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STRENGTHENING THE CAPACITY OF MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) IN RENGED VILLAGE THROUGH BUSINESS ASSISTANCE TO ENHANCE COMPETITIVENESS AND SUSTAINABILITY

PENGUATAN KAPASITAS USAHA MIKRO, KECIL, DAN MENENGAH (UMKM) DI DESA RENGED MELALUI PENDAMPINGAN USAHA UNTUK MENINGKATKAN DAYA SAING DAN KEBERLANJUTAN

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Abstract

This scientific article comprehensively examines the implementation of an Independent Community Service Program (Kuliah Kerja Mahasiswa / KKM Mandiri) initiated independently in Renged Village RT.14/RW.001, Kresek Subdistrict, Tangerang Regency, which was conducted intensively from August 15 to August 20, 2026, starting at 4:00 PM Western Indonesia Time. The main focus of this community service activity is strengthening the capacity, legality, and business ethics of Micro, Small, and Medium Enterprises (MSMEs) through the perspective of Islamic Economic Law. Constitutionally and legally, the strengthening of the people's economic sector is firmly rooted in Article 27 paragraph (2) and Article 33 paragraph (4) of the 1945 Constitution of the Republic of Indonesia, which are further operationalized through Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, particularly Articles 3 and 7, concerning the principles of empowerment and the creation of a conducive business climate. In addition, legal protection for consumers and business actors is aligned with Article 4 letters a and c of Law Number 8 of 1999 concerning Consumer Protection and integrated with the principles of Islamic muamalah based on mutual consent (An-Taradin), as stipulated in QS. An-Nisa verse 29, in order to prevent transactional practices containing gharar (uncertainty) and riba (usury). This study employs a descriptive qualitative field approach, with data collected through participant observation, in-depth interviews with local business actors, and documentation of activities. The results of this Independent KKM program indicate a significant positive transformation, reflected in increased legal awareness among MSME actors regarding the importance of business licensing legality and a stronger commitment to applying honest measurement practices and Islamic business ethics. Overall, the program successfully created

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a high level of social satisfaction and made a tangible contribution to sustainably driving the local grassroots economy.

Keywords : Independent KKM, MSME Mentoring, Islamic Economic Law, Business Legality, Renged Village.

Abstrak

Artikel ilmiah ini mengkaji secara komprehensif pelaksanaan Program Kuliah Kerja Mahasiswa (KKM) Mandiri yang diinisiasi secara swadaya di Desa Renged, RT.14/RW.001, Kecamatan Kresek, Kabupaten Tangerang. Kegiatan ini dilaksanakan secara intensif mulai tanggal 15 hingga 20 Agustus 2026, dengan waktu pelaksanaan harian dimulai pukul 16.00 WIB. Fokus utama dari kegiatan pengabdian masyarakat ini adalah penguatan kapasitas, legalitas, dan etika bisnis bagi Usaha Mikro, Kecil, dan Menengah (UMKM) melalui perspektif Hukum Ekonomi Islam. Secara konstitusional dan yuridis, penguatan sektor ekonomi kerakyatan berakar kuat pada Pasal 27 ayat (2) dan Pasal 33 ayat (4) Undang-Undang Dasar Negara Republik Indonesia Tahun 1945, yang kemudian dioperasionalkan melalui Undang-Undang Nomor 20 Tahun 2008 tentang Usaha Mikro, Kecil, dan Menengah—khususnya Pasal 3 dan Pasal 7—mengenai prinsip pemberdayaan serta penciptaan iklim usaha yang kondusif. Selain itu, perlindungan hukum bagi konsumen maupun pelaku usaha diselaraskan dengan Pasal 4 huruf a dan c Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen, serta diintegrasikan dengan prinsip muamalah Islam yang didasarkan pada prinsip saling rida (An-Taradin) sebagaimana termaktub dalam QS. An-Nisa ayat 29, guna mencegah praktik transaksi yang mengandung gharar (ketidakpastian) dan riba (bunga/tambahan yang dilarang). Studi ini menggunakan pendekatan kualitatif deskriptif berbasis lapangan, dengan pengumpulan data melalui observasi partisipatif, wawancara mendalam dengan pelaku usaha setempat, serta dokumentasi kegiatan. Hasil dari program KKM Mandiri ini menunjukkan transformasi positif yang signifikan, yang tercermin dari meningkatnya kesadaran hukum di kalangan pelaku UMKM mengenai pentingnya legalitas izin usaha, serta komitmen yang lebih kuat untuk menerapkan praktik pengukuran yang jujur dan etika bisnis Islami. Secara keseluruhan, program ini berhasil menciptakan tingkat kepuasan sosial yang tinggi dan memberikan kontribusi nyata dalam mendorong ekonomi akar rumput setempat secara berkelanjutan.

Kata Kunci : KKM Mandiri, Pendampingan UMKM, Hukum Ekonomi Syariah, Legalitas Usaha, Desa Renged.

1. INTRODUCTION

The dynamics of the national economy place the Micro, Small, and Medium Enterprise (MSME) sector as a fundamental pillar of the people's economy that is resilient to various financial shocks. This sector not only serves as a major instrument for absorbing labor but also constitutes a foundation for broadly distributing income among the community. Constitutionally, the guarantee of the existence and protection of people's economic welfare is expressly stated in Article 27 paragraph (2) of the 1945 Constitution of the Republic of Indonesia, which provides that every citizen has the right to work and to a livelihood worthy of human dignity. Furthermore, the strategic position of the national economic system is strengthened through Article 33 paragraph (4) of the 1945 Constitution, under which the economy is organized based on economic democracy with the principles of togetherness, equitable efficiency, sustainability, and independence. However, in empirical reality at the grassroots level, MSME actors often face classical obstacles, ranging from limited understanding

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of formal legality, weak administrative protection, to minimal implementation of business ethics in accordance with applicable legal standards.

To address these structural problems, the state has provided operational legal instruments through Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises. Based on Article 3 of Law Number 20 of 2008, MSME empowerment aims to promote economic growth, increase competitiveness, and strengthen the position of micro-enterprises within the national economic structure. In addition, Article 7 of Law Number 20 of 2008 mandates the central and regional governments to create a conducive business climate through financing, legal protection, partnerships, and ease of business licensing. Consumer protection and sound transaction governance are also strengthened through Article 4 letters a and c of Law Number 8 of 1999 concerning Consumer Protection, which guarantees the right to comfort, security, and safety, as well as the right to obtain correct and honest information in business transactions.

From the perspective of Islamic Economic Law, the positive legal aspects of business legality and commercial protection must be integrated with the normative values of Islamic transactions (Fiqh Muamalah). Micro-level trading activities in the community must be based on the principle of mutual consent between the parties (An-Taradin), as stated in the word of Allah SWT in QS. An-Nisa verse 29, which expressly prohibits conducting business through false or unlawful means and prohibits transactions containing gharar (uncertainty or fraud) and riba. The integration of positive law and Islamic law provides a highly relevant analytical framework for examining the implementation of community service through the Independent Community Service Program (KKM Mandiri), which was conducted individually without a group in Renged Village RT.14/RW.001, Kresek Subdistrict, Tangerang Regency, from August 15 to August 20, 2026, starting at 4:00 PM Western Indonesia Time until the KKM activities were completed. The location was selected based on field findings showing that most local micro-business actors still operate conventionally without adequate administrative legal certainty and comprehensive understanding of the ethics of muamalah contracts. The Independent KKM program fills a gap (lacuna) in previous research or community service activities and offers novelty in the form of a participatory legal mentoring model at the village level.

Based on the foregoing, the research questions in this article are: (1) How is MSME mentoring implemented from the perspective of Islamic Economic Law and legislation in Renged Village?; and (2) How effective is the Independent KKM educational program, and what positive impact does it have on the legal understanding of MSME actors in Renged Village? The objectives of this study are: (1) To explain the implementation of MSME mentoring from the perspective of Islamic Economic Law and legislation in Renged Village; and (2) To explain the effectiveness and positive impact of the Independent KKM educational program on the legal understanding of MSME actors in Renged Village.

2. RESEARCH METHOD

The implementation of the Independent Community Service Program (KKM Mandiri) was designed using a systematic methodological framework to ensure that all stages of community service and data collection were conducted objectively and could be scientifically accounted for. Referring to academic writing guidelines, the methodology applied is described as follows:

Research Type and Approach

This study uses a descriptive qualitative field approach with an empirical-normative character. The normative approach is used to examine various statutory provisions and principles of Islamic Economic Law directly related to MSME protection and legality. Meanwhile, the qualitative empirical approach is applied to capture, describe, and analyze in depth the social realities and dynamics occurring directly among business actors at the community service location.

Research Time and Location

Community Service Location: The activity was centered in Renged Village RT.14/RW.001, Renged Village, Kresek Subdistrict, Tangerang Regency, Banten. This area was selected purposively

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because it represents a rural area characterized by micro-scale trading activities that require strengthening of administrative legality and education on muamalah ethics.

Implementation Time: The Independent KKM program was conducted intensively from August 15 to August 20, 2026, with mentoring activities beginning each day at 4:00 PM Western Indonesia Time until completion. The afternoon schedule was selected to accommodate the free time of micro-business actors after they had completed their daily trading activities.

Data Collection Techniques

To obtain accurate, comprehensive, and relevant data in accordance with the focus of Islamic Economic Law studies, data were collected through three main techniques:

Participant Observation: The author directly participated in field activities to carefully observe the physical condition of business premises, daily buying and selling transaction patterns, and the level of legal awareness among MSME actors in Renged Village.

In-depth Interview: Qualitative information was gathered through direct personal questions and answers with local business actors to identify licensing obstacles, their understanding of muamalah contracts, and their responses to the educational materials provided.

Documentation: Supporting data were collected in the form of field notes, activity records, photographs of activities, and relevant administrative documents related to the research subjects.



Figure 1. KKM students with MSME actors during the interview process

Data Analysis Techniques

Qualitative data processing and analysis were carried out systematically through stages referring to scientific methodological standards, including:

Data Examination (Editing): Selecting and rechecking the completeness of field notes and interview results to ensure the validity of the information.

Classification: Grouping raw data into specific thematic categories, such as business licensing aspects, capital constraints, and understanding of Islamic business ethics.

Verification: Rechecking data accuracy by comparing observations, interviews, and normative literature reviews.

Analysis: Analyzing the data systematically, logically, and without overlap by applying statutory analysis and the principles of Fiqh Muamalah.

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Conclusion: Formulating the essence of the findings deductively to answer the research questions in a complete and comprehensive manner.

3. RESULT AND DISCCUSSION

Implementation of MSME Mentoring in Renged Village Based on Islamic Economic Law and Relevant Legislation

Objective Conditions of Micro-Business Activities in RT.14/RW.001, Renged Village: Based on direct field observations during the Independent Community Service Program (KKM Mandiri), economic activities in RT.14/RW.001, Renged Village, Kresek Subdistrict, Tangerang Regency, are dominated by household-scale trading and independent micro-businesses. Most business actors operate their businesses traditionally without standardized financial administration and with limited understanding of the importance of formal legality. This condition is consistent with common grassroots problems, where legal protection and business capacity development have not yet been distributed evenly. Nevertheless, these micro-businesses play a vital role in supporting family economies and local economic stability.

Integration of Business Legality and Licensing Based on National Regulations: To provide legal protection and legal certainty for micro-business actors in Renged Village, the mentoring activities focused on introducing and facilitating business licensing. This refers normatively to Article 7 of Law Number 20 of 2008 concerning Micro, Small, and Medium Enterprises, which requires the government and relevant institutions to create a conducive business climate, including providing ease of licensing. This strengthening is also aligned with the risk-based business licensing policy framework through Law Number 6 of 2023 concerning the Stipulation of Government Regulation in Lieu of Law Number 2 of 2022 on Job Creation as a Law, under which the Business Identification Number (Nomor Induk Berusaha / NIB) is a crucial instrument for MSMEs to obtain formal legality, access to development programs, and adequate legal protection in developing their businesses.



Figure 2. KKM students with MSME products

Practical Application of Islamic Education in Business Activities: In addition to administrative licensing, this mentoring integrated the normative values of Fiqh Muamalah to ensure that transactions conducted by the community are halal and beneficial. Business actors

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were given an in-depth understanding of the importance of transparency in sales contracts based on the principle of mutual consent between the parties (An-Taradin), as emphasized in QS. An-Nisa verse 29, which expressly prohibits conducting business through false or unlawful means. The education also focused on preventing harmful speculative practices, avoiding gharar (uncertainty or fraud), and avoiding riba. This was further reinforced by the principles of consumer protection under Article 4 letters a and c of Law Number 8 of 1999 concerning Consumer Protection, which guarantee buyers' rights to comfort, security, safety, and honest and accurate information, including an emphasis on honesty in measurements and weighing in business transactions.

Implementation of the Independent KKM Work Program in an Intensive and Targeted Manner: The entire series of mentoring, legal counseling, and facilitation activities for MSME actors in Renged Village was carried out independently by the author without involving other student groups. The activities were consistently scheduled every day from August 15 to August 20, 2026, with field operations beginning at 4:00 PM Western Indonesia Time. The afternoon schedule proved highly effective and well targeted because it coincided with the free time of micro-business actors after completing their daily trading transactions, allowing legal and Islamic education to be received optimally, communicatively, and interactively without disrupting residents' business productivity.

Analysis of the Positive Impact and Satisfaction of Business Actors with the Independent KKM Program

Comparative Evaluation of MSME Actors' Legal Understanding Before and After Mentoring: Based on direct evaluation conducted throughout the Independent Community Service Program (KKM Mandiri) in Renged Village, a clear shift in understanding was identified among micro-business actors. Before receiving intensive mentoring, business actors in RT.14/RW.001, Renged Village, generally conducted business activities intuitively without reference to formal regulations or an in-depth understanding of valid muamalah standards. Through intensive educational interaction, legal literacy increased significantly. Business actors began to understand the importance of administrative legality in ensuring business protection as mandated by the framework for empowering the people's economy. This improvement demonstrates that direct legal education can bridge the gap between the state's normative rules and grassroots practice.

Description of Positive Community Satisfaction and Field-Based Solutions: The Independent KKM program, conducted individually without a group, made a strong impression and generated a high level of social satisfaction among the people of Renged Village. The personal, communicative, humane, and targeted approach, conducted consistently from 4:00 PM Western Indonesia Time, made business actors feel that special attention was being given to the real problems they face in their daily activities. This positive response was reflected in residents' enthusiasm during discussions about honest muamalah practices, the importance of avoiding fraud in measurements, and awareness of complying with applicable positive law. The long-term positive impact of this program extended beyond

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strengthening a more professional and religious entrepreneurial mindset; it also helped foster a fair, transparent, and competitive local economic climate in accordance with the fundamental values of Islamic Economic Law.



Figure 3. Group photo of KKM students and MSME entrepreneurs during the final KKM session

4. CONCLUSION

The implementation of the community service program through the Independent Community Service Program (KKM Mandiri) in Renged Village RT.14/RW.001, Kresek Subdistrict, Tangerang Regency, conducted intensively from August 15 to August 20, 2026, starting at 4:00 PM Western Indonesia Time, successfully realized a comprehensive harmonization between national statutory instruments and the normative values of Islamic Economic Law.

The Independent KKM program had a highly significant positive impact and generated a high level of social satisfaction among local business actors, as empirically demonstrated by increased legal awareness of the importance of administrative business legality, orderly licensing, and a strong commitment to applying honest and transparent Islamic business ethics in daily trading activities.

Recommendations

Considering the importance of sustainable empowerment of the people's economy, it is recommended that follow-up development and mentoring programs be continued by relevant local government agencies and the Nahdlatul Ulama Nusantara College of Sharia Sciences (STISNU) Nusantara Tangerang to maintain economic growth stability and legal protection for MSME actors in Renged Village in the future.

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