia, the manager of the Syariah KUR program at Pegadaian, and MSME operators who have utilized KUR products, several factors contribute to the effectiveness of Syariah KUR in supporting MSME development:

a. MSME-Friendly Loan Policies

The Syariah KUR products are designed considering the needs and characteristics of SME. The MSME-friendly loan policies enable small business operators to access capital with affordable terms that align with their capacities.

b. Simplified Application Process

A straightforward and easily understood application process makes SME more inclined to apply for loans. Consequently, the product is accessible to various MSME groups, including those with limited knowledge of banking or finance.

c. Good Customer Service Support

The BPO KUR team at PT. Pegadaian UPC Tawaeli provides excellent customer service support to MSME operators. This includes clear and accurate information about the products, assistance during the application process, and responsive handling of queries or issues that may arise during the loan process.

d. Improved MSME Performance

The Syariah KUR products have been shown to positively impact the performance of SME utilizing them. The funding received helps enhance SME' productivity and competitiveness in the market, supporting overall business growth and development.

These factors indicate that PT. Pegadaian's Syariah KUR products are effective in providing the necessary financial support for MSME development in Indonesia.

4.1. Achievement of Syariah KUR Product Goals

Interviews revealed that Pegadaian's KUR products are seen as a government initiative to boost economic growth through MSME development. The primary goal of Pegadaian's KUR has been met by providing financing to MSME operators, significantly benefiting the community and fostering economic development across various regions. Further interviews with MSME operators confirmed that they had successfully developed their businesses with the help of KUR financing.

4.2. Direct Impact of Syariah KUR Usage

The use of KUR products at Pegadaian UPC Tawaeli, aligning with effectiveness indicators, is expected to improve the economy, reduce unemployment, and enhance SME' welfare. Some SME have already reported tangible improvements, including increased income, job creation, and better living standards, since the implementation of KUR by Pegadaian. Pegadaian UPC Tawaeli noted that within the past year, the KUR products had significantly impacted SME, enhancing business and overall well-being. The KUR products at Pegadaian UPC Tawaeli have demonstrated the capacity to significantly transform customer businesses in line with KUR's objectives, thus fulfilling key change indicators. However, Pegadaian must enforce stricter monitoring to prevent misuse of the funds for personal needs.



4.3. Effectiveness of Syariah KUR Products for Pegadaian Customers at UPC Tawaeli in MSME Development

The goal of implementing KUR products includes accelerating the development of the real sector and strengthening the capital capacity of enterprises, in line with MSME strengthening policies. The KUR products thus aid business operators facing financial difficulties in starting or expanding their businesses, thereby increasing SME' competitiveness and driving economic growth in Indonesia. To evaluate the effectiveness of KUR disbursement in improving MSME performance, four aspects are reviewed:

1. Goal Consistency

The KUR product aims to provide capital support to SME lacking business capital. According to the KUR program managers at Pegadaian UPC Tawaeli, productive SME that do not receive loans from other institutions are the primary beneficiaries. Interviews with five respondents revealed that daily incomes, initially ranging from Rp300,000 to 500,000, increased significantly by 20-40% after receiving KUR assistance, indicating goal consistency.

2. Time Consistency

Pegadaian has established time consistency in disbursing Syariah KUR loans based on MSME applications. While some borrowers were late in making payments, the majority adhered to the agreed schedules. Pegadaian allows a grace period of one week after the due date, with non-compliant customers being blacklisted. After resolving payment issues, the consistency in timely payments improved among borrowers.

3. Loan Amount Determination

Pegadaian sets the amount to be received by business operators in line with the requested loans. KUR financing is disbursed based on the assessed capital needs of SME. According to data, the average monthly loan amount provided to SME at Pegadaian UPC Tawaeli ranges from Rp5,000,000 to 10,000,000, with reapplications of up to Rp10,000,000 for punctual payers.

4. Credit Terms

Pegadaian establishes agreed-upon credit terms between borrowers and lenders, covering all aspects of the loan. The interviews indicated that the credit terms adhered to the pre-agreed conditions. Consistent debt collection and risk management are also crucial to ensure the sustainability of the KUR products and prevent non-performing loans.

These aspects serve as benchmarks to assess the effectiveness of the KUR products for both the institution and SME. Based on interviews, MSME operators in PT. Pegadaian UPC Tawaeli found the KUR Syariah products highly effective in meeting set goals, quantities, and time frames. Interviews with SME that utilized KUR Syariah at PT. Pegadaian UPC Tawaeli highlighted positive impacts, with operators effectively using the loans to boost their businesses and income. The increase in MSME income due to the Syariah KUR program has been significant, demonstrating the program's role in enhancing business operations and improving family welfare. The increase in MSME income through the Syariah KUR program has had a substantial impact. The data shows that participants in the program have experienced increased income, enabling them to reinvest in their businesses and increase productivity and sales. MSME operators also noted that the Syariah KUR products from PT. Pegadaian UPC Tawaeli have provided significant benefits, confirming the positive and beneficial effects of these products.



5. CONCLUSIONS

The Syariah KUR product aims to strengthen the capital capacity of business entities as part of a policy to accelerate the growth of the real sector and support SME. In other words, the KUR product facilitates economic activities for entrepreneurs facing various financial challenges and difficulties. Interviews with MSME operators at Pegadaian UPC Tawaeli revealed that the Syariah KUR product has proven effective, delivering significant positive impacts. The primary benefits include ease in business development and financial management. One notable advantage is that entrepreneurs do not have to worry about business growth or startup capital costs, ensuring income stability for their families' daily needs. This research identified several aspects that can enhance the effectiveness of the Syariah KUR product at PT. Pegadaian, including goal consistency, time consistency, loan amount determination, and credit terms. These four measures of effectiveness align well with the consistency of targets, amounts, and timing in the application or disbursement of KUR. Thus, it can be concluded that the Syariah KUR product offered by PT. Pegadaian UPC Tawaeli is effective and meets its intended goals.

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